



Money conversation guide

Talking openly about our experiences building wealth helps us learn from one another and make more confident financial decisions. This guide is designed to help you and your loved ones reflect upon those experiences together and explore your financial goals, values, and philosophies.

Discussion topics

- 1 Looking back
- 2 Assessing the present
- 3 Planning for the future

Looking back

- Do you remember when you first became aware of the concept of money? Can you describe that experience?
- How did your family or community impact your understanding of money? What about building wealth?
- What financial successes are you most proud of, however big or small?
- Knowing what you know now, what tips would you give your younger self about managing money? Building wealth?

Assessing the present

- When you think about money, how does it make you feel (confident, anxious, proud, frustrated, etc.)?
- What does wealth (versus money) mean to you?
- How would you describe your spending, saving, and investing habits? Have they been working well for you, or are you interested in discovering new habits?
- When it comes to managing money and building wealth, do you feel confident in the steps you're taking, or are there topics you'd like to understand better?
- How would you handle an unexpected or shocking expense (e.g., job loss or medical condition)?

Planning for the future

- How do you envision your financial future?
- What do you want your legacy to be?
- To make that legacy a reality, what do you think the next steps in your wealth-building journey should be, and what resources might you need?

Additional resource

Use this guide in tandem with our insights report to explore what financial success and legacy means to many Black Americans.

[Download the report](#)



explore.vanguard.com/breaking-bread-building-legacy

All investing is subject to risk, including the possible loss of the money you invest.

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