



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.

