

# Financial Conversation Starters for Parents and Kids



Why is money important?  
What things are more important than money?  
What things are less important than money?

Why is it important to save money? How much money do you want to save each (week, month, year)?

What is the difference between a spending goal and a spending budget?

What's the difference between a "want" and a "need"? Does the definition ever change?

What's something you regret spending money on?

What is a loan?  
Why do people take out loans?

What are taxes?  
What things do taxes pay for?

Do you think everyone should donate at least some of their money? Why or why not? How much of a person's money should they donate?

