



Talking about money and your plans for the future can be hard, but we're here to help you.

Without peeking at the story to the right, just fill in the blanks below with your family (or even by yourself) to get the conversation started.

**plural noun** \_\_\_\_\_

**emotion** \_\_\_\_\_

**adjective** \_\_\_\_\_

**adjective** \_\_\_\_\_

**animal** \_\_\_\_\_

**verb** \_\_\_\_\_

**noun** \_\_\_\_\_

**job** \_\_\_\_\_

**verb** \_\_\_\_\_

**plural noun** \_\_\_\_\_

**hobby** \_\_\_\_\_

**place** \_\_\_\_\_

**adjective** \_\_\_\_\_

**animal** \_\_\_\_\_

**adjective** \_\_\_\_\_

**noun** \_\_\_\_\_

**adjective** \_\_\_\_\_

**time** \_\_\_\_\_

**noun** \_\_\_\_\_

**emotion** \_\_\_\_\_

# Planning for RETIREMENT

Most people would rather eat a hundred \_\_\_\_\_ than talk about money. Because talking  
(plural noun)

about money makes us feel \_\_\_\_\_ and \_\_\_\_\_. But we have to talk  
(emotion) (adjective)

about it. Because if you don't, financial planning can be \_\_\_\_\_, scarier than a pack of  
(adjective)

wild \_\_\_\_\_s.  
(animal)

No matter how awkward it is, \_\_\_\_\_ing for retirement is as important as having a  
(verb)

\_\_\_\_\_ as a \_\_\_\_\_. Financial security means being able to \_\_\_\_\_  
(noun) (job) (verb)

all the \_\_\_\_\_ whenever you want. It also means that when you retire, you won't  
(plural noun)

have to give up \_\_\_\_\_ or going to \_\_\_\_\_.  
(hobby) (place)

We all wish our parents had been more \_\_\_\_\_ about talking money with us (any talk  
(adjective)

would have been better than the one about the birds and the \_\_\_\_\_s). As \_\_\_\_\_  
(animal) (adjective)

as it is, your relatives won't be around forever. So it's good to have a \_\_\_\_\_ for what  
(noun)

happens when they're \_\_\_\_\_.  
(adjective)

The perfect \_\_\_\_\_ to start planning? Now. Get an accountant. Make a plan to tackle  
(time)

\_\_\_\_\_. Talk with your family. Your parents will thank you, your kids will thank you, and  
(noun)

it will help you all feel a little more \_\_\_\_\_ when it comes to money.  
(emotion)

While your unexpected answers might have made you laugh, they got you talking about being prepared for the unexpected. Congratulations, you've already taken the first step! Keep that momentum and have more of those awkward financial conversations.





Finding it hard to find the words to talk about college?

Don't think, just fill in the blanks below and start the conversation about planning and paying for college. Just don't look at the story until you've filled them all in!

**adjective** \_\_\_\_\_

**adjective** \_\_\_\_\_

**animal** \_\_\_\_\_

**direction** \_\_\_\_\_

**adjective** \_\_\_\_\_

**job title** \_\_\_\_\_

**verb** \_\_\_\_\_

**verb** \_\_\_\_\_

**noun** \_\_\_\_\_

**verb** \_\_\_\_\_

**activity** \_\_\_\_\_

**verb** \_\_\_\_\_

**expensive item** \_\_\_\_\_

**cheap item** \_\_\_\_\_

**adjective** \_\_\_\_\_

# Planning for COLLEGE

Planning for college is \_\_\_\_\_, and even \_\_\_\_\_ er if you avoid talking about  
(adjective) (adjective)

how much it's going to cost. When you're younger, it's tempting to choose a school just because

the mascot is the \_\_\_\_\_. Or a school in the \_\_\_\_\_ because the weather there  
(animal) (direction)

is \_\_\_\_\_. But unless you're planning on becoming a \_\_\_\_\_, it's more to go  
(adjective) (job title)

somewhere with a program that \_\_\_\_\_ s you.  
(verb)

