

OPEN UP THE CONVERSATION

Money Conversation Starters

*24 questions to open honest conversations
about money — with anyone, including yourself.*

WELCOME

We're glad you're here.

Money is one of the most important parts of our lives, and one of the hardest things to talk about. These cards are designed to change that.

Use them with a partner, a friend, a family member, or just yourself. There are no right answers. Just honest ones.

HOW TO USE THESE CARDS

Print and cut.

Print the card pages and cut along the lines. You'll have 24 cards.

Pick a card.

Draw one at random, or choose one that catches your eye.

Read it out loud.

Even if you're alone. Something shifts when you hear the question.

Take turns.

If you're with someone, take turns answering. Listen more than you talk.

No judgment.

These questions aren't easy. Honor whatever comes up. There's no wrong answer.

The hardest part is starting. After that, it's just a conversation.

— Dollars & Sense

#1

What's your earliest memory of money?

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#2

What did your family teach you about money — said or unsaid?

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#3

How do you feel when the topic of money comes up?

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#4

What's the hardest part about talking about money?

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#5

What's one thing you spend money on without guilt?

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#6

What purchase do you regret the most — and what did it teach you?

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#7

If you had an unexpected \$1,000 right now, what would you do with it?

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#8

What does financial security mean to you?

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#9

Do you consider yourself a saver or a spender? Why?

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#10

What's one money habit you're proud of?

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#11

What's one money habit you'd like to change?

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#12

Do you know how much you spend on food each month?

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#13

What's one financial goal you haven't told anyone about?

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#14

Where do you want to be financially in 5 years?

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#15

If money weren't a factor, how would your life change?

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#16

What's one thing you're saving for — or want to start saving for?

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#17

Have you ever lent money to a friend or family member? How did it go?

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#18

How do you and your partner handle money differently?

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#19

**What's one money conversation
you've been avoiding?**

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#20

**Have you ever felt judged for how you
spend or save?**

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#21

What does 'enough' mean to you?

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#22

**What's the best financial decision
you've ever made?**

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#23

**What would you tell your younger self
about money?**

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#24

**What's one thing about money that
you wish more people talked about?**

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The conversation starts here.

Talking about money doesn't have to be awkward.
It just has to be honest.

Ready to take the next step with your money?

Dollars & **Sense**

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