

Random question generator – Financial identity

Is buying a lotto ticket each week a form of investment? Why or why not?

What do you do to keep your [personal details safe online](#)?

In many cultures, people are expected to support family members who have less money/moni than they do. What are the advantages and disadvantages of this? How does saving/whakaputu fit into this picture?

What are the advantages and disadvantages of borrowing money/moni?

How often do you think about money/moni? What relationship is there between your thoughts about money/moni and your money/moni choices?

What advertising techniques do social media platforms use? How effective do you think these are?

Do you keep receipts of the things you buy? Why or why not? When might it be important to have kept a receipt?

What are the risks and benefits of buying something online?

What is the difference between credit and debt/nama?

If you have a mobile phone, how do you keep your phone use within budget/tahua? Is there a way to apply these skills to another area of spending?

What are the advantages and disadvantages of paying with cash instead of a credit card?

Have you ever lent money/moni to someone who didn't pay it back? If so, what could you have done differently to make sure you got your money/moni back?

What would society be like if there was a limit on how much people could earn?

What would society be like if everyone earned the same amount per hour?

What are the advantages and disadvantages of getting a student loan?

What are some ways that you can earn money/moni while you are still at school?

What are ten ways that someone your age can earn money/moni?

What are three things that people can invest their money/moni in? What are the advantages and disadvantages of each type of investment?

What are the benefits and risks of investing money/moni instead of just saving it?

Is there a downside to having too much money/moni?

When you buy something on hire purchase you get to use it while you are still paying it off, but you usually have to pay extra fees as part of the deal. What are the advantages and disadvantages of hire purchase for:

- customers?
- shop owners?

What are taxes spent on?

How important is money/moni to you?

What factors determine the salary level of different careers?

How important is it to you to do a job that is well paid?

Why do jobs that are commonly done by women often have a lower salary than jobs that are commonly done by men?

Why do some people feel uncomfortable talking about money/moni?

Why do adults usually keep their incomes private? What might happen if everyone's income was publically available?

What types of debt/nama are most likely to affect young people?

If you were given a weekly allowance of \$50 from the government, what would you do with it?

Why is it important to save for retirement from a young age?

How might your spending and saving/whakaputu choices change if you only use cash to pay for things?

What is your first memory of money/moni? What is the first thing you bought with your own money/moni?

Who has had the biggest influence on the ways you spend or save money/moni? In what way?

What is one way that you can spend less money/moni so that you can save it?

If I have \$100 in a savings/whakaputu account, how can I increase its value?

If someone gave you \$100 today, what would you do with it?

What stops you from spending less and saving/whakaputu more?

What are three ways to earn extra money/moni when you are:

- a student?
- a stay-at-home parent?
- a retired person?

Would you rather get \$100 per week but have to save \$80 of it, or \$50 a week but be able to spend or save it in any way you want?

How often should people review their budgets/tahua? Explain your answer.

What might your community be like if everyone shared their wealth and no individual person owned anything?

When you get a present, do you prefer gifts, shopping vouchers, or cash? Why?

What is the best gift you've ever received? What is the worst gift you've received?

What would you do if you won a million dollars?

What are three financial challenges retired people face?

What role does luck play when it comes to wealth?

What is meant by the saying "good advice is like gold"?

What are five activities in your area that are free and suitable for young people?

Are you saving/whakaputu up for anything? If so, what are you doing to save money/moni?

If you earn money/moni, do you share it with anyone? If so, how do you decide how much to share?

Have you ever saved up for something, bought it, and then regretted your purchase?

What could you do if you and your friends decide to buy a gift for a friend's birthday, but after you buy it, no one offers to pay you back?

What is "delayed gratification"? Give an example that relates to money/moni.

Should young people be paid for the work they do at home? Why or why not?

What would do with your life if money/moni were no barrier?

Is there a downside to having too much money/moni?

How are money/moni and happiness related?

If two items are almost identical, but one is an expensive designer brand and the other is a much cheaper no-frills brand, which one would you buy and why?

What are three sensible things to do before buying an expensive item?

How can having a credit card lead to a person getting into debt/nama that they can't pay off?

What is a loan shark? When and why do people use them?