

Map your money journey survey guide

FOR PARENTS AND CAREGIVERS

Children of all ages can take steps to build important money skills, attitudes, and knowledge, also known as financial capability. You can use the “Map your money journey” surveys to help them learn more about their money strengths and opportunities for growth.

The surveys cover the three main areas of financial capability:

- Planning and self-control
- Money habits and values
- Money knowledge and choices

Instructions

- ① Set aside 30 minutes to do this activity with your child.
- ② Help your child complete the “Map your money journey” survey for their age group using either the online, interactive version or the PDF version.
- ③ If using the interactive version, download your child’s results. If using the PDF version, calculate your results using the “Your money results worksheet” for your child’s age group.
- ④ Review the results with your child and discuss steps you can take to strengthen their financial capability.

How to help your child complete the “Map your money journey” surveys

These surveys ask your child to answer questions about what they know, think, and feel about money, and their actions related to money. Your child can complete the survey using an interactive online version or download a PDF.

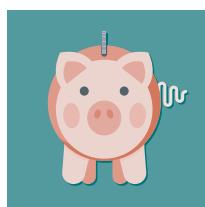
The survey is divided into three sections, each of which is connected to one of the three areas of financial capability described above.



Consumer Financial
Protection Bureau

Learn more at consumerfinance.gov/MoneyAsYouGrow

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Elementary school (ages 8-10):

This is a 20-question survey. To introduce it to your child:

- If you're using the PDF version, you can print the survey or ask your child to complete it electronically.
- If you're using the interactive version, visit the Grades 3-5 "Map your money journey" page at <https://www.consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/survey/3-5/>.
- Explain that they should answer the questions based on how they would respond to the statements and scenarios. Consider saying:
 - "Here are 20 questions that ask you to imagine yourself in different situations. You can choose the answer that you think sounds most like what you would do. We can talk about your answers as you make your choices, or we can talk about them after you're done."



Middle school (ages 11-13):

This is a 20-question survey. To introduce it to your child:

- If you're using the PDF version, you can print the survey or ask your child to complete it electronically.
- If you're using the interactive version, visit the Grades 6-8 "Map your money journey" page at <https://www.consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/survey/3-5/>.
- Explain to your child that they will answer based on how much they agree or disagree with the statements in the survey. Consider saying:
 - "You are going to read 20 statements, and for each statement you will say how much you agree or disagree with the statement. We can talk about your answers as you make your choices, or we can talk about them after you're done."



High school (ages 14-18) :

This is a 30-question survey. To introduce it to your child:

- If you're using the PDF version, you can print the survey or ask your child to complete it electronically.
- If you're using the interactive version, visit the Grades 9-12 "Map your money journey" page at <https://www.consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/assess/survey/9-12/>.

- Explain to your child that they will answer based on how the statements they read describe them or their situation (questions 1-20) and how often a statement is true (questions 21-30). Consider saying:
 - “There are 30 statements in this survey. For the first 20 statements, you will decide how much the statement describes you or situations that you face. For the next 10 statements, you will answer based on how true a statement is for you and your situation. We can talk about your answers as you make your choices, or we can talk about them after you’re done.”

It may be helpful to read one or two statements with your child first and talk about how they might respond. If reading the survey is a challenge for your child, you may choose to read each statement aloud and give your child time to respond.

Getting survey results

Interactive version

The interactive version of the survey will automatically display your child’s results when they click the “get my results” button at the end of the survey. Then they can save or print their results or save a link that lets you access them.

PDF version

The PDF versions include a “Your money journey results worksheet,” which you can use to calculate your child’s survey results:

- Elementary school
- Middle school
- High school

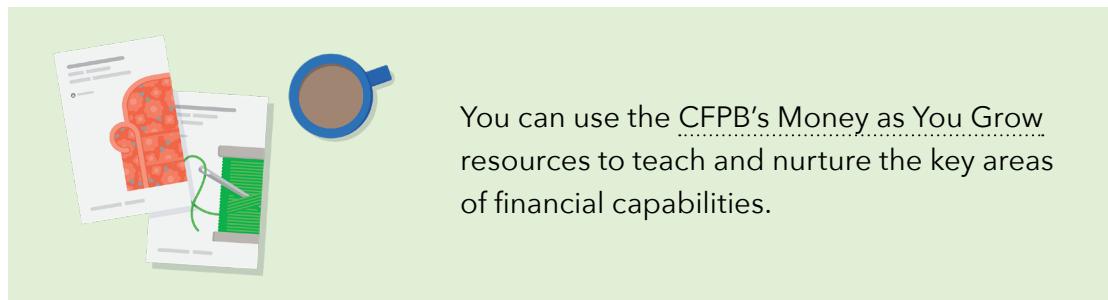


Using survey results to build your child’s financial capability

After the results are calculated, you’ll have important information about your child’s current strengths and opportunities for growth. You can use this information to help your child think about how your family can find ways to build money skills and habits in your day-to-day lives.

- Work with your child to complete the “Taking the next steps on your money journey” worksheets for elementary, middle, or high school students to help them think about their strengths and set goals to get the money future they want.

- Visit the Money as You Grow – School-age to pre-teen (for ages 8-12) or Money as You Grow – Teens to young adult (for 13 and over) to search for activities that help you incorporate money skills into the activities you already do together. This includes money ideas to talk about with your child, activities you can do together to build money skills, and ways to help your child absorb money habits and shortcuts.



You can use the CFPB's Money as You Grow resources to teach and nurture the key areas of financial capabilities.