BUDGET Right
MONEY MADE PRACTICAL. CONFIDENCE THAT LASTS.

MONEY CONVERSATION STARTERS

Simple questions to help your family talk about money, choices and real life.

Ask. Listen. Share. Learn together.

Make money a normal conversation.

Children learn about money long before they have their first job or bank account.

They notice what we buy, what we don't buy, how we talk about bills, whether money seems stressful and how decisions are made.

That's why some of the best money lessons don't need a spreadsheet, calculator or formal lesson. **They can start with a conversation.**

THE GOAL ISN'T TO LECTURE

A good money conversation gives your child room to **think, ask questions and form their own ideas.**

You don't need to turn every answer into a teaching moment. Sometimes the most useful thing you can do is ask **"What do you think?"** - and listen.

1 HOW TO START

KEEP IT CASUAL

Use everyday moments - shopping, takeaway, advertisements, birthdays, pocket money or planning an outing.

ASK OPEN QUESTIONS

Try questions that can't be answered with only yes or no.

SHARE AGE-APPROPRIATE EXAMPLES

Talk about family money decisions without giving children financial worries they don't need to carry.

DON'T WORRY ABOUT PERFECT ANSWERS

It's okay to say, "That's a good question. Let's work it out together."

MONEY CONVERSATIONS SHOULDN'T CREATE MONEY WORRY.

Children can learn that money is limited and choices need to be made **without feeling responsible for the household finances.**

Keep conversations appropriate for their age and let the adults carry the adult financial responsibilities.

PICK A QUESTION & START TALKING

Choose a question that suits the moment and your child's age. There are no perfect answers.

SPENDING & CHOICES

1. If you had $20 to spend today, what would you do with it? Why?
2. How do you decide whether something is worth buying?
3. What's something you've bought that you were really happy with?
4. Have you ever bought something and then wished you hadn't?

SAVING & GOALS

5. If you could save for anything right now, what would it be?
6. Would you rather have $10 today or wait and have $20 later? Why?
7. What do you think makes saving difficult?
8. How could we make saving for something more fun?

NEEDS, WANTS & PRIORITIES

9. What's something you need that someone else might not need?
10. Can something be both a need and a want?
11. If you couldn't afford everything you wanted, how would you decide what came first?
12. What is something you enjoy that you could live without?

EARNING & WORK

13. Why do people get paid different amounts for different jobs?
14. If you wanted to earn some extra money, what could you do?
15. Apart from money, what might make a job worth doing?
16. What do you think happens to your pay before it reaches your bank account?

MONEY & REAL LIFE

17. Why do you think families make different choices with their money?
18. What do advertisements try to make us feel about buying things?
19. What do you think it means to be “good with money”?
20. If you could learn one thing about money before you become an adult, what would it be?

TRY NOT TO CORRECT THE ANSWER STRAIGHT AWAY.

Ask another question instead: **“What makes you think that?” “Can you tell me more?” “What might happen if...?”**

You may learn just as much about how your child thinks about money as they learn from you.

MONEY CONVERSATIONS IN REAL LIFE

Turn everyday moments into simple money lessons.

AT THE SUPERMARKET	"Why do you think these two products cost different amounts?" "Would you pay more for one? Why?"
WHEN THEY ASK FOR SOMETHING	Instead of automatically saying "No, it's too expensive," try: "What do you like about it?" "Do you think it's worth $_____?" "What are some ways you could work towards getting it?"
WHEN AN AD APPEARS	"Who do you think this advertisement is trying to convince?" "What does it want us to feel?" "Would you still want the product if you hadn't seen the ad?"
WHEN MONEY ARRIVES	Birthday money, pocket money or a first pay are perfect opportunities. "What would you like this money to do for you?" "Is there anything you'd like to save some of it for?"
WHEN YOU'RE MAKING A FAMILY CHOICE	"We have a few options. What do you think we should consider before deciding?" This shows children that budgeting isn't simply adults saying no. It's about making choices with the money available.

2 OUR FAMILY MONEY QUESTION

Choose one question from this guide to talk about this week.

Our question:

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Something interesting we talked about:

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Something we'd like to learn more about:

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YOU DON'T NEED ONE BIG "MONEY TALK".

Money education can happen through **lots of small conversations over time.** A question in the supermarket. A chat about pocket money. Saving together for something. Talking about why you chose one option over another.

Those everyday moments help children learn that money isn't something mysterious or frightening. **It's something they can learn to understand and manage.**

Ask. Listen. Share. Learn together.

READY TO GO FURTHER?

Money conversations are a great beginning. Giving young people opportunities to practice those skills helps bring the lessons to life. Budget Right has practical family resources, books and support to help make money education easier to talk about and easier to use in everyday life.

For teens and young adults, **Money Sorted. Life Ready.** explores the money skills they'll need as they move towards greater independence.

Explore Budget Right – budgetright.com.au

Money Made Practical. Confidence That Lasts.

Important information: This resource is provided for general financial education and family discussion purposes only. It does not take into account your individual circumstances and is not personal financial, legal, tax or accounting advice. If you require advice specific to your circumstances, please speak with an appropriately qualified professional.

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