

# 10 Money Conversation Starts for Tweens

## How To Guide the conversation :

Conversations about money do not have to be formal, but sometimes it helps to have a guide and get your creative juices flowing! Sit down with your kids and ask as many questions that make sense for your conversation, it might be 1 or it might be 4, whatever makes sense for you.

1. “What do you think money is for in our family?”

Connects money to values and priorities.

2. “If you were in charge of a small budget, how would you use it?”

Builds ownership and decision-making.

3. “What’s something you want now—and something you’d rather save for?”

Reinforces short- vs. long-term thinking.

4. “How do needs, wants, and goals affect how we spend money?”

Deepens budgeting understanding.

5. “What do you think makes something ‘worth the money’?”

Introduces value vs. price.

6. “How do you think people earn more money over time?”

Opens conversations about skills, effort, and growth.

7. “If you made a money mistake, what could you learn from it?”

Normalizes learning and resilience.

8. “How should we decide when to save, spend, or give?”

Aligns money choices with values.

9. “What’s one smart money choice you’ve made recently?”

Builds confidence and positive reinforcement.

10. “How do the money habits we learn now help us later in life?”

Connects today’s choices to future independence.