MONEY TALK TOGETHER

Small conversations. Different ideas. A next step.



Ages 7-11 | Speak, draw, point or pass | About 10 minutes a page

Six fictional stories to explore with a trusted grown-up, a friend or a small group. An adult can read the words aloud.

Pick a page. Hear the story, try the activity and practise a supportive reply. There can be more than one thoughtful choice.

Keep it private. Use the characters and pretend amounts. Nobody needs to share household income, bills, debts or benefits. You can skip any question.

Adults handle adult money decisions. Children can ask, notice and have a voice. They do not have to fix family finances.

All prices are made-up Canadian-dollar examples and final amounts for these stories, with any applicable tax already included.

The craft-day plan

Ari and a caregiver have $24 set aside for a fictional craft day. Ari wants colourful stickers. The caregiver wants supplies they can use again. Both ideas matter.



Pretend CAD prices.
Final amounts; no extra tax to add.

LET'S TALK

What could each person be hoping for?
What question could Ari ask before they choose?

TRY IT: BUILD TWO POSSIBLE PLANS

Markers $8 | Paper $6 | Glue $4 | Stickers $7
Plan A: choose supplies costing $24 or less.
Plan B: change one choice. What is gained or given up?

Our plans and totals:

A SUPPORTIVE RESPONSE TO TRY

“Those stickers look fun. Let's hear your idea and then see which supplies fit our craft-day plan.”

PRACTICAL NEXT STEPS

1. Add each plan's prices and find any money left.
2. Choose together, or pause if more information is needed.

TAKE IT HOME - STAY WITH THE FICTIONAL FAMILY

In Ari's fictional family, should they choose reusable supplies, stickers, or a mix? Give a reason for two different answers.

Not today, still heard

Jun sees an $18 toy. Jun's fictional family has $20 set aside for fun. A $12 outing is another option. The caregiver says they cannot choose both today. Jun feels disappointed.



Pretend CAD prices.
Final amounts; no extra tax to add.

LET'S TALK

What might help Jun feel listened to?
How could the caregiver explain the choice without blaming anyone?

TRY IT: TRY THE CONVERSATION TWICE

Round 1: choose the toy and keep $2.
Round 2: choose the outing and keep $8.
Or choose neither today. What matters in each version?

A kind way to explain the decision:

A SUPPORTIVE RESPONSE TO TRY

“It makes sense to feel disappointed. We can talk about what you like about each choice before we decide.”

PRACTICAL NEXT STEPS

1. Name a feeling, then compare the choices.
2. If they wait, ask when the family could review the plan again.

TAKE IT HOME - STAY WITH THE FICTIONAL FAMILY

What could Jun's fictional family say so that waiting feels clear and respectful? They do not have to promise a later purchase.

The bigger pack question

Leena and a caregiver need four art pens. Two fictional packs have the same pen quality: four pens for $6, or eight pens for $10. The caregiver asks, 'Which choice fits what we need?'



Pretend CAD prices.
Final amounts; no extra tax to add.

LET'S TALK

What should they check besides the price on the front?
When might each pack be a sensible choice?

TRY IT: LOOK AT BOTH KINDS OF VALUE

Four-pack: $6 total = $1.50 per pen.
Eight-pack: $10 total = $1.25 per pen.
Circle your choice. Explain why a different person might choose the other pack.

One reason for each choice:

_____

_____

A SUPPORTIVE RESPONSE TO TRY

“Good thinking. The bigger pack costs less per pen, but it costs more today. Let's check whether we will use the extras.”

PRACTICAL NEXT STEPS

1. Check how many pens they need and can store.
2. Compare the total cost AND the price per pen.

TAKE IT HOME - STAY WITH THE FICTIONAL FAMILY

Would Leena's fictional family choose four pens now or eight for later? What extra detail would help them decide?

Repair, replace or ask?

Mateo's backpack zipper is stuck. Mateo and a grandparent have $18 set aside for this fictional bag decision. A repair estimate is $6, a used bag is $12, and a new bag is $20.



Pretend CAD prices.
Final amounts; no extra tax to add.

LET'S TALK

What information is missing before they choose?
How could Mateo ask for help without feeling embarrassed?

TRY IT: CHOOSE A QUESTION, THEN A PLAN

Ask: Will the repair work? Is the used bag in good condition? Are there other suitable options? Choose repair, used bag or pause. Calculate what remains from $18.

Our question and possible next move:

A SUPPORTIVE RESPONSE TO TRY

“A stuck zipper happens. We can check the options together. You do not have to solve this by yourself.”

PRACTICAL NEXT STEPS

1. An adult checks condition, suitability and any repair terms.
2. Decide after checking; do not assume an estimate guarantees a fix.

TAKE IT HOME - STAY WITH THE FICTIONAL FAMILY

What should Mateo's fictional family find out before repairing or replacing the bag? Why could pausing be reasonable?

The 'free' game pop-up

Tariq sees a fictional game ad saying 'FREE!' The next screen asks for an adult's payment-card details and says a trial will renew. Tariq shows the screen to a trusted community worker.



Pretend CAD prices.
Final amounts; no extra tax to add.

LET'S TALK

What might 'free' leave out?
What could the worker say to make asking for help feel safe?

TRY IT: MAKE A THREE-CHECK PLAN

Number these steps in a sensible order:
___ Ask a trusted adult to help check the full terms.
___ Pause before entering or sharing any details.
___ Choose to close it, or let an authorized adult decide.

