

# Financial Conversation Starters for Parents and Teens



Do you have a positive, negative, or neutral relationship with money? Why?

Do you save a portion of the money you earn? How do you decide how much to save?

Is it difficult for you not to spend your savings? Have you ever regretted spending on something?

Do you lend or give money to friends or family? Why or why not?

Why are credit cards so dangerous for so many people? At what age do you think a person is ready for a credit card?

What financial advantages do you have? What are some financial advantages others have?

What is the difference between experiencing financial hardship and not being able to afford something you want?

Should your lifestyle always reflect how much money you make? What does it mean to “live within your means”?

