

Random question generator – Financial identity

How much money is too much, and how much is not enough?

Do you think buying a lotto ticket is saving?

"If I have money, my friends and family will ask for it." How can we support our family and friends while also sticking to our savings goals?

Does your social media account include personal data, such as your name, address, or phone number? Can your email address be seen by others? Have you googled yourself or uploaded your photograph to an image scanner to check your online footprint?

There are serious penalties for not repaying debt. What are these penalties? Do you think they're fair?

"Borrowing is spending future money." What does this mean? Have you ever borrowed money?

What does "crowdsourcing" mean? How does it work?

How many times a day do you think about money?

Why do so many advertisements appear on your social media pages after you have purchased something?

Do you collect a receipt or ask for a receipt when you buy something? Why is it important to do this?

Have you ever purchased items online from another country? Share your experience.

When you hear the word "credit", what is your immediate reaction?

When you hear the word "debt", what is your immediate reaction?

What does "consolidating debt" mean? Give an example.

What does "ATM" stand for? How can an ATM put your data at risk?

Is a credit card as good as cash?

Google yourself. If a stranger did this, could they find information that could put your financial identity at risk?

If you get behind in payments on your mobile phone, what are your options?

Would you take out a student loan to take up an apprenticeship or to go to university? Would you consider this to be good debt or a bad debt?

Have you ever loaned money to someone who has never paid you back? Share your story. Could you have done something different to get your money back?

Would it be a good idea if all careers had income caps and no one could earn more than a set salary?

List the ways someone can make money at your age. How many opportunities can you think of?

Does being born into a wealthy family give you better life choices?

Is it important to invest money?

Is there a difference between saving and investing?

Apart from working, how many other ways can you earn an income?

Would you agree that collecting things such as art, classic cars, and antiques is a form of investment?

In hire purchase, what does the "total cost" or the "real cost" mean?

What does "fithe" mean?

What do our taxes pay for?

What does money mean to you?

Why do you think a doctor gets paid more than a teacher?

Is it OK to talk about how much you earn?

Is it OK to talk about how much money your family has?

"The love of money is the root of all evil"? What does this mean?

How does technology enable young people to get into debt?

How would you feel if budgets were compulsory and they were set by others for you?

Imagine all 14-year-olds were given a government allowance to cover their expenses. How would you use this money?

What do you think your life will be like in your retirement if you don't save?

Do you take cash with you whenever you shop? How does this affect your spending and your savings?

What is your first memory of money?

Being in debt is an emergency. Discuss this statement.

Why do you think Albert Einstein called compound interest the eighth wonder of the world?

What was the first purchase you remember making for yourself?

Who had the biggest influence on you and the way you spend or save money?

What could you cut back on in order to save a little bit more for a "rainy day"?

Why should budgets be reviewed regularly?

If I had \$100 in my savings account, what could I do to increase the amount?

What are the things that stand in the way of you spending less and saving more?

Explain why an emergency fund is important.

What could you do to bring in additional income if you were a student? A parent? A retiree?

Would you rather have more money or more time?

What is the most expensive gift you have ever given? What is the best gift you have given?

If money actually did grow on trees and you owned such a tree, what would you do with the fruit?

Would you rather inherit a large amount of money or earn it?

Do you think that wealth should be distributed across communities rather than being owned by individuals?

Are hoarders spenders or savers?

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

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

Are you a "label" shopper, an "opportunity" shopper, or somewhere in between? Explain your answer by giving examples of your purchases.

What would you do if you won Lotto this weekend?

What will your financial position be like when you're in your twenties?

What is retirement like for someone you know?

What advice would you give that retiree if they were 20 years old?

Do you believe that people who are well-off have made their own luck?

List some activities in your area that cost nothing.

How much money do you spend in a weekend when you go out with friends?

What are you planning to buy next? Why are you buying this?

What is the difference between wholesale price and retail price?

Does money buy happiness?

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

Do you share the money you earn with anyone? How do you decide who to share it with?

Your mate has a birthday and you and a few friends have decided to buy her a gift. You buy the gift with your money but no one offers to pay you back. How could you resolve this situation?

What does "pay yourself first" mean?

Are you a "designer-brand" shopper or a "no-frills-brand" shopper? Why?

How can you become an informed shopper? What would you do first if you had to purchase a shared gift for a friend?

What is "delayed gratification"? Give an example of when you have practised this.

What is the difference between a "real" and "fake" product? How can you tell if a product is real or fake?

If you see a product that you can't afford in a shop, how could you try to find it at a cheaper price?

Have you purchased items online from another country? Is this a cheaper or a more expensive option than buying it in a shop? Choose an item and do some research to test your answer.

We are taught road rules before we can cross roads alone. Should we be taught savings rules before we earn money?

Is it OK to discuss how much money you've saved or how much money you've spent?

What do credit card companies charge if you don't pay off your credit card every month?

"Good advice is like gold". Who do you get advice from about money? Share a time when someone shared their advice with you. Why is good advice 'like gold'?