Two questions to ask about the offer:

_____

_____

A SUPPORTIVE RESPONSE TO TRY

“I'm glad you checked before going further. Let's pause and find out what happens after the trial. You are not in trouble for asking.”

PRACTICAL NEXT STEPS

1. Do not enter names, passwords or payment details.
2. The adult checks costs, renewal and cancellation using reliable information.

TAKE IT HOME - STAY WITH THE FICTIONAL FAMILY

In Tariq's fictional family, what should an adult check before agreeing to a free trial? They may decide not to sign up.

A picnic, two good plans

Mia and Nia help plan a fictional family picnic with a $16 food budget. The family already has reusable bottles and access to drinking water. They are already at the park; travel costs are outside this activity.



Pretend CAD prices.
Final amounts; no extra tax to add.

LET'S TALK

What could make the picnic enjoyable besides buying more?
How can both children have a voice in the plan?

TRY IT: PLAN, LISTEN, THEN REVISE

Sandwich supplies $8 | Fruit $6 | Snack pack $8
Bottle refills $0 in this story.
Pick a plan up to $16. Hear another idea, then keep or change one choice.

Our first plan / our revised plan:

_____

_____

A SUPPORTIVE RESPONSE TO TRY

“Both ideas sound enjoyable. Let's find out what each of you likes most, then build a plan that fits.”

PRACTICAL NEXT STEPS

1. Add the food costs and check any food needs with an adult.
2. Choose a no-cost activity to enjoy together, such as a walk or a game.

TAKE IT HOME - STAY WITH THE FICTIONAL FAMILY

How could Mia and Nia's fictional family make a fun picnic while choosing different foods? There can be more than one good plan.

Words that help

Pick a card. One person reads the child's words; another tries the reply. Then swap roles or make your own kind response. Cutting is optional.

CHILD SAYS
“I really wanted that.”

TRY THIS REPLY
“I hear you. What do you like most about it?”

CHILD SAYS
“I do not understand.”

TRY THIS REPLY
“Let's slow down and explain one step at a time.”

CHILD SAYS
“I feel embarrassed to ask.”

TRY THIS REPLY
“You are welcome to ask. We can look at the options together.”

CHILD SAYS
“I like a different plan.”

TRY THIS REPLY
“Tell me your idea. We can compare what matters to each of us.”

CHILD SAYS
“I do not want to talk.”

TRY THIS REPLY
“That is okay. We can pass or try another time.”

CHILD SAYS
“Did I do something wrong?”

TRY THIS REPLY
“Asking a money question is okay. Let's find out what happened.”

CHILD SAYS
“What if we choose badly?”

TRY THIS REPLY
“We can check what we know and change the plan when we learn more.”

CHILD SAYS
“Can you help me check?”

TRY THIS REPLY
“Yes. Let's choose one question and find a reliable answer together.”

TAKE IT HOME - STAY WITH THE FICTIONAL FAMILY

If Jun's fictional family chooses to wait, which response card could help Jun feel heard? Try two different replies.

Make a conversation

Invent a family. Give them a pretend decision. Choose one setup below, or make up your own. Keep all details fictional.

CHOOSE A STORY STARTER

A family has $20 for a birthday activity.
A child wants a subscription, but an adult wants to check the terms.
Two siblings have different ideas for a free afternoon together.

Our fictional people and their decision:

A child could ask:

A supportive person could reply:

Two possible choices and what matters about each:

One practical next step we would try:

TAKE IT HOME - STAY WITH THE FICTIONAL FAMILY

Ask someone to play one person in your invented family. After hearing their idea, would your fictional family keep or change its plan?

Keep the talk going

These are possible routes, not a scorecard. A thoughtful question, a kind reply or deciding to pause can all be useful.

1 / Craft day

Markers + paper + glue cost $18, leaving $6. Markers + paper + stickers cost $21, leaving $3. Four items cost $25, so that plan is $1 over.

2 / Waiting

The $18 toy leaves $2. The $12 outing leaves $8. Both together cost $30, which is $10 over. Choosing neither keeps $20 for a later decision.

3 / Bigger pack

Four pens have the lower total price. Eight have the lower price per pen. Need, storage, use and today's spending limit can change the choice.

4 / Backpack

A $6 repair leaves $12 if suitable; a $12 used bag leaves $6. The $20 bag is $2 over. Check condition and repair terms before choosing.

5 / Free game

Pause first, ask a trusted adult to check, then let an authorized adult decide. Closing the offer is a valid choice. Never use real details in this activity.

6 / Picnic

Sandwich supplies + fruit cost $14, leaving $2. Sandwich supplies + snack pack cost $16. Food needs and preferences may change the plan.

A SMALL BRIDGE TO REAL SUPPORT

A trusted adult can help check information or connect with a community service. You can ask: “Can we work out one next step together?” If someone does not listen, you can choose another trusted adult. Adults remain responsible for household money decisions.

WHY THIS PACK WAS MADE

Inspired by Chang and colleagues' Building Stability (2026): interviews with 32 parents in a Michigan home-visiting and tax-credit support program described family discussion and confidence. This qualitative study does not establish population-wide effects or prove that this pack produces those outcomes. These Canadian fictional activities are an adaptation, not a tested version of that program.

Read the study: doi.org/10.1007/s10826-026-03381-3

FOR GROWN-UPS: Canadian community organizations may offer free tax clinics for eligible people with modest income and simple tax situations. Eligibility and availability vary. Children do not need to discuss benefit eligibility in this pack.

Canada.ca: Free tax clinics (CVITP) | Sources checked October 23, 2026.