



**Money Talks: Family Edition** is a fun-filled adventure for parents, caregivers and their teens that promises to strengthen the emotional and financial well-being of the family.

## Lesson 1: Planting Your Financial Garden

This session sets the foundation for the next seven weeks of this course. Families will explore their relationship, communication styles and preferences and feelings about money. Participants will begin to “Grow their Financial Garden,” by planting the seeds of their financial future.

## Lesson 2: Let's Talk About Finance

Parents and teens have their own relationships with money. This session aims to break down the stigma of financial conversations and develop healthy dialog surrounding the family budget through experiential activities. Participants will leave with a sense of awareness about each other's financial knowledge, situation, and goals.

## Lesson 3: Emotional Wealth

This session encourages both teens and parents to be honest about their emotions. Parents and teens will learn how to constructively deal with challenges by validating feelings and seeing things from each other's perspective. They will also begin to track their expenses to gain awareness of their spending habits.

## Lesson 4: Communication is Key

Session Four builds off the previous session and provides tips for discussing difficult topics and joint problem solving. Parents and teens will anonymously complete a survey that assesses the nature of their relationship. Details will not be shared with each other but will serve as a tool for raising awareness. Building trust and strengthening communication are key to navigating financial plans as a unit.

## Lesson 5: Budgeting Brilliance

Session Five is all about building a family spending and saving plan. This session will explore intentional vs reactive money management and how each impacts their financial future. Participants will also watch a video and get hands-on practice with tools they can use to gain control of their financial situation.

## Lesson 6: Goal Power!

Teens will identify three bold steps they need to take when setting a goal, how to overcome obstacles and what support they need from their parents or caregivers. Parents will experiment with tools to foster positive communication, mutual understanding, and accountability in their teens. This class also provides a step-by-step outline to start effective family meetings and set goals together.

## Lesson 7: Financial Freedom

Every individual has their own definition of financial freedom. Parents will learn methods of empowering vs enabling their teens while teens will explore the concept of personal agency. Participants will learn more about methods of paying off debt, savings, and credit.

## Lesson 8: Celebrating Success

Session Eight brings all concepts from the course together in a fast-paced escape room exercise. Families will celebrate their achievements and growth. Families will receive graduation certificates, prizes, and gift cards.

This research-based program has been developed by the University of Arizona using content from the following curriculum: ***Building Financial Security, Nurturing Parenting***, and ***Positive Discipline***.



THE UNIVERSITY OF ARIZONA  
COLLEGE OF AGRICULTURE & LIFE SCIENCES

**Cooperative Extension**

Pima County – Family Engagement