

# 12.

## Family Asset Tree

**OBJECTIVE:** Introduce the concept of assets and how they are developed over time.

**TIME:** 30 minutes

**MATERIALS:**

Family Asset Tree Handout (2 pages)

**TALKING POINTS:**

Introduce the concept of assets—both financial and nonfinancial assets. Have a discussion about how assets are accumulated over time and through generations.

**ACTIVITY:**

Distribute the Asset Tree Handout to the class. Ask participants to fill in the tree by writing their answers to the questions for each generation on the corresponding section of the tree. For example, for each generation they can write the assets on the left side of the tree and how their family acquired the assets on the right side. At the end, they will have a nice list of their family's assets through the generations, starting from the roots. Give participants 10 minutes to fill in their trees.

Break the class into small groups to share the story of their trees with each other for about 10 minutes. If families or couples are in the class, ask them to join the same group.

**GROUP DISCUSSION:**

- What did they learn about other family or group members?
- What are some similarities or differences among group members' trees?
- Which historical events (i.e., wars, migration patterns, changes in law, and social or economic transformations) influence similarities or differences?
- How do differences of race, ethnicity, age, or gender affect the stories?
- How do you expect the stories to continue for the next generation?
- How did the group members feel while discussing their own assets or lack of assets?
- What kinds of assets are represented by the members of your group?
- Which assets are not owned by the group members?
- What kinds of assets do you see on a daily basis?
- Does your group value some assets more than others?
- How does having assets make it easier to accumulate more assets?

## HANDOUT: Family Asset Tree

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### The Roots: Your Grandparents

What kinds of assets did your grandparents have?

How did they obtain these assets?

How did the experiences of earlier generations affect your grandparents?

### The Trunk: Your Parents

What kinds of assets did your parents have?

How did they obtain these assets?

How did your grandparents' assets (or lack of assets) affect your parents' ability to build assets?

### The Branches: Yourself

How did your family's economic situation affect you, your goals, your education, and your expectations of work and assets?

What assets do you have?

What assets will you contribute to the next generation?

### The Fruit: Your Children

How will your family's economic situation affect your children, their goals, their education and their expectations?

What assets will they have?