

Can you suggest one thing that adults can do to teach children about the value of money?

Please share one of your early memories of money when you were a child.

Did you receive pocket money as a child? Was it given or did you have to do jobs for it?

Do you remember how much your very first pay packet was when you started work?

Can you remember the first thing that you bought as a child? Was there something you really saved up for?

Do you remember your parents ever talking about money or was it never discussed in your home? Do the group have any thoughts about that?

Do you have any memories about church and money from when you were a child?

Can you remember a time when there was real joy in making a financial gift?

How easy do you find it to talk about money with other people? Let the group discuss what they find difficult.

Do you have a memory related to money that you are a little ashamed of? Nothing criminal! Just something, perhaps, that you would do differently now!

Do you think that men and women think and act differently when it comes to money? If you do, can the group discuss why they think we see things differently?

Has money ever been an issue in a relationship you have had?

Name one word that describes your feelings about money. Do other group members agree with you? Can one or two suggest other words?

If you heard your church was preaching a sermon series on money suggest one word that would describe how you might feel.

If your credit card could talk, what would it say?!

Is there one thing you have ever bought that you really regretted? Can you say what it was and why you bought it?

What was your parents' attitude to borrowing? Do you see things differently? If so can you explain why that might be?

Can you give an example of one of your favourite money saving tips – either your own or one from your family?

Can you think of anything that you have really saved and waited for? What did you miss out on and how good did it feel when you got what you wanted?

Imagine you inherited £10,000 today. Name one thing you would love to buy and what would you do about saving and giving: would you spend, save and give?

Suggest one reason why churches, clergy or congregations are hesitant to talk about money.

Comment on the following statement: "budgets are only for people who don't have enough."

When was the last time you saw your bank manager? Who do you talk money with – and how easy is it?

Name one thing that has changed in your lifetime about the way society practically manages money.

What is the biggest pressure today on people's money management skills?

Name one thing you least like about managing your financial affairs: anything from opening bank statements to seeing the bank manager!

Together calculate the annual cost of buying a sandwich and a coffee each working day. Now name one thing you could do to really make a difference to the way you spend your money?

If you had a money worry how easily could you talk about it to your pastor or a church friend? Would you know where to go for help?