While your parents are going to \_\_\_\_\_ however they can, paying for college is ultimately  
(verb)

your \_\_\_\_\_. But with a little thought and planning, you can \_\_\_\_\_ for it  
(noun) (verb)

using a combination of loans, work-study and \_\_\_\_\_. And don't forget to budget for  
(activity)

books, food and \_\_\_\_\_ing!  
(verb)

You don't want to graduate owing a \_\_\_\_\_ and only earning enough for a \_\_\_\_\_.  
(expensive item) (cheap item)

Thinking about what you're paying for will help make college more \_\_\_\_\_ and help you be  
(adjective)

financially secure sooner.

Despite what you filled in above, planning for college is no laughing matter. No one ever tells you how important—and awkward—talking about actually getting there can be. By filling this out, you've already taken the hardest step. Keep using paper to stay organized on track and ready for what's next.





Ever notice how your dreams of buying a new home never include talking about it?

Because it's a hard conversation that can really be awkward. Get the ball rolling by filling in the blanks below before seeing how they fit into your financial story.

**noun** \_\_\_\_\_

**verb** \_\_\_\_\_

**noun** \_\_\_\_\_

**adverb** \_\_\_\_\_

**noun** \_\_\_\_\_

**verb** \_\_\_\_\_

**verb** \_\_\_\_\_

**adjective** \_\_\_\_\_

**noun** \_\_\_\_\_

**verb** \_\_\_\_\_

**adjective** \_\_\_\_\_

**verb** \_\_\_\_\_

**adjective** \_\_\_\_\_

**verb** \_\_\_\_\_

**verb** \_\_\_\_\_

**verb** \_\_\_\_\_

**noun** \_\_\_\_\_

**plural noun** \_\_\_\_\_

**plural noun** \_\_\_\_\_

**verb** \_\_\_\_\_

**verb** \_\_\_\_\_

**verb** \_\_\_\_\_

**noun** \_\_\_\_\_

**adjective** \_\_\_\_\_

# Planning for A NEW HOME

There's nothing like the day you get the \_\_\_\_\_ (noun) for a new home. You'll be so excited you could \_\_\_\_\_ (verb) on a \_\_\_\_\_ (noun), and your heart will be beating \_\_\_\_\_ (adverb).

Planning for that day takes time and a little \_\_\_\_\_ (noun) but it's well worth it. First, you have to \_\_\_\_\_ (verb) your research: Figure out where you want to \_\_\_\_\_ (verb) and how much house you can afford. Will you rent or buy? If you buy, estimate how \_\_\_\_\_ (adjective) of a down payment you can make, and a monthly \_\_\_\_\_ (noun) of all your costs. From there, you can \_\_\_\_\_ (verb) with a Realtor to find your \_\_\_\_\_ (adjective) home.

There is a lot of paperwork that goes into \_\_\_\_\_ (verb)ing a home, so staying organized is \_\_\_\_\_ (adjective). Once you've \_\_\_\_\_ (verb)ed all the "i's" and \_\_\_\_\_ (verb)ed all the "t's," you're ready to \_\_\_\_\_ (verb) your new home.

But staying organized is just one part of adulting. Next up, get a fireproof \_\_\_\_\_ (noun) to keep all your important documents, like birth \_\_\_\_\_ (plural noun) and Social Security \_\_\_\_\_ (plural noun).

You can even write down and \_\_\_\_\_ (verb) important passwords to keep them safe.

Your final step is protecting every member of your household. Paper is also useful in helping \_\_\_\_\_ (verb) an emergency plan. Write down important phone numbers, map out how everyone will \_\_\_\_\_ (verb) the house in case of a natural disaster, and where you and your \_\_\_\_\_ (noun) will meet up afterward. And now you're ready! Doesn't that feel \_\_\_\_\_ (adjective)?

How do you start the conversation about planning to buy a home? You just did. Talking about finances can be hard, which is why you should remember to have a little fun while doing it. Stay organized and on task with paper.

