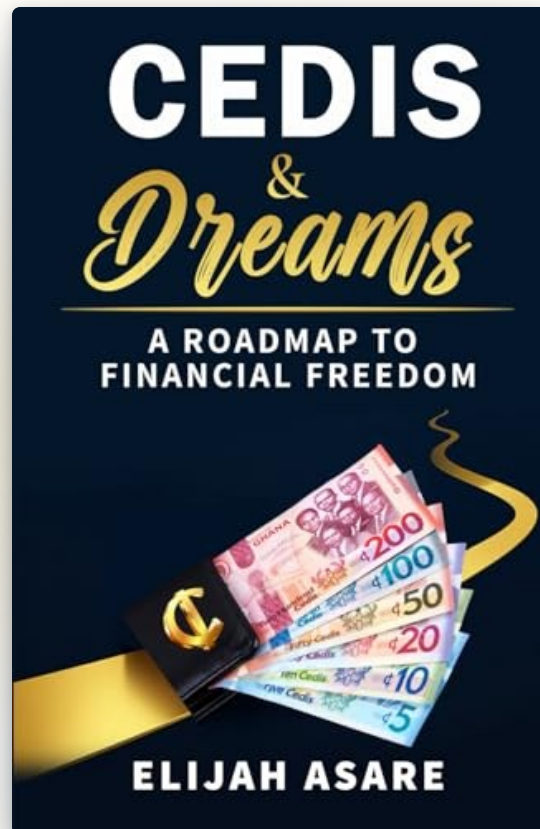


CEDIS & DREAMS • FREE DISCUSSION KIT

Let's talk about *money*.



Easy questions and tiny activities to start warm, honest money conversations, for teens, young adults and the grown-ups who love them.

Families

Youth groups

Classrooms

Church groups

Book clubs

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WELCOME

How to use this kit

Money can feel like a big, serious topic. It doesn't have to be. Pick a few questions, pour some drinks, and just talk.

No prep needed

You don't need to be a money expert, or even to have read the book yet.

20–30 minutes

Perfect for dinner, a class period, a youth night or a coffee chat.

Any group size

Two people at a kitchen table or twenty in a circle. Both work.

No wrong answers

Listen more than you advise. Everyone is allowed to pass.

A SIMPLE 25-MINUTE FLOW

5 MIN

Warm up

One icebreaker each.

15 MIN

Talk

Pick 2 or 3 questions.

5 MIN

Take it home

One small thing to try this week.

WARM-UPS

Easy icebreakers

- What was the first thing you ever saved up for?
- Someone hands you \$20 (or GH¢200) right now. What do you do with it?
- Are you more of a spender, a saver or a giver? Be honest!
- What's the best thing you ever bought for under \$10?
- Who in your life is great with money? What do they do?

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Tip: let the youngest person answer first.

10 conversation questions

Choose any two or three. Most link to a chapter of the book, if you want to read more.

NEEDS VS WANTS

1

Name something that *feels* like a need but is really a want. Why is it so hard to tell them apart?

In the book: Ch. 1 & Ch. 6, *The Cost of Steez*

BUDGETING

2

"Small leaks sink big dreams." Which small, everyday spends add up the fastest for you?

In the book: Ch. 2, *Trotronomics*

SAVING

3

Which is easier for you: saving a little every week, or a lot all at once? What helps you keep going?

In the book: Ch. 5, *The Power of Saving*

STAYING SAFE

4

Have you ever gotten a message or offer that seemed too good to be true? How could you tell?

In the book: Ch. 4, *The Mobile Money Trap*

DEBT

5

"Borrow for growth, not for show." When can borrowing make sense, and when does it become a trap?

In the book: Ch. 12, *The Debt Trap*

GIVING

6

"Give from your surplus, not your survival." How do you balance helping others with your own goals?

In the book: Ch. 13, *The Giving Heart*

DREAMS & GOALS

7

What's one dream that will take money to reach? What's a small first step you could take this month?

