

# 10 Money Conversation Starts for Toddlers

## 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.

**What is money for?**

**What kind of gigs can you do to earn money?**

**What can we spend our money on?**

**What are some fun things we can do with our money?  
(toys, movie, ice cream treat, etc.)**

**Do you think it is important to give some money to other people?**

**Where should we put your money after you earn it?**

**After you earn \$5, what should we buy?**

**What do you think we should spend our money on first? Food or toys?**

**What is something big that you want to save for?**

**Should we make a plan so we save some of your money and spend some?**