Family money meeting kit

A short monthly check-in that keeps everyone on the same page. Print the worksheet and you’re set.

The 15-minute monthly money meeting

Same time each month, coffee or dessert on the table, phones face down. Set a timer. It’s a check-in, not a trial.

1. **Wins (2 min).** Each person names one money win, big or small.
2. **Bills ahead (3 min).** What’s due this month? Anything unusual: birthdays, car registration, a trip?
3. **Spending review (4 min).** Look at last month’s totals together. Where did it go? No blaming, just noticing.
4. **Goals (3 min).** How far on the debt, the **emergency fund**, the big goal? Update the numbers.
5. **Kids’ turn (3 min, optional).** Kids share one thing they’re saving for and count their jars. Older kids can help pick this month’s one change.
6. **One change (2 min).** Agree on one small thing to try this month.
7. **Close it out (1 min).** Next meeting on the calendar, then do something fun.

Money meeting worksheet

Month: _____ Who's here: _____

1. Wins

2. Bills ahead this month

BILL	DUE	AMOUNT	PAID ✓

3. Spending review

Biggest category: _____ Surprise: _____ Felt good about: _____

4. Goals

GOAL	LAST MONTH	NOW	TARGET

5. One change we'll try

Next meeting: _____

For kids: the three jars

Three jars (or envelopes): **Save**, **Spend**, **Share**. When money comes in, split it. A simple start is half to Spend, the rest split between Save and Share.

Ages 4–7

Clear jars so they can see it grow. Count coins together. Goals are small and close: a toy in a few weeks.

Ages 8–12

Add a goal with a picture and a price. Let them make a small mistake with Spend money. Talk about needs and wants at the store.

Ages 13–17

A real savings account, a first budget for clothes or phone, and the idea of **interest**. Let them sit in on part of the family meeting.

More age-by-age ideas: **Money as You Grow** from the Consumer Financial Protection Bureau (a free federal guide).

My goal tracker

I'm saving for: _____ It costs: $_____ Picture:

Color one box each time you add money.

$5	$10	$15	$20	$25	$30	$35	$40	$45	$50	$55
$60	$65	$70	$75	$80	$85	$90	$95	$100		