### Instructions for Workshop Leader

Use these slides (in order) with the sections of your session outline.

Welcome and Overview (Slides 2-4)

Activity (Slides 5-6)

Present (Slides 7-13)

Discuss (Slide 14)

Review and Evaluate (Slides 15-20)

Close (Slide 21)







#### **Talk Well**

#### Welcome to Bank It

Talking to Your
Parents about Money
1-TA-T

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### **Welcome and Overview**

#### What is Bank It?

Bank It delivers real-world topics and tools to help you:

- Understand,
- Talk about, and
- Manage your money.





### **Welcome and Overview**

#### Three goals for today:

- 1. Identify differences in how people you live with manage money.
- 2. Name at least one way to talk to your parents about money.
- 3. Explain how talking about money matters with family members helps you make good money choices.



# **Activity**

### Talk, No Talk





# **Activity**

Talking about money matters as a family helps you make good money choices.





# Capital One's Annual Back-to-School Shopping Survey

- Most teenagers want to learn how to manage their money well.
- Most teenagers want to make better money decisions.





# What happens when you go shopping for back-to-school items?





### A key Developmental Asset:

Talking together well with your family (Asset #2: Positive Family Communication)

Source: Search Institute





### The 40 Developmental Assets:

What teenagers need to succeed

Source: Search Institute





# What do you know about the way your family manages money?





# What do you know about the way your friends manage money?





How do you start talking about money?





### **Discuss**

#### Turn to talk to someone near you.

- 1. Say your first name.
- 2. Name the person you feel most comfortable talking to about money.





# Why is it important to talk about money with family members?

So you can make good—or better—money choices.





# What are different ways that the people you live with manage money?

- Some save.
- Some spend too much.
- Some don't think about it.
- Some plan.





# What are different ways that your friends manage money?

- Some always spend everything right away and are broke.
- Some always borrow from other people.
- Some always have money.
- Some are good at saving.





# How can you talk to your parents about money without getting into a fight?

- Don't always ask for money.
- Ask questions about money.
- Get their advice about money.
- Ask for their ideas about how to save.





# How do you talk about money when it's hard?

- Think about what you want to say before you say it.
- Write it out first.
- Try not to get upset when talking.





# What are some examples of good money choices?

- Not spending more than you have.
- Saving.
- Keeping track of your money.





# Close

### Talk to your family.



