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Being able to answer such questions with reasonable accuracy is a great skill to develop. It is a sign that you are in touch with your finances. Dodging the reality, choosing not to see your balance at a cash machine or hiding letters from the bank, means you won't know what state your finances are in and it can make things far more difficult.

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When it comes to money skills, those years can cost you big. A \$4,000 investment appreciating at a conservative 7% will be worth \$15,478.72 after 20 years. At 10%, it'd be worth \$26,910.02. That's a lot of money.

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