



Money Starts Ice Breakers for Financial Programs

The following activities are suggestions of ways to “open the door” to discussions about money and financial issues.

What’s in Your Wallet?

Materials: None, unless you choose to provide pennies or other coins.

Time: 10-15 minutes (depends on group size).

Directions: “Pick a coin from your wallet. Look at the date. I’d like you to think on one thing that happened that year that impacted your financial situation (good or bad!) . Then, we’ll go around the table and ask you to share briefly your year.”

Examples: 1983-had a child; 1960-I was born; 1998-bought a house; 2001-lost my job, etc.

What’s Your Movie?

Materials: None

Time: 10-15 minutes (depends on group size).

Directions: “Think of the title of a movie that you think relates to money. If you can’t think of a real one, make one up! Now, we’ll go around and let each person share their movie title (and why).” Examples: Gone with the Wind, The Money Pit, Milk Money, Gone in 60 seconds, etc.

What’s on Your Shirt?

Materials: None

Time: 10-15 minutes (depends on group size)

Directions: “Imagine that you are wearing a t-shirt or sweat shirt that has writing on it. The words reflect your attitude about life and money. What does your shirt say? Think about it a few minutes and then we’ll go around and share.

(examples: Changes in attitudes, changes in latitudes; easy come-easy go; Don’t worry-be happy)

What’s Your Future?

Materials: paper, markers or pencils

Time: 15 minutes (may take longer with larger group)

Directions: “On the paper in front of you, draw a picture of what you think your future will look like in 5 years (or 10, 20,etc). What will you be doing then? Working? Sailing? Take a few minutes to complete your drawing (you’re not judged by your artwork) and then everyone can share their future.”

24 Hour Recall

Materials: paper, pencils. You may choose to use blank paper or do a handout with columns for different expense categories.

Time: 10 minutes

Directions: “Think back 24 hours. What have you done during that time? More importantly, how much money did you spend? Take a moment and write down EVERY CENT you spend during that 24 hours.”

*option—can ask group to think of a day last week, last month.

Discussion: Was it easy to recall what you spent?

Do you think you remembered everything?

How difficult is it to remember a week ago?

How does this relate to developing a spending plan or budget?

Money Puzzle Partners *

Materials: Play dollar bills. Cut each bill in half using different cutting techniques (puzzle style). You’ll need one bill for every two people in the group.

Time: 15-20 minutes

Directions: Randomly distribute the “half” dollars. “Look around the room and find your money puzzle partners. Introduce yourself to one another and tell one thing you know about money.” After everyone has found their “partner”—“Now, each pair with have a turn to introduce your partner. Tell their name and one thing they know about money.”

*Adapted from Financial Champions-4-H Cooperative Curriculum System

The Wright Family

Concept: Certain skills for good communication are certainly more important than others. One of the most important of these is this skill of listening. This activity will show the importance of listening and how difficult that is when you are not concentrating on what is being said because you’re busy doing something else. Does this happen when talking about money?

Time Frame: Ten minutes plus discussion time

Materials Needed:

- The Wright Family Story
- One button, candy or other small item for each person in the group

Activity: Have your entire group form a circle. They can sit in the floor “Indian Style” or seated in chairs or even standing in a circle. Give each person in the circle a button or some other small item that can be passed easily from hand to hand.

Directions: “I am going to read you a story. Every time you hear any word that sounds like ***right or left***, pass the button in their hand to the person on their right or left depending on what you heard.” Start reading the story slowly so that they have a chance to catch on to what you want them to do. After a few passes, stop the story and ask them how they are doing. Check to see that everyone has a button in his hand. If your group is typical, some will have two or three buttons and others will not have any. Have them redistribute the buttons so that everyone has one again. Now continue to read the story, getting faster as you go. Stop the story a couple of more times to check on how they are doing.

Life with the Wright Family

One day the Wright family decided to take a vacation. The first thing they had to decide was who would be left at home since there was not enough room in the Wright family car for all of them. Mr. Wright decided that Aunt Linda Wright would be the one left at home. Of course, this made Aunt Linda Wright so mad that she left the house immediately yelling “it will be a right cold day before I return”.

The Wright family now bundled up the children, Tommy Wright, Susan Wright, Timmy Wright and Shelly Wright and got in the car and left. Unfortunately, as they turned out of the driveway someone had left a trash can in the street so they had to turn right around and stop the car. They told Tommy Wright to get out of the car and move the trash can so they could get going. Tommy took so long that they almost left him in the street. Once the Wright family got on the road, Mother Wright wondered if she had left the stove on. Father Wright told her not to worry, he had checked the stove and she had not left it on. As they turned at the corner, everyone started to think about other things that they might have left undone.

No need to worry now, they were off on the right fine vacation. When they arrived at the gas station, Father Wright put gas in the car and then discovered that they he had left his wallet at home. So Timmy Wright ran home to get the money that was left behind. After Timmy had left, Susan Wright started to feel sick. She left the car saying that she had to throw up. This of course got mother Wright’s attention and she left the car in a hurry. Shelly Wright wanted to watch Susan get sick, so she left the car too. Father Wright was left with Tommy Wright who was playing a game in the backseat.

With all of this going on Father Wright decided that this was not the right time to take a vacation, so he gathered up all of the family and left the gas station as quickly as he could. When he arrived home, he turned left into the driveway and said “I wish the Wright family had never left the house today!”

Discussion Ideas:

- What was happening during this activity?
- What made the activity difficult to accomplish?
- What impact did what other people do have on your ability to stay up with the story?
- How did you feel during the activity?
- What would have made the activity easier to accomplish?
- How hard was it to listen and pass the objects at the same time?
- How much of the story can you remember?
- How seriously did everyone take the activity?
- What impact did the level of seriousness have on the activity?
- What can this activity tell us about communication?
- How hard were you concentrating during the activity?
- How hard were the people concentrating on either side of you?
- How does this level of concentration compare with what you do when someone is talking to you?
- Describe a situation you have had where someone was not really listening to you when you were telling him or her something. How did this make you feel?

