

Money Doesn't Grow on Trees!

Hey, families! Want to help your kids grasp what it really costs to run your household each month? Try these conversation starters.

Start by pulling out some receipts and bill statements from the last month (or a few months) if you have them handy.

Discuss the expenses your family pays for each month. Explain that:

- Certain bills come no matter what, and you know what they cost in advance—like rent or internet.
- Other costs can change from month to month (groceries, heating bill).
- Sometimes, there's an unexpected expense, like if the fridge breaks and you have to buy a new one.



Fill out this table together:

Expenses That Stay the Same Every Month Examples: Rent, internet, mortgage		Variable Expenses Examples: Electricity, repairs, movie tickets	
Type	Amount	Type	Amount This Month

Now challenge your child to answer this question: After looking at our family's expenses, about how much can \$20 buy? \$50? \$100?



MORE MONEY RESOURCES Dive into these digital flashcards of common financial literacy terms for families: bit.ly/3tRUKKO.