Money Quote Puzzles
Energizer or Get-Acquainted Activity

Purpose: To introduce the group to financial management concepts

Audience: youth (middle school through college age) as well as adult audiences

Time Required: 10-20 minutes

Materials Needed & Preparation:
• Review and select the money quotes that best match or reinforce the goals of your class or workshop. One puzzle piece per participant is needed.
• Print the selected money quote puzzles on colored card stock paper. Cut puzzle pieces apart on lines. If you plan to use the puzzles more than once the pieces could be laminated to make them more durable.
• Additional quotes may be found on line at multiple sites by simply googling “money quotes”.

Instructions & Discussion:
1. Mix the puzzle pieces up and distribute one to each participant.
2. Instruct the participants to find the individuals who have the other pieces to their puzzle.
3. Once participants complete their puzzle in a group have them review their money quote and discuss one or more of the following:
   a. What does this money quote mean to you?
   b. How is the money quote relevant today?
   c. What is the money quote trying to teach us?
   d. What can we learn from the money quote?
   e. Discuss who said the quote, researching if needed, and discuss how times were different or similar to today.
4. If this activity is used with a group of people who do not know one another, participants can share their quote and highlights from their discussion during group introductions.

Money Quotes:
1. The money quotes are categorized by topic.
2. The number in parentheses following the quote indicates the number of pieces in that puzzle.

Financial Planning Quotes
• Money without brains is always dangerous. – Napoleon Hill, 1883-1970, American Speaker, Motivational Writer, “Think and Grow Rich” (4)
• We can tell our values by looking at our checkbook stubs. – Gloria Steinem (3)
• I’d like to live as a poor man with lots of money. – Pablo Picasso (4)
• With money in your pocket, you are wise and you are handsome and you sing well, too. – Yiddish Proverb (3)
• If money is your hope for independence you will never have it. The only real security that a man will have in this world is a reserve of knowledge, experience, and ability. – Henry Ford (4)
• When money speaks, truth keeps silent. – Russian Proverb (3)
• Money spent is money gone. Money saved is money growing. Money shared is money helping others. (5)
• Things don’t just happen; they are made to happen. John Kennedy (3)
• He that is of the opinion ‘money will do everything’ may well be suspected of doing everything for money. Benjamin Franklin (4)
• Financial freedom comes when your thoughts, words and actions are one. (4)
• Without a destination, how do you know where you’re going? (4)
• One family’s needs may be another family’s wants. (3)
• Nothing but money is sweeter than honey. Benjamin Franklin (3)
• Money buys everything except brains. Yiddish Proverb (2)
• Celebrate who you are, not what you have. (3)
• People first, then money, then things. (4)
• Money is valued because of what it can do, not as a thing in itself. Proverb (2)
• Money is not required to buy one necessity of the soul. Henry David Thoreau (4)
• There are more malls than high schools in the United States. (3)
• The chief value of money lies in the fact that one lives in a world in which it is overestimated. H.L. Mencken (4)
• Money often costs so much. Ralph Waldo Emerson (5)

**Budgeting & Spending Planning Quotes**

• If you know how to spend less than you get, you have the philosopher’s stone. – Benjamin Franklin (4)
• Beware of little expenses; a small leak will sink a great ship. – Benjamin Franklin (3)
• He who does not economize will have to agonize. – Confucius (4)
• Don’t spend your money till you have it. – Thomas Jefferson, U.S. President (1743-1826) (3)
• Happiness is positive cash flow and good health. (4)
• I have enough money to last the rest of my life – unless I buy something. Jackie Mason (4)
• Think you can, think you can’t. Either way you’ll be right. Benjamin Franklin (6)

**Saving & Investing Quotes**

• The saving man becomes the free man. – Chinese Proverb (3)
• The spendthrift rich never have enough, but the thrifty poor always have a little put by. – Chinese Proverb (2)
• Money is like manure; it’s not worth a thing unless it’s spread around encouraging young things to grow. Thornton Wilder from “The Matchmaker” (4)
• If you want to be wealthy, think of saving as well as of earning. Benjamin Franklin (3)
• Never invest your money in anything that eats or needs repainting. Billy Rose (4)
• The highest use of capital is not to make more money, but to make money do more for the betterment of life. Henry Ford (3)
• Buy land. They’re not making it anymore. Mark Twain (2)
• He who will not keep a penny, will not have many. Proverb (4)
• Time is money. Proverb (2)
• Put not your trust in money, but put your money in trust. Oliver Wendell Holmes (3)
• Money is to be spent joyfully, but also to be saved for the future. Proverb (3)
Credit & Debt Quotes

