

# FAMILY FINANCE ROADMAP



## 1 Start the Conversation

Money conversations begin in everyday moments.

- At the grocery store: "We have \$50 today. What should we buy first?"
  - When paying bills: "This bill is for our lights – why do you think it's higher in summer?"
  - On family outings: "Do we want to spend \$40 eating out, or save it for our trip?"
- These small, everyday questions show kids how money choices work in real life.

## 2 Pick One Family Goal

Focus on one lane at a time:

- Saving → build toward something important like school supplies, a vacation, or an emergency fund.
- Budgeting → track what's coming in and going out so you feel more in control.
- Debt → make a simple plan to pay off one balance at a time.

Starting small keeps your family from feeling overwhelmed and builds momentum.

## 3 Use AI as Your Money Coach

AI can help break down your goal into simple, doable steps. Try this prompt in chatbots such as ChatGPT, Gemini, etc.:

**You are a friendly, supportive money coach. I want my family to focus on [saving / budgeting / debt]. Ask me simple questions about our money so you can create a clear, step-by-step plan we can actually follow at home. Keep it short, practical, and encouraging. Always show the math in plain English. At the end, give me 3 small actions we can take this week.**

## 4 Build Skills, Grow Income

Long-term financial health isn't just about cutting back, it's also about growing income. Free programs can help you learn new skills without taking on more debt:

- SUNY & CUNY Reconnect → free tuition, books, and supplies for eligible adults in high-demand fields.
- Per Scholas → free training in IT, cybersecurity, and digital skills.
- Coursera → online courses in business, healthcare, data, and AI (many free to audit).
- Kura Labs → hands-on training programs, currently focused on AI engineering.

## 5 Keep the Momentum

- Review your family goal once a month – celebrate progress, even if it feels small.
- Use your child's Family Success Guide letters after each lesson to spark new money conversations.
- Remember: consistency beats perfection. Every small step builds financial confidence.

