## Financial Literacy Month CFA Society Boston

April 2024

Money Conversation Starters

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
1	2	3	4	5	6	7
Check out the <u>Family</u> <u>Fun Financial Pack</u> filled with resources for children of all ages	If you <b>found \$100</b> what would you do with it?	Discuss with your family a dream vacation <b>and what it might cost.</b>	What are ways you have seen our family save money?	If we had to <b>cut back on spending</b> , what are three ways we could save?	What does the saying "Money can't buy happiness" mean?	What does our family give to charity in terms of income and time?
8	9	10	11	12	13	14
What are ways you have seen our family change <b>spending</b> recently?	What are ways you could help others with your resources? (skills, time, money)	What is the difference between a credit card and a debit card?	How are <b>money decisions</b> made in our family?	What is the difference between a bank and a credit union?	What is our average monthly <b>electric bill?</b> Natural Gas? Water? Grocery?	What is more fun: spending or saving money? Why?
15	16	17	18	19	20	21
How much does our family pay in <u>federal</u> <u>faxes</u> per year?	How would you decide whether or not to lend a friend \$10?	What are the <u>costs</u> <u>involved</u> in our family's car(s)?	What is the one thing you would like <b>to do</b> <b>differently</b> with your finances?	Do we have a monthly <u>budget</u> ?	What is one thing you have <b>sacrificed</b> to have money to save and invest?	Einstein said, "The eighth wonder of the world is compound interest." What did he mean?
Earth Day - 22	23	24	25	26	27	28
How can <u>helping the</u> <u>Earth</u> also save money?	What steps do you take to prevent identity theft?	What happens when you <b>spend more money</b> than you have?	Is it better to <u>buy or</u> <u>lease</u> a car?	What is a good way to track your money? (income and expenses)	How do you feel when you hear about a <u>large lottery</u> <u>prize</u> ?	How are you preparing for retirement? IRA?401(k)?
How much money do we spend <b>eating out</b> in a month?	30 What are two things you like to do that don't cost money?		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 learn new money skills or set goals as a family. Be on the lookout for links with certain topics.			

## **Activities**



## **Family Vacation Budget**

While vacations aren't in our immediate future, it's a great time to plan. Give your family a budget and ask kids to look up prices and plan it out.



## Play a Board Game

Play Monopoly, The Game of Life, Risk or Payday. How are these similar to real life? What is different?



**Financial Literacy Quiz** Take the Financial Literacy Quiz, to test your skills.