- Out of debt, out of danger. – Proverb (5)
- Before borrowing money from a friend, decide which you need most. – American Proverb (4)
- If one wants to get out and stay out of debt he should act his wage. – Unknown (3)
- Nothing seems expensive on credit. – Czech Proverb (4)
- Our business is to have great credit and to use it little. – Thomas Jefferson (2)
- Creditors have better memories than debtors. Benjamin Franklin (3)
- A fool and his money are easily parted. Irish Proverb (4)
- The second vice is lying, the first is running into debt. Benjamin Franklin (3)

Job & Career Quotes

- The man who does not work for the love of work but only for money is not likely to make money nor find much fun in life. – Charles Schwab (4)
- You should have two aims in life: to make a little money first and then to make a little money last. (4)
- If making money is a slow process, losing it is quickly done. Ihara Saikaku (4)

Source of Money Quotes:

- Various web sites

If you know how to spend less than you get, you have the philosopher’s stone.
– Benjamin Franklin
Beware of little expenses; a small leak will sink a great ship. – Benjamin Franklin
Out of debt, out of danger.
— Proverb
He who does not economize will have to agonize.

– Confucius
Before borrowing money from a friend, decide which you need most.

— American Proverb
I’d like to live as a poor man with lots of money.
– Pablo Picasso
With money in you pocket, you are wise and you are handsome and you sing well, too.

– Yiddish Proverb
Don’t spend your money till you have it.

– Thomas Jefferson, U.S. President (1743-1826)
The spendthrift rich never have enough, but the thrifty poor always have a little put by.

– Chinese Proverb
If money is your hope for independence you will never have it. The only real security that a man will have in this world is a reserve of knowledge, experience, and ability.

– Henry Ford
When money speaks, truth keeps silent.
– Russian Proverb
Money without brains is always dangerous.

If one wants to get out and stay out of debt he should act his wage.
— Unknown
We can tell our values by looking at our checkbook stubs.
– Gloria Steinem
Nothing seems expensive on credit.

— Czech Proverb
Our business is to have great credit and to use it little.

– Thomas Jefferson
Money is like manure; it’s not worth a thing unless it’s spread around encouraging young things to grow.

– Thornton Wilder from “The Matchmaker”
The saving man becomes the free man.
— Chinese Proverb
The man who does not work for the love of work but only for money is not likely to make money nor find much fun in life.

– Charles Schwab
You should have two aims in life: to make a little money first and then to make a little money last.
Nothing but money is sweeter than honey.

Benjamin Franklin
Money buys everything except brains.

Yiddish Proverb
If making money is a slow process, losing it is quickly done.

Ihara Saikaku
If you want to be wealthy, think of saving as well as of earning.

Benjamin Franklin
Money spent is money gone. Money saved is money growing. Money shared is money helping others.
Happiness is positive cash flow and good health.
He who will not keep a penny, will not have many.

Proverb
A fool and his money are easily parted.

Irish Proverb
Celebrate who you are, not what you have.
The highest use of capital is not to make more money, but to make money do more for the betterment of life.

Henry Ford
Time is money.
Proverb
Buy land.
They’re not making it anymore.
Mark Twain
He that is of the opinion ‘money will do everything’ may well be suspected of doing everything for money.

Benjamin Franklin
Things don’t just happen; they are made to happen.

John Kennedy
Never invest your money in anything that eats or needs repainting.

Billy Rose
The second vice is lying, the first is running into debt.

Benjamin Franklin
Put not your trust in money, but put your money in trust.

Oliver Wendell Holmes
Creditors have better memories than debtors.

Benjamin Franklin
People first, then money, then things.
Money is valued because of what it can do, not as a thing in itself. 

Proverb
Money is not required to buy one necessity of the soul.

Henry David Thoreau
There are more malls than high schools in the United States.
Financial freedom comes when your thoughts, words and actions are one.
Without a destination, how do you know where you’re going?
The chief value of money lies in the fact that one lives in a world in which it is overestimated.

H.L. Mencken
Money is to be spent joyfully, but also to be saved for the future.

Proverb
I have enough money to last the rest of my life – unless I buy something.

Jackie Mason
Think you can, think you can’t. Either way you’ll be right.

Benjamin Franklin
One family’s needs may be another family’s wants.
Money often costs so much.

Ralph Waldo Emerson