



# FAMILY FINANCIAL WORKSHOP



HERITAGE FINANCIAL  
PARTNERS

We have found that families who talk about money may do better financially over the long term.

We developed this worksheet to help you explore your financial values, concerns, and priorities and to help you communicate them to your family.

Please use this workbook to introduce financial topics and have important conversations about wealth with your children, grandchildren, and loved ones.

# DEFINING WHAT WEALTH MEANS TO YOU

What does wealth represent to you as a person?

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How do you feel about saving money?

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What is worth saving for?

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What are your feelings about spending money?

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How do you feel about going into debt to buy things?

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How has your income influenced your life?

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What are your concerns about the future?

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What's the story of your family's wealth?

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## TELLING STORIES ABOUT WEALTH



Describe a financial mistake or important lesson you've learned in life.

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Describe a time that you felt fortunate.

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Describe a time that persistence and effort paid off.

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Describe a time that you didn't have enough money.

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## CONNECTING WITH YOUR FAMILY

What do you wish you had known about wealth at your child's age?

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What worries do you have about your parents or grandparents?

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What activities would you like to do as a family?

- Sharing philanthropic work
- Sharing family stories
- Going through photo albums
- Writing down the family history
- Talking about the family legacy
- Discussing personal finance goals and priorities



