

••• eMentors for Financial Literacy •••

Guiding Question Prompts for Students

1



Introductions

Introduce yourself by sharing your name, gender, grade, and the class that you are in right now. Share some of your favorite things, like favorite books, TV shows, movies, sports, etc. Tell your mentor what you think of school. Do you like it? Why or why not? Then ask your mentor about their family, hobbies, and/or interests. What was their high school experience like? What did they do in high school that was most valuable for preparing for their current job?

2



Values & Spending

What kind of spender are you? Are you thrifty, impulsive, generous, cautious? Give some thought to what values are important to you. For example: family, health, happiness, relationships, social issues, education, career, independence, etc. Pick your top three and share these with your mentor. Does the way you spend money reflect your values? Why or why not? Ask your mentor what their values are and how their spending reflects them.

Learning Tools: Values & Spending Presentation + Activity

3



Career Planning for Financial Success

Talk with your mentor about why they chose the career they did. What kinds of financial factors (salary, stability of income, potential for promotion, etc) did they think about when making career choices? Share with your mentor if money plays a role when you think about potential careers. Make sure to explain why/how. Ask your mentor if they ever had to decide between a high salary and job satisfaction. Is it possible to have both?

Learning Tools: [PwC Build Your Future App](#), Work Values Inventory

4



Buying Smart

Think about something you've bought (or want to buy) recently. How did you decide if it was worth the cost? In general, how do you decide something is worth buying? Ask your mentor about their last major purchase. Did they consider buying something else? Did they have to do research before buying it? How do they know that a purchase is a good financial decision?

Learning Tools: [PwC Financial Decisions Video](#) + [Quick Guide](#), Buying Smart PPT Presentation

5



Budgeting

Think of a time you've saved up to buy something. How long did it take you to save enough money? How did you decide how much money you would save each day, week, month, etc? Ask your mentor if they have a budget. How do they make their budget? What kinds of things are in their budget? Retirement, education, entertainment? Are they every tempted to ignore their budget?

Learning Tools: [PwC Understanding Budgets Video](#) + [Quick Guide](#), Budgeting PPT Presentation + Activity Handout

6



Using Credit

What do you know about credit cards? Are you planning on getting one? Explain to your mentor how you think credit cards work and whether they are good, bad, or both. Credit (getting a loan from a bank and agreeing to pay it back later) is more than just credit cards. Ask your mentor how they use credit. Do they use a credit card or a debit card? When they buy something on credit, how do they determine what the real or added cost of the product is? What does it mean to have "good" credit?

Learning Tools: Using Credit PPT Presentation + Activity

7



Financial Independence

Share with your mentor what you think it means to be financially independent, then ask your mentor for their definition. Can a financially independent person have loans? Does a financially independent person still have to use a budget? Tell your mentor at least one thing you're now going to do to make smart financial decisions. Thank your mentor for sharing their insights with you.

Learning Tools: Financial Independence PPT Presentation + Activity