

Initiating Financial Conversations

Conversation Scenarios Worksheet



NAME _____

DATE _____

Scenario 1

Borrowing Money from a Friend

Characters: Jaxon and Zara (friends)

Conversation:

- **Jaxon:** "Riley, can I borrow \$20? I left my wallet at home and need to buy lunch."
- **Zara:** "I don't know, Jaxon. You still haven't paid me back from last time."
- **Jaxon:** "I promise I'll pay you back this time. I really need it."
- **Zara:** "You always say that, but I never see the money again."

Revised Version:

Scenario 2

Discussing College Expenses

Characters: Kian and Kian's Dad

Conversation:

- **Kian:** "Dad, I got accepted to my dream college, but it's expensive. How are we going to pay for it?"
- **Dad:** "Kian, we've talked about this before. We can't afford to pay for everything. You'll need to apply for grants and scholarships. Or we will have to look at taking out loans."
- **Kian:** "But I don't want to be in debt after college. Isn't there another way?"
- **Dad:** "This is the reality, Kian. We don't have the money to cover all your expenses. We may also need to consider a different school that's less expensive."

Revised Version:

Scenario 3

Saving for a Big Purchase

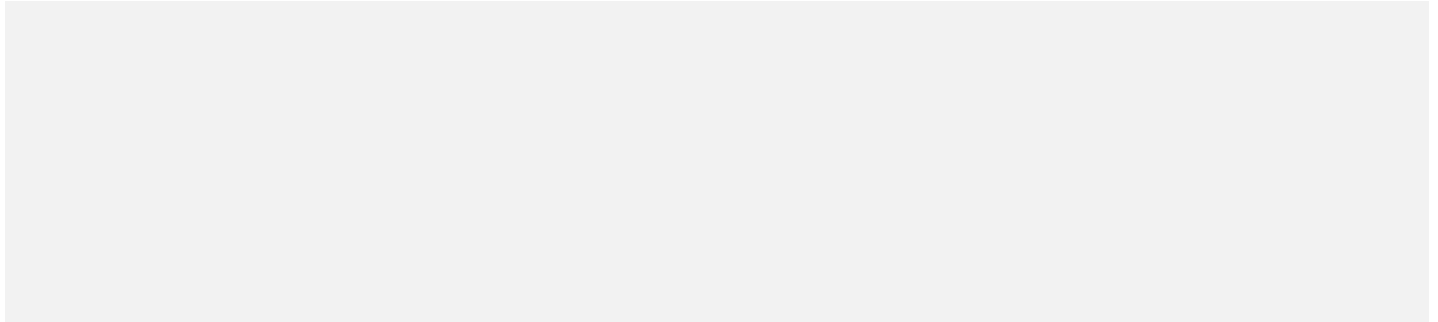
Characters: Luna and Luna's Aunt

Conversation:

- **Luna:** "Aunt Jessica, I want to buy a new phone, but it's a lot of money. Can you help me?"
- **Aunt Jessica:** "Luna, you need to save up for things you want. You can't always rely on others to buy things for you."
- **Luna:** "But I need it now. My old phone is so slow."

- **Aunt Jessica:** “I get it. But your phone still works. You need to save up for it if you want a new one.”

Revised Version:



Scenario 4

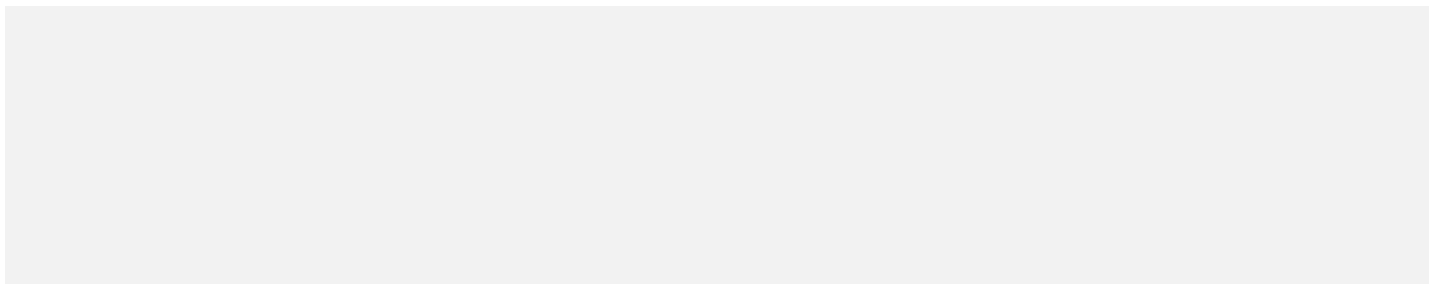
Discussing Financial Goals with a Friend

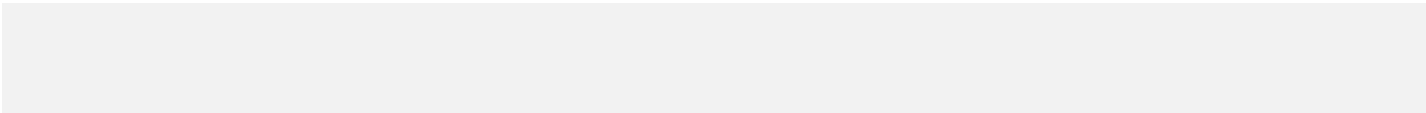
Characters: Nia and Ezra (friends)

Conversation:

- **Nia:** “Ezra, I'm trying to save up for a bike, but it's taking forever. How do you manage to save so much?”
- **Ezra:** “Whenever I get a little bit of money, I set some of it aside in savings. It's not that hard.”
- **Nia:** “I try to save, but something always comes up. It's so frustrating.”
- **Ezra:** “Things can come up, but did you need the last few things you bought right away? Could you have saved some of that money instead?”

Revised Version:





Scenario 5

Asking Parents for Money

Characters: Aria and Aria's Mom

Conversation:

- **Aria:** "Mom, can I have \$50 to go shopping with my friends this weekend?"
- **Mom:** "Aria, we just gave you your allowance last week. What happened to that money?"
- **Aria:** "I spent it on some new clothes. I really need this money for the weekend."
- **Mom:** "You need to learn to budget better. We can't just give you money whenever you ask."

Revised Version:

