Financial Literacy Month

Money Conversation Starters

Oklahoma COUNCIL ON ECONOMIC EDUCATION

April 2023

Use these prompts to talk about money values in your family. If you don't know the answers to some of the questions, that's okay! This is a great time to build financial skills or set goals as a family.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				econisok.org #FinancialLiteracyMonth		**1** Was our most expensive **vacation** the most fun and memorable?
2 What are ways you have seen our family **save money**?	**3** What are two things you like to do that **don't cost money**?	**4** Do we have a monthly **budget**?	**5** What percent of our family income is given to **charity**?	**6** When should you start **saving for retirement**?	**7** What are ways you could **help others with your resources**? (skills, time, money)	**8** What is the difference between a **credit card** and a **debit card**?
9 What does the saying "Money can't buy happiness mean?"	**10** How are **money decisions** made in our family?	**11** What is the difference between a **bank** and a **credit union**?	**12** What is our average monthly **electric bill**? Natural Gas? Water? Grocery?	**13** What is more fun: **spending** or **saving** money? Why?	**14** **How would you decide** whether or not to lend a friend $10?	**15** How much does our family pay in **federal taxes** per year?
16 What are **costs** involved in our family's car(s)?	**17** What is one thing you would like to **do differently** with your finances?	**18** **What is a good way to track your money?** (income and expenses)	**19** What is one thing you have **sacrificed to have money to save and invest?**	**20** What types of **insurance** policies do we have?	**21** What steps do you take to **prevent identity theft?**	**22** *Happy Earth Day!* How can helping the **earth** also save money?
23 What happens when you **spend** more **money** than you have?	**24** Is it better to **buy or lease** a car?	**25** What are ways we can **earn extra income**?	**26** What are the risks and rewards in **gambling**?	**27** How much of your paycheck do you put into your **401(k)**?	**28** How much money do we spend **eating out** in a month?	**29** If we had to **cut back on spending**, what are three ways we could save?
30 If you **found $100**, what would you do with it?		Oklahoma Council on Economic Education: A Simple Mission: Economic Education + Financial Literacy. OCEE offers teachers economics and personal finance content along with creative ways to teach it.				