
Penny for Your Thoughts

Give each participant a real penny, play coin or a chocolate wrapped penny (available at larger Candy stores or Wal-Mart) and ask him or her to share:

- 1) What a penny means to them now and what it meant when they were in grade school. What memories might it bring up? Ask how many pick up pennies from the ground. The discussion relates to the value(s) and beliefs related to money that one has.
- 2) Ask participants to share their thoughts ("A penny for your thoughts") on last session's lesson.

Complete the Statement...

Either give participants the same, different ones or a choice of several statements to complete, such as...

- 1) Our family spends too much money on_____.
- 2) Credit to me means that_____.
- 3) The best thing about managing money is_____.
- 4) The worst thing about managing money is_____.
- 5) If I had an extra \$50 each week, I would_____.
- 6) My long-term financial goal is_____.