

■ CASH CONVERSATION

Keep a dialogue going with your children about your finances. Verbalize what you're thinking and the consequences of your actions. Here are some suggested opportunities for sharing money matters.

■ *Visiting the ATM:*

How often? What types of transactions?

■ *Balancing your checkbook:*

Show how you balance or reconcile your account.

■ *Paying bills:*

Do you pay them at certain times of the month?

How do you decide whether you write checks, charge, or have them automatically paid through your checking account?

■ *Going shopping:*

Do you make a list first? How do you compare products?

■ *Looking through catalogs:*

Do you shop using any catalogs? Which ones and why?

■ *Clipping coupons:*

Do you clip coupons? Does this save you money?

Which ones do you clip and why?

■ *Hearing, watching, or seeing advertisements:*

Challenge your kids to hear what was said quickly or read what was typed in small print.

■ *Getting change:*

Do you count in your head what the change should be?

■ *Filing:*

Do you have a system for keeping your records and receipts?

Parents: For more information go to www.practicalmoneyskills.com.