



TXCPA
FORT WORTH
Organized by the Branding and
Community Outreach Committee

Moderator Questions & Discussion Topics

Volunteer Responsibilities:

- Participants have completed the event and obtained their pizza. Your task now is to generate discussion and event feedback as well as impart tidbits of wisdom relating to financial literacy. We have compiled the following to help encourage discussion.
- Once dynamic discussion is concluded, please thank the participants for joining us. Distribute their event favor (*event committee will provide onsite*).

Conversation Starters:

1. Were you able to pay all your bills with your income? If you didn't have enough money, did you feel stressed? What did you do to resolve the issue?
2. What would you have done differently? Was there something that you later regretted spending money on?
3. Were you able to save? It's good to have goals for savings, whether to buy a new TV or for emergencies. Did any of you find that you had a large unexpected expense such as a broken arm? New tires?
4. Did you find it helpful to see the remaining balance in your bank account after each expense? Do you think you would have spent more if you could put it on a credit card? Discuss financial risks of credit cards, accumulating debt, high interest rates.
5. Financial Prowess and Debt Avoidance:
 - a. Live below your means
 - b. Don't buy more than you can afford
 - c. Keep credit cards paid off
 - d. Build an emergency savings fund
 - e. Invest in good insurance
 - f. Increase your income
6. As some of you are getting close to graduating, college costs can be affordable via scholarships, Federal Pell Grants - FAFSA (Free Application for Federal Student Aid).



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7. What did you like most about the event?
8. Were there any concepts you didn't understand?
9. Were there any real life scenarios not covered today? *(This question targeted to the adults.)*
10. What improvements would you recommend for this event in the future?