Start with one small lesson.

1. Choose a starting point.
Open Money Ready to its age-based roadmap. Choose one skill your child can practice with you. Use pretend amounts when discussing a real family budget would feel uncomfortable.

2. Make room for conversation.
Read the conversation agreements before choosing a card. Either person can pass or pause. Listen first, reflect what you heard, and keep the conversation private.

3. Practice, then return.
Pair one money activity with one conversation prompt. Agree on a manageable next step and choose a time to check in again.

Find your resources
PDF page 3: MBM Money Ready (56 pages).
PDF page 59: 40 Conversations That Build Connection (17 pages).
Each resource keeps its original page numbering. PDF bookmarks jump to each section.

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These resources provide general education and family conversation activities. They do not replace individualized financial, legal, medical, or mental-health advice, and do not guarantee financial or family outcomes.

Weekly Youth Budget

Money in	Planned	Actual
Allowance / family agreement	$	$
Work / task income	$	$
Gift / other	$	$
Total income	$	$
Money out or directed	Planned	Actual
Save	$	$
Spend	$	$
Give	$	$
Goal	$	$
Total directed	$	$
Money left	$	$

Weekly review

One choice I am proud of:

One adjustment for next week:

QUESTIONS 01-04

Ask to understand your child

Choose one. Ask calmly. Let the first answer finish before you respond.

FEELING KNOWN — QUESTION 01

What is something you wish I understood better about you?

You can answer now, write it down, or pass.

COMMUNICATION — QUESTION 02

When do you feel most comfortable talking to me?

Think about time, place, tone, and who is nearby.

HONESTY — QUESTION 03

What makes it harder to tell me the truth?

The adult listens without defending or interrupting.

LISTENING — QUESTION 04

What do I do that helps you feel heard?

Ask for one example you can repeat.

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