In the book: Ch. 14, *The Long Game*

FAMILY MONEY TALK

8

Why do families sometimes avoid talking about money? What would make it easier in your home?

Grown-ups: share one thing you wish you'd known at their age.

FINANCIAL FREEDOM

9

What does "financial freedom" mean to you? Does it mean the same thing to a teen and to a parent?

In the book: Ch. 15, *Cedis and Dreams*

GHANA & THE DIASPORA

10

The story is set in Accra, with trotros, susu boxes and MoMo. How are money habits the same, or different, where you live?

Wherever home is, the lessons travel.

Chapter 1: *The Weight of a Cedi*

Read the free chapter aloud or on your own (it's short!), then talk.

The story so far. Kofi Mensah, 18, earns GH¢178 in his first week at Madam Esinam's chop bar in Accra, and he feels rich. His best friend Nana talks him into GH¢125 sneakers, and airtime takes another GH¢36. By the time he gets home, GH¢18 is left. His big sister Ama, an economics student, asks where the money went, then hands him a notebook and helps him make his first plan: needs first, wants second.

- 1 Kofi felt rich with his first pay. How did you feel the first time you had money of your own? What did you do with it?
- 2 Nana says, "Flex small. You'll make more next week." Have you ever felt pressure from friends to spend? What helped?
Grown-ups: does this kind of pressure ever stop?
- 3 Ama tells Kofi, "Money isn't for show. It's for building." What would you like your money to build?
- 4 Ama is firm but kind. When someone talks to you about a money mistake, what helps you actually listen?
- 5 Kofi crossed "sneakers" off his list. Was that right, or should a good plan leave a little room for wants?

"A cedi spent on today's wants steals from tomorrow's dreams."

ONE OF THE "GEMS" FROM CHAPTER 1 · DO YOU AGREE?

Kofi's Plan (from Chapter 1)

NEEDS

Food: GH¢ 36

Trotro: GH¢ 36

School supplies: GH¢ 89

WANTS

~~Sneakers~~

Try it: write your own two-column plan. What goes on each side?

Don't have the chapter? Get it free: scan the code on page 6.

TRY IT

Two tiny activities

Small and low-pressure. Do them alone, in pairs or as a family.

1. My one-week spending tracker

Ama tells Kofi: "Write down what you spend next week. You'll see where your money runs." Your turn. Any currency works.

WHAT I SPENT ON	AMOUNT	NEED OR WANT?
Mon		need · want
Tue		need · want
Wed		need · want
Thu		need · want
Fri		need · want
Sat		need · want
Sun		need · want

At the end of the week: What surprised you? What's one small spend you could skip next week?

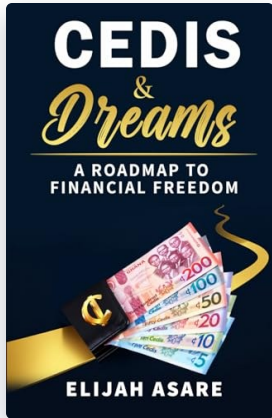
2. The needs vs wants sort

Read each card out loud. Everyone decides: **need**, **want** or **it depends**. The disagreements are the best part.

Bus fare to school	New sneakers	Lunch	Phone data
A streaming app	School books	Snacks after class	Saving for college
Need	Want	It depends...	

TAKE IT HOME

For the dinner table



CEDIS & DREAMS · DINNER-TABLE CARD

Tonight, ask each other:

- What's one thing you're saving for, or would like to?
- What's one money lesson our family has learned the hard way?
- What's one small money habit we could try together this week?

Everyone answers. No lectures allowed!

ABOUT THE AUTHOR

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Born in Ghana, writing from the diaspora, Elijah Asare is a long-time finance professional who wants to make money wisdom simple, warm and easy to share. *Cedis & Dreams* follows Kofi Mensah from a reckless first payday toward a plan that lasts, one cedi at a time.

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GET THE BOOK

Written for readers 13–18, and a lovely gift from parents, aunts and uncles.

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