

Say This. Not That

8 Scripts for the Money Moments That Catch You Off Guard

Elementary	Ages 6-14	THE MOMENT: Your child asks "Are we rich?" and every answer you think of feels wrong.	DON'T SAY THIS "We're comfortable." (Vague answers teach kids that money is a secret, and secrets create anxiety.)	SAY THIS "Great question. In our family, being wealthy means we have options, and options come from making smart choices. What made you ask?"	WHY THIS WORKS You redirect from net worth to values without lying or oversharing. The follow-up question hands the conversation back to them, where the real learning happens.
	Ages 8-14	THE MOMENT: Your kid insists they need something the moment they see it.	DON'T SAY THIS "No. You don't need it." (Ends the conversation without teaching anything.)	SAY THIS "Is this a need or a want? Let's think about that together, because how we answer that question is how we make decisions in this family."	WHY THIS WORKS You're not saying no. You're teaching the framework. That's the difference between a parent who shuts things down and one who builds financial maturity one moment at a time.
Middle School	Ages 10-16	THE MOMENT: "Everyone else has one. Why can't I?"	DON'T SAY THIS "I don't care what everyone else has." (True, but it lands as dismissal and shuts the conversation down.)	SAY THIS "I hear you. It's hard when it feels like you're the only one without something. We don't make decisions based on what other families do. We make them based on what's right for ours. What matters to you about this one?"	WHY THIS WORKS You validate the feeling without caving to the pressure. Then you ask the question that separates want from meaning, the exact skill that builds financial maturity.
	Ages 12-18	THE MOMENT: "You can afford it. Why won't you just buy it?"	DON'T SAY THIS "Because I said so." or caving to avoid the argument. (One ends the relationship. The other ends the lesson.)	SAY THIS "You're right that we could. We choose to spend it differently. How we spend our money shows what we value, so let's talk about whether this fits what we value."	WHY THIS WORKS This reframe "can vs. choose" is one of the most powerful shifts in how kids understand wealth. It puts values back in the driver's seat, not the bank account.
High School	Ages 10-18	THE MOMENT: "I really want this." Said with enough intensity that you feel guilty saying no.	DON'T SAY THIS Buying it to end the tension. (Giving in to intensity teaches them that wanting harder gets results.)	SAY THIS "I love that you want it. What are you willing to do to earn it, and how long would it take to save for it yourself?"	WHY THIS WORKS You're not punishing the desire. You're connecting desire to effort. That single link, wanting something and working toward it, is the foundation of financial maturity.
	Ages 12-18	THE MOMENT: "I need more money." No context. No explanation. Just the ask.	DON'T SAY THIS "How much? What for?" and then handing it over anyway (Giving without a conversation teaches them that asking works.)	SAY THIS "Tell me what it's for and what you've already tried. I'm not saying no, I'm saying let's talk about it like the young adult you're becoming."	WHY THIS WORKS You don't shame the ask. You raise the standard for it. Requiring context before cash is one of the fastest ways to change how your kids think about money.
Young Adult	Ages 14-20	THE MOMENT: "Can't you just put it on the card?"	DON'T SAY THIS Swiping without comment. (When money is invisible, so are consequences.)	SAY THIS "That card is connected to real money that came from real work. Every time we swipe, we're making a choice. What are we choosing right now, and is it worth it?"	WHY THIS WORKS Physician families live in a cashless world. Your kids have never seen you struggle, or swipe and wince. This one sentence makes money real again without a lecture.
	Ages 16-22	THE MOMENT: "Why do I have to work? You make enough for both of us."	DON'T SAY THIS Silence. Or a speech about how hard you worked that they've already tuned out.	SAY THIS "You're right that I've worked hard for this family. That's exactly why I want you to know what that feels like, not because we need the money, but because you'll need the confidence. Work isn't about the paycheck. It's about knowing you can."	WHY THIS WORKS This is the conversation that separates wealth from entitlement. It reframes work as a gift, not a punishment, and it comes from strength, not guilt. This is the script that changes the trajectory.



RESERVE YOUR FAMILY VISION EXPERIENCE

You Have the Scripts. Now Build the Structure.

These eight responses will change your next conversation. But the hardest part isn't finding the right words. It's knowing what your family stands for before the moment arrives. When your values are documented, decisions stop being emotional and start being consistent. When your kids know the standard, they stop testing it.

The Family Vision Experience is the private session where we build that together.

In 90 minutes, your family's values, financial boundaries, and legacy intentions become a custom Family Constitution, a decision-making tool that reduces money fights, aligns you and your spouse, and gets your family to clarity faster than years of trial and error.