

Talking about Tough Money Issues

(What Do You Know Now? — Key)

Read each question below. Each question may have more than one correct answer, so circle every correct answer. Add your name and today's date at the bottom. **Correct answers are in bold.**

1. What are key communication skills you need to talk about money?
 - A. Being willing to talk with family members about problems and when you need help**
 - B. Having a sense of humor**
 - C. Half listening to another person
 - D. Avoiding getting upset
 - E. Being honest**

2. Which information should you not tell others about (except for official places that you trust)?
 - A. Your social security number**
 - B. Your best friend's first name
 - C. Your birth date, birth month, and birth year**
 - D. Your weight
 - E. Your opinions about how to use money well

3. What is the number one worry that parents have about the way their kids use money?
 - A. They won't learn how to save for emergencies
 - B. They will overspend and live beyond their means**
 - C. They will get in over their head with credit card debt when they're old enough to get a credit card
 - D. They won't stick to a budget
 - E. They will have to help their kids with money even when their kids become adults

4. What is the average grade that high school seniors receive for being financially literate?
 - A. F**
 - B. D
 - C. C
 - D. B
 - E. A

5. What makes it difficult to talk about a tough money situation?
 - A. Being open to talking about the situation
 - B. Believing that feelings are destructive**
 - C. Disliking the way you act when you have an intense feeling**
 - D. Having a hard time thinking well when you're having an intense feeling**
 - E. Having trouble calming down after having an intense feeling**

6. Which steps are important for solving tough money issues?
 - A. Talking about your money situation or goal**
 - B. Talking about possible solutions**
 - C. Evaluating solutions based on your family's values**
 - D. Choosing a solution**
 - E. Trying a different solution if the first one doesn't work**

Your Name: _____

Today's Date: _____