

SET 1

Money Conversation Cards (Personal)

CATEGORY 1: Personal Reflection

Prompts to reflect on your mindset, history, and feelings about money.

- *What did I learn about money growing up? Who managed it?*
- *When I think of the word “wealth,” what emotions come up?*
- *Have I ever felt ashamed or unsure when talking about money? Why?*
- *What would financial peace of mind look like for me right now?*

CATEGORY 2: Partner Conversations

Prompts to open honest dialogue with a spouse or partner.

- *If something happened to you, would I know where all the money is?*
- *Do we both know our total debt, income, and savings?*
- *Are we both equally involved in financial decision-making?*
- *Do I know how to access all our accounts and policies?*

CATEGORY 3: Planning & Preparedness

Prompts that encourage proactive financial behavior.

- *Do I have access to key financial documents (wills, insurance, investments)?*
- *When was the last time I spoke to a financial advisor?*
- *What financial action can I take in the next 30 days?*
- *If a crisis happened today, would I feel prepared?*

CATEGORY 4: Generational Empowerment

For conversations with children, teens, or older family members.

- *What do I want my daughter to know about money that I didn't learn?*
- *What legacy do I want to leave beyond money?*
- *How can I model financial responsibility for my family?*
- *Have I talked to my children about budgeting, credit, or saving?*

SET 2

Money Conversation Cards: *Building a Legacy – Empowering the Next Generation*

Perfect for parents, caregivers, educators, and group facilitators.

Use case: Family activities, School workshops, Book clubs, Personal use

Card Set 1: “Let’s Talk About It” (Ages 3–7)

Goal: Spark curiosity and early awareness

Card Front:

What is money for?

Ask your child: “Where do you think money comes from?”

“What would you buy if you had R20?”

“Can you think of something you would wait to buy later?”

Card Back (Tip):

Keep the tone light and fun. At this age, awareness matters more than accuracy.

Card Set 2: “Wants vs. Needs Game” (All Ages)

Goal: Teach prioritization and critical thinking

Card Front:

Is this a need or a want?

Grab toys, household items, or cutouts from magazines.

Sort into two piles: *Needs* vs. *Wants*

Ask: “If we only had R200, which would we buy first?”

Card Back (Tip):

Talk about why needs come first — and how waiting for wants builds discipline.

Card Set 3: “Grocery Shop Budget Challenge” (Ages 6–13)

Goal: Introduce comparison and budgeting skills

Card Front:

Help plan the next grocery trip!

Give your child a set amount.

Choose cereal, compare brands and unit prices.

Use calculator or phone to track spending.

Bonus: One “clever buy” for the trolley!

Card Back (Tip):

Discuss: What’s the difference between price and value?

Card Set 4: “The 3-Jar System” (Ages 5–12)

Goal: Build foundational money management habits

Card Front:

Save. Spend. Give.

Label 3 jars. Every time your child gets money:

- Spend: Small treats
- Save: For something big
- Give: For a cause or gift

Card Back (Tip):

Watch their mindset shift as the jars fill. It builds ownership and purpose.

Card Set 5: “Big Questions for Teens” (Ages 13–18)

Goal: Encourage values-based thinking and independence

Card Front:

Let’s talk real money stuff...

“What would you do with your first paycheck?”

“Is all debt bad?”

“Would you rather earn money or invest it?”

“How much do you think it costs to live alone?”

Card Back (Tip):

There are no “right” answers — only conversations that lead to clarity.

Card Set 6: “Family Fun Night – On a Budget” (Ages 8–Teen)

Goal: Practice real-world budgeting in a fun way

Card Front:

Plan a fun family night with R250

Movie snacks + streaming?

Homemade pizza party?

Game night with a prize?

Card Back (Prompt):

Ask: “What was hardest to give up? How did you decide?”

This teaches prioritizing and decision-making.