

Family Financial Strategies (15 Questions)

1. What financial strategies does your family currently use (budgeting tools, automatic savings, financial advisors, etc.)?
 2. Do you have a monthly or yearly family budget plan?
 3. How often do you and your family review financial goals or spending habits?
 4. Have you created a savings or checking account for your child?
 5. Do you use apps, spreadsheets, or paper logs to track your family's expenses?
 6. Do you include your child in conversations about household budgeting or bill payments?
 7. How do you teach your child about making smart financial choices for purchases?
 8. Have you started planning for your child's future expenses, like college or their first car?
 9. What types of financial goals (short-term or long-term) does your family set?
 10. How often do you talk with your child about the importance of saving versus spending?
 11. Does your family set aside emergency savings regularly?
 12. Have you or your child started any investment accounts (such as a 529 plan or custodial investment account)?
 13. How do you model responsible credit card use or borrowing for your child?
 14. What steps has your family taken to limit debt or pay off loans quickly?
 15. How do you decide as a family when it's appropriate to make large purchases?
-

Financial Successes (15 Questions)

16. What is a recent financial goal or milestone your family has achieved?
 17. What habits or practices have been key to your family's financial success?
 18. Can you share an example of a smart money decision your family made that paid off?
 19. How has setting financial goals helped your family succeed financially?
 20. What advice about money would you pass down to your child based on your own experiences?
 21. Have you ever paid off a major debt successfully? What helped you achieve it?
 22. How has consistent saving helped your family over time?
 23. Have you successfully taught your child a financial lesson that you see them applying now?
 24. Have you used a financial professional (advisor, banker, credit counselor) to help reach goals?
 25. What has been the most rewarding financial decision your family made?
 26. Have you been able to save for vacations, holidays, or big life events successfully?
 27. How have you celebrated reaching financial milestones with your family?
 28. Have you built a financial safety net (like emergency savings or insurance) that made a big difference?
 29. What financial goals are you most proud of setting early for your child?
 30. How has financial planning made a difference in your family's quality of life?
-

Financial Challenges and Obstacles (15 Questions)

31. What have been some of the biggest financial challenges your family has faced?
32. How have unexpected expenses (like medical bills, car repairs, home repairs) affected your financial plans?
33. What financial topics do you personally find confusing or overwhelming?
34. How does your family handle months when unexpected financial challenges come up?
35. Have you ever experienced difficulty saving consistently? If so, what made it hard?
36. What resources, if any, have helped you overcome financial challenges (community programs, workshops, online tools)?
37. What financial topics do you wish you had learned earlier in life?
38. Are there any financial habits you wish you could change or improve?
39. How confident do you feel managing larger financial decisions like mortgages, investments, or retirement savings?
40. If given more support or resources, what areas of financial literacy would you most want to improve for your family?
41. Have rising costs (groceries, housing, utilities) impacted your family's budgeting strategy recently?
42. Has managing debt (credit cards, student loans, personal loans) been a major challenge for your family?
43. How do you help your child understand financial struggles without making them feel stressed or overwhelmed?
44. What barriers have prevented your family from reaching certain financial goals?
45. What lessons have you learned from past financial mistakes that you now apply differently?