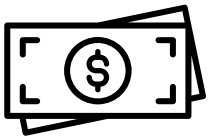
Family Conversation Guide

As a GEAR UP student, your child will participate in lessons about the **FACES of GEAR UP** every year. We believe that students need to develop skills in these five areas to be ready for a happy and successful adult life. These lessons help ensure students are:

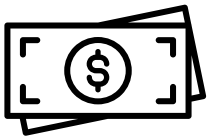
F - Financially Ready
A - Academically Prepared
C - Contextually Aware
E - Emotionally Resilient
S - Socially Connected

Each year, the lessons will help students learn about what they need to do NOW to be ready for college and career when they graduate. **Use the guide below to connect with your student about a lesson they had to help them become financially ready for adulthood.**



Money Masters

Making Cents of Choices



What Did They Learn?

Needs vs. Wants
Students learned the difference between things we **need** and things we **want**. They discussed why it is important to take care of needs before spending money on wants.

Spend, Save, or Both?
Students considered what they might do with money they earned. They thought about whether they would spend it, save it, or do a little of both.

Think Before You Buy
Students learned about living within your means - making sure your spending fits what you can afford. They also learned the 24-hour rule: wait a day before buying something you don't really need.

Be Smart About Ads
Students explored how advertising can influence what we buy. They learned that apps and social media may use what we click, watch, and like to show us ads based on our interests. Students also discussed influencers, reviews, and fear of missing out.

Talk About It At Home

Use these questions to continue the conversation with your 7th grader. There are no right or wrong answers - the goal is to help your child stop, think, and make thoughtful choices with money.

1. If you had $100, would you save it, spend it, or do both? Why?

2. Have you ever seen an ad that seemed made just for you? How do you think that happens?

3. Have you ever wanted something because you saw an influencer or friend with it?

Try This At Home

The 24-Hour Challenge
The next time your child wants to buy something that isn't a need, wait 24 hours before making the purchase.

After 24 hours, talk about these 3 questions:

- **Do I still want it?**
- **Do I really need it?**
- **Does it fit my budget?**

This activity gives your child a chance to practice the decision-making skill we learned in class.

Family Takeaway

Financial literacy is a skill students build over time. By talking about money at home, families can help young people become more confident and thoughtful when making financial decisions.

Thank you for partnering with us as we help our students become financially confident, smart decision-makers!