

SP³ - Student Planning Pointers for Parents



Conversation Starters

Skills for Life After High School Go Beyond the Classroom – 10th Grade

You know your student the best, so the following talking points are simply a guideline to use in starting a conversation with your 10th grader about learning life skills.

- ▶ An important part of being an adult is taking care of yourself and your money.
- ▶ Taking care of money involves:
 - ▶ Managing your bank account – monitor your account online and don't overdraw your account.
 - ▶ Understanding the difference between wants and needs – “needs” are things you absolutely have to have; “wants” are things you can do without, if you have to.
 - ▶ Saving for future expenses and budgeting – you have to save up to afford bigger expenses like college, a house and a car. It takes a plan and a schedule, which in financial terms is called a “budget.” Let's set one up right now as I give you some things we expect you to pay for and save for. We can help you figure out how to have the money you will need.
- ▶ Let's also talk about other things you need to do to take care of yourself, especially when you live on your own. You'll need to learn about doing laundry, cooking and cleaning, keeping a schedule and maintaining a car.



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