Richer Conversations

How to Talk Money With Your Kids

Money can be a powerful tool for teaching gratitude, responsibility and generosity. Whether they're saving coins or cashing their first paycheck, your kids learn most by watching you. Here's how to make money conversations simple, faith-filled and stress-free.

1 Start Small

- Introduce coins and bills as tools for choices, not just spending.
- Use play or storytime to explain what money is used for.
- Keep lessons short, fun and age-appropriate.



2 Create Save, Spend and Give Jars

- Label three jars and talk about how each one has a purpose.
- Encourage small deposits whenever they earn or receive money.
- Celebrate their giving, no matter how small the amount.



3 Make It Real

- Let kids help pay at the store or donate to a cause.
- Talk about needs versus wants during family purchases.
- Ask what they think generosity looks like in action.



4 Connect Work and Reward

- Offer age-appropriate chores with small rewards.
- Encourage saving for something they truly value.
- Teach that effort, patience and purpose go hand-in-hand.

5 Keep Faith at the Center

- Share how faith shapes your family's approach to money.
- Discuss how giving honors God and serves others.
- Remind them that everything we have is a blessing.

6 Lead By Example

- Be open about how your family saves, spends and gives.
- Let them see generosity in your daily life.
- Pray together about how to use money wisely and with love.

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"For where your treasure is, there your heart will be also." —Matthew 6:21 (NIV)