

MONEY TALK WITH YOUR CHILD

Talking about money with kids doesn't have to be complicated. In fact, small everyday conversations can help your child build healthy habits early on. The key is to keep it simple, age-appropriate, and fun.

Keep conversations short and natural. Even a quick question while in the car or shopping can help your child think about the importance of money and how it plays a roles in their every-day life.

Below are a few conversation starters you can use at home, in the car, or anywhere you'd like with your child.



CHAMPION
CREDIT UNION

“What’s something you’d like to save up for?”

This helps kids dream about a goal and helps connect a goal with saving money.

“If you had \$5, what would you do with it?”

This encourages your child to think about spending, saving, giving, and what is important to them.

“Why do you think people have jobs?”

Asking this helps them understand the connection between work and earning money. It also opens the door to talk about responsibility and the value of hard work.

“What’s one way we can save money at the store?”

This makes them feel part of the family’s money decisions and encourages problem-solving in spending wisely.

“If you could give money to help someone, who would you choose?”

This question helps your child see money as more than just something to spend. It introduces the idea of generosity, empathy, and supporting causes they care about.

