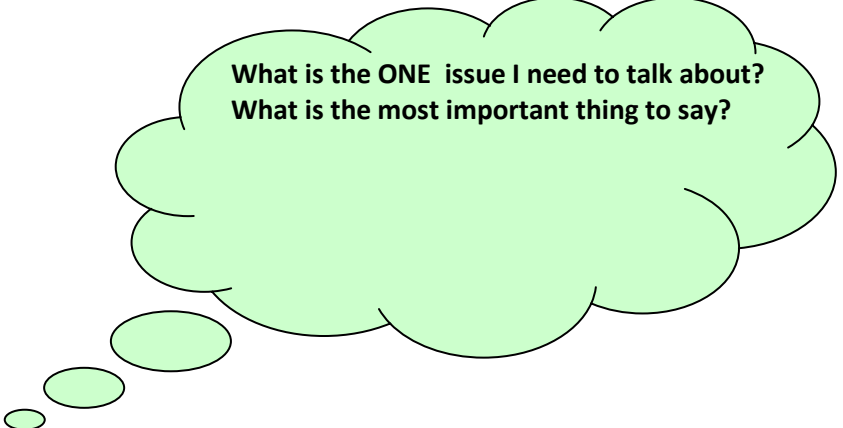


Something I need to talk about with a child

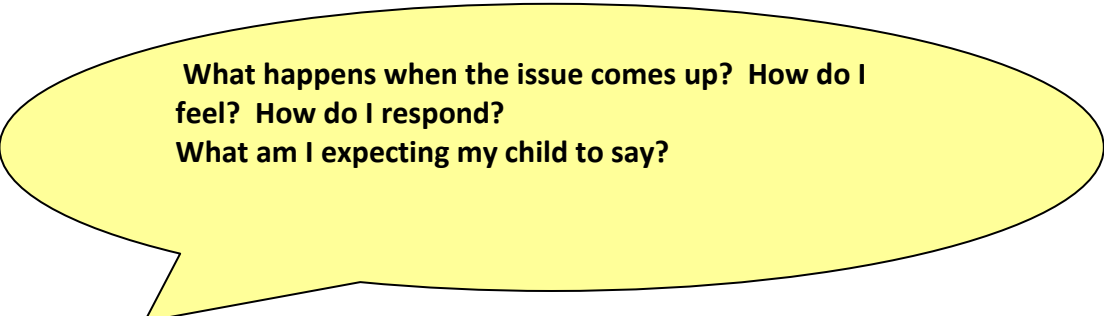
Conversation Planner

If there is something you need to talk about with a child around money, and you're not sure how to start, or you are worried about it, you can use this planning tool to think it through.

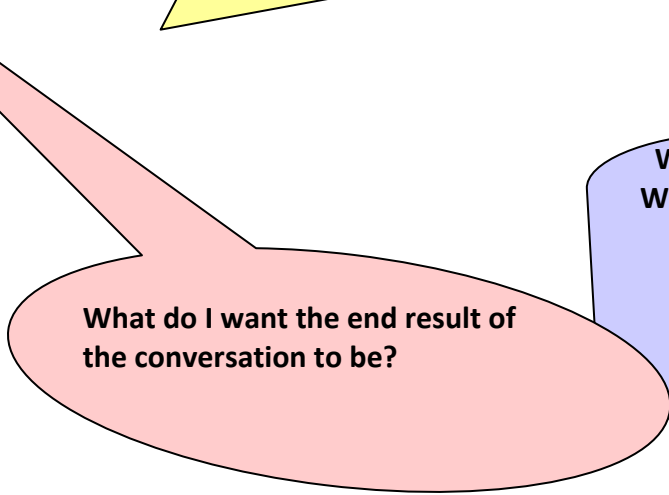
Ask someone else to go through it with you if it would help.



