

10 Money Conversation Starts for Grade School Kids

How to Guide the Conversation:

Conversations about money do not have to be formal, but sometimes it helps to have a guide and get your creative juices flowing! Sit down with your kids and ask as many questions that make sense for your conversation, it might be 1 or it might be 4, whatever makes sense for you.

“If you had \$10, how would you use it?”

(Save, spend, give—great way to introduce choices.)

“What do you think money is used for in our family?”

Helps kids see money as a tool, not just for buying toys.

“Why do you think we save money instead of spending it all?”

Opens the door to goals and future planning.

“What’s something you want now, and something you’d like to save for later?”

Teaches delayed gratification in a relatable way.

“How do you think people earn money?”

Connects effort, skills, and work to income.

“What do you think is a ‘need’ and what is a ‘want’?”

A foundational money skill that applies everywhere.

“If we’re planning a family fun day, how should we decide what we can afford?”

Introduces budgeting through real life.

“What would you do if you saved money for a whole month?”

Encourages patience and goal-setting.

“Why do you think giving money to help others matters?”

Builds generosity and values alongside finances.

“What’s one smart money choice you made recently?”

Reinforces confidence and positive behavior.