

Money Conversation Starters

Use one question at dinner, in the car, or during a weekly family check-in.

Keep conversations safe and judgment-free

Families do not need to share exact income, debt, or account information. Use fictional examples when a topic feels private. Listen first, invite questions, and emphasize that financial skills grow with practice.

1 Everyday choices

What makes something a need instead of a want?

How do advertising and friends influence what we buy?

What is one purchase worth waiting and saving for?

How can we compare choices before spending?

2 Goals, work, and earning

What skill would you like to learn that could help others?

How are education, experience, and careers connected?

What would make a small business useful to its community?

How could we break a large goal into smaller steps?

3 Saving, borrowing, and protection

Why can saving early make a goal easier?

What should someone understand before borrowing?

What personal information should stay private online?

How can risk change a financial decision?

4 Choose one conversation to continue

The question we chose

Something we learned from one another

A next step we want to try

For adults

Model curiosity: "I'm still learning about this too." Avoid using money conversations to shame or compare family members.

For young people

It is okay to ask questions. Never share family financial details, passwords, or account information with classmates or online.