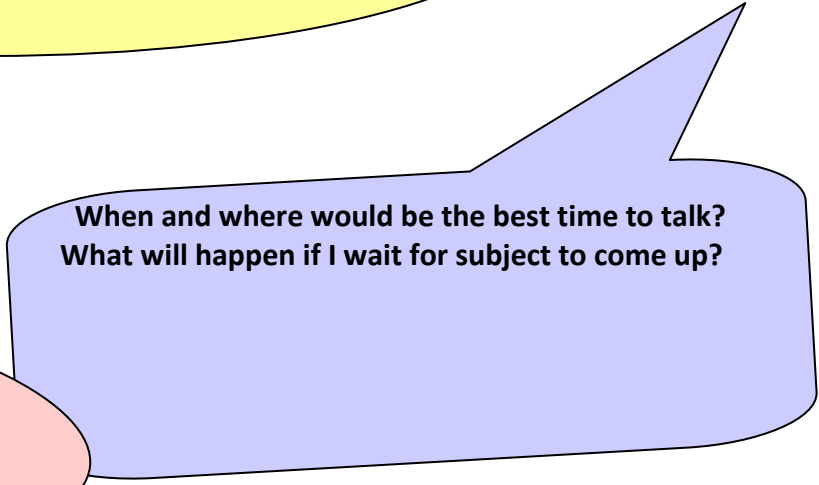
**What is the ONE issue I need to talk about?
What is the most important thing to say?**



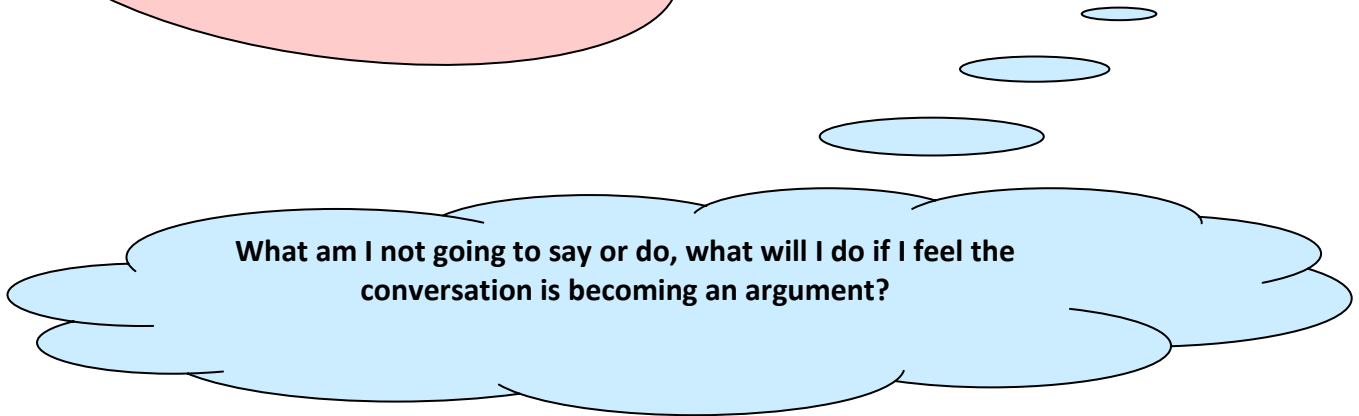
**What happens when the issue comes up? How do I feel? How do I respond?
What am I expecting my child to say?**



What do I want the end result of the conversation to be?



**When and where would be the best time to talk?
What will happen if I wait for subject to come up?**



What am I not going to say or do, what will I do if I feel the conversation is becoming an argument?

Something I need to talk about with a child ...

Conversation Planner

Example

If there is something you need to talk about with a child around money, and you're not sure how to start, or you are worried about it, you can use this planning tool to think it through.

Ask someone else to go through it with you if it would help.

**What is the ONE issue I need to talk about?
What is the most important thing to say?**
*Halfway through the week Josie asks for more money as she has used all her money going out with friends.
I can't afford to give her £10 every week*

What happens when the issue comes up? How do I feel? How do I respond?

What am I expecting my child to say?

I feel upset that she can't manage her money and guilty that we don't have more. I usually get mad but then give her the money in the end anyway.

"Mum, can I have £10 for lunch and stuff for the rest of the week? I've run out already! They don't give me enough, it's just not fair..."

**When and where would be the best time to talk?
What will happen if I wait for the subject to come up?**

I could sit down with her on the weekend before she asks and tell her I need to talk about our family finances. I will say that I want her to understand more about what's going on.

Otherwise Josie will raise the subject on a Wednesday morning when I'm trying to get the kids off to school.

What do I want the end result of the conversation to be?

That she understands I can't afford this and she needs to manage her money better or get a job. I'm happy to help when I can, but every month is pushing me into debt.

What am I not going to say or do, what will I do if I feel the conversation is becoming an argument?

I will not call her irresponsible or tell her she'll never learn to manage money.

If I start to raise my voice, I will take a breath and tell her I want us to sit down and discuss it and make a time to do it.