

THE DISCLOSURES

DISCUSSION QUESTIONS FOR EACH SONG ON “THE SECRET TO BEING RICH”

Note: The questions offered here vary in difficulty for each song to accommodate the various ages of listeners.

1. MONEY, MOOLA, DINERO, DOUGH

1. Where is money made?
2. What sizes and shapes does money come in?
3. Regarding “invisible” money: what are the pros and cons to having cash vs. debit card or checking account?
4. Where are the different places you could keep your money?
5. Can you name any foreign currencies? Where do you go to exchange money?
6. Could you live without money?
7. The Disclosures learned money lessons from Uncle Hank. Who do you learn your money lessons from?

2. I WANT, I NEED

1. Explain the difference between wants and needs.
2. List 3 wants, and 3 needs.
3. (Parent/Teacher: pick a few items appropriate to the age) Which of these items are wants? Needs?
4. What is something you don’t need now, but will need in the future? What is something you want in the future?
5. The Disclosures sing that a budget is just a fancy way of saying “money plan.” Do you keep a budget?

3. SAVE!

1. What is something you want to save for?
2. How much is it? If you wanted to buy it in 4 weeks, how much would you have save? What about 10 weeks? What about 52 weeks (1 year)?
3. What do The Disclosures mean when they sing that saving “is not the coolest thing in the world, but it helps them to do the coolest thing in the world”?
4. Dave put \$10 in a peanut butter jar. He can do this once a week. A new guitar costs \$300. How many weeks would Dave have to save to buy the guitar? If he was saving \$25 a week, how many weeks would he have to save?

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4. WON'T YOU BE MY MONEY BUDDY?

1. What are some side jobs or extra tasks that you could do either by yourself or with a friend to make extra cash?
2. A money buddy is someone who has a savings goal and is also a person you can trust. Name a few people who could be your money buddy.
3. Name some benefits to having a money buddy.

5. THE TALE OF KIDD SILVER, THE SAVVIEST PIRATE TO EVER SAIL THE SEAS

1. Discuss the concept of “when you borrow money, you pay it back plus more.”
2. Kidd Silver thought that if he had expensive stuff, other pirates would like him. What’s wrong with thinking like that?
3. Are these items wants or needs: Kidd Silver’s peg leg, hat for pirate, boat, gold piggy bank. Explain why some things are needs but when you overspend they become wants.
4. If you borrow money what happens to your reputation when you make payments on time? What happens when you don’t?
5. Kidd Silver made some wrong choices, but by the end of the song he was in a much better place. What are some things he did right or differently to better his situation?
6. Extra credit: Explain the concept of credit.

6. THANK MY PIGGY BANK

1. What does your piggy bank look like?
2. List 1-3 dreams/money goals you have. How could your piggy bank help you to achieve those dreams?
3. How did you get the money for your piggy bank? What are some ways you could get more money in your piggy bank?
4. If someone gave you \$20 today, how much of that would you spend right away? How much would you put in your piggy bank?
5. If you fill your piggy bank, what are some options you could do with your extra savings?
6. The Disclosures sing that they “earn money on top of money.” Why do they think that is “interesting?”

7. CAPTAIN SMARTMONEY VS. DR. GREEDYPANTS

1. What’s Captain Smartmoney’s super power? Do you think everyone could have this superpower?
2. Dr. Greedypants used to believe in purchasing right things now because savings takes too long. What are the dangers in thinking this way?
3. What are the dangers in purchasing things you can’t afford?
4. What do The Disclosures mean when they sing “control your money, don’t let it control you”? Talk about how bad money decisions can have a negative impact on your life.

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8. SPEND, SAVE, GIVE

1. Are there any charities in your community that you know of?
2. If you got \$20 today how much do you spend? How much do you save? How much would you give?
3. Have you ever volunteered before? Have you donated money before to something?
4. Have you ever felt good after doing something for someone else? Describe what you did and how it made you feel.
5. The Disclosures sing about donating clothes or donating time. What are some other examples of things you could donate that you don't use anymore?

9. TOO GOOD TO BE TRUE

1. What are your favorite advertisements/commercials on TV? Discuss how advertising makes things look better than they really are.
2. The Disclosures sing "a half off sale is still half on." What does that mean? (Discuss with kids that sales aren't reasons for purchasing something, but that sometimes sales can be really helpful too!)
3. Is there really such a thing as free? (Discuss with kids that often if you don't see a price, there is still a catch.)
4. What are some reasons that companies would persuade you to purchase their goods and services?
5. What are the dangers of impulse buying? Why is it good to wait a day or two before making a purchasing decision/want?
6. Why is it important to shop around for the best price?
7. Extra credit: explain the concept of profit and/or profit model for companies.

10. THE SECRET TO BEING RICH

1. List some ways that you could be rich aside from having money.
2. What are you thankful for in your life?
3. Do you want be rich or on TV someday? How do you think your life would change?
4. If money was no object, what would be your dream job?
5. Describe the difference between fame and fortune vs a skill or passion to do something. (ie: Winning American Idol vs. a passion for singing.)

OVERALL

1. What is one lesson you learned from The Disclosures' album?
2. What is something you would tell someone else to help them with their money?
3. What is something you will do differently?