MONEY TALK TOGETHER

TEEN EDITION / AGES 15-18



Real conversations. More than one outlook.

Six fictional money situations about friends, work, family and future plans. Choose a page, hear another perspective and decide on a next step.

Use it your way: reflect on your own, work with a friend or invite a trusted adult. Read the prompt, try a reply and keep or revise your decision.

Protect your privacy: stay with the fictional characters. You can pass, use an invented example or stop. No household income, debts, benefits or account details are needed.

Support should respect your voice. You are not responsible for solving household finances. Asking for help does not require giving up every decision.

All figures are fictional Canadian-dollar learning examples, with any applicable tax included. They are not live quotes, wage estimates or promised funding.

The group-chat plan

Alex, 17, has $45 available for a night out. Friends suggest a $30 ticket, $18 for food and a $12 return-travel allowance. Alex wants to join without spending money needed for another goal. The chat is moving fast.



OPEN THE CONVERSATION

How could Alex set a limit without explaining private family circumstances?
What could a friend say to include Alex rather than pressure them?

CHANGE THE PLAN, NOT THE FRIENDSHIP

The full plan costs $60. Build two options that fit $45. Keep the $12 travel allowance protected in both plans. One option can change the activity; another can change the food plan. No one has to skip eating.

Two possible plans, totals and trade-offs:

A SUPPORTIVE RESPONSE

You do not have to explain your finances. Tell us what you are comfortable spending and we can look at another plan.

PRACTICAL NEXT STEPS

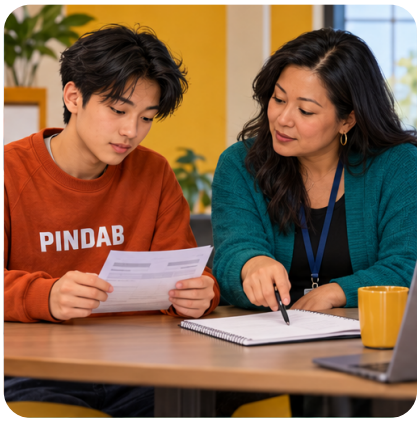
1. Check actual prices, food needs and a safe travel plan before booking.
2. Agree on the total together. Passing on an outing is also a valid choice.

TAKE IT HOME / USE THE FICTIONAL FAMILY

Alex's fictional family suggests protecting the travel money and keeping some savings. What two outing plans could Alex suggest? Which priorities does each plan protect?

When the pay changes

Noor, 16, expected $240 take-home for a fictional pay period, but fewer shifts mean $180 instead. Planned commitments are $40 travel, $30 phone and $50 school/lunch costs. Flexible plans were $40 social, $40 future-goal saving and $20 emergency saving.



OPEN THE CONVERSATION

What should Noor check before changing the plan?
How could a trusted adult help without taking over or judging?

REBUILD THE FLEXIBLE PART

Commitments total $120, leaving $60 from the new pay. The flexible plan totals $100. Make two $60-or-less versions: one prioritising savings, one keeping more room for social connection. Explain what changes.

Our two versions and what each protects:

A SUPPORTIVE RESPONSE

A changed pay period means the plan needs an update. Let's check the actual pay, the due dates and which choices have room to move.

PRACTICAL NEXT STEPS

1. Check the pay record and whether any agreed costs can change safely.
2. Base the revision on confirmed income. Review again when the next pay is known.

TAKE IT HOME / USE THE FICTIONAL FAMILY

How might Noor's fictional family help Noor plan with changing shifts without expecting Noor to solve household finances? What support could Noor ask for?

Can you lend me $25?

Sam, 17, has $70. Of that, $30 is needed for travel and $20 for meals before the next pay. A friend asks to borrow $25 and promises to repay tomorrow. Sam wants to help but is unsure the repayment will arrive on time.



OPEN THE CONVERSATION

What should Sam consider if repayment is late or never happens?
What respectful response could the friend give if Sam says no?

PRACTISE A CLEAR BOUNDARY

Sam has $20 after protecting $50 for travel and meals. Write one reply that declines the loan, and one that offers a smaller amount only if Sam can afford not to get it back. Helping in a non-money way is another option.

A clear reply / another way to help:

A SUPPORTIVE RESPONSE

You can care about your friend and still protect money you need. Let's think about what you can offer without relying on a promise.

PRACTICAL NEXT STEPS

1. Protect essential costs; avoid a decision made under pressure.
2. Be clear whether any money offered is a gift or expected back. Repayment is never guaranteed.

TAKE IT HOME / USE THE FICTIONAL FAMILY

Sam's fictional family values helping others and keeping essential costs covered. How could Sam respect both values? Giving money is optional.

The phone decision

Leena, 18, has $180 saved toward a phone decision. A fictional repair quote is $90. A refurbished replacement is $160, and a new phone is $240. Leena needs reliable access for school and work; a caregiver wants to compare the options together.



OPEN THE CONVERSATION

What should they ask about the repair and refurbished phone?
How can the caregiver respect Leena's priorities while offering advice?

COMPARE COST AND CONSEQUENCES

Compare two options within $180. Find the money left, then consider repair reliability, battery condition, support period, warranty, data transfer and timing. A lower price alone does not settle the choice.

Option 1 / option 2 / information still needed:

A SUPPORTIVE RESPONSE

You know what you need the phone for. Let's check the repair and replacement details together before deciding what is worth the cost.

PRACTICAL NEXT STEPS

1. Ask for the full written cost, coverage and any extra fees.
2. Back up data safely and check trusted-provider details before paying or sharing information.

TAKE IT HOME / USE THE FICTIONAL FAMILY

Would Leena's fictional family choose repair, refurbished or waiting for more information? Explain what new fact could change their recommendation.

The too-easy job offer

Jordan, 17, gets an unexpected message: 'Earn $200 a day rating products. Pay a $35 activation fee to unlock your tasks. Send ID through this chat.' Jordan wants work and asks a trusted employment worker to look at it together.



OPEN THE CONVERSATION

Why might this message feel appealing even when it raises concerns?
How can the worker respond without making Jordan feel foolish?

TURN CONCERN INTO A CHECKING PLAN

Underline three concerns: unexpected contact, very easy high earnings, upfront fee, or ID requested through unverified chat. Draft a plan to verify the employer through independent official contact details, rather than the message's links.

Three concerns / one safe next step:

A SUPPORTIVE RESPONSE

I'm glad you brought it here. Wanting work makes sense. We can check this together before you send money, documents or account details.

PRACTICAL NEXT STEPS

1. Pause. Do not pay or send ID to the unverified contact.
2. Check independently with a trusted adult or employment service. If already affected, contact the relevant bank or service promptly and report suspected fraud.

TAKE IT HOME / USE THE FICTIONAL FAMILY

Jordan's fictional family wants to support job searching. What practical help could they offer without taking over Jordan's search? Choose one step they could do together.

A next-step training plan

Riley, 18, is considering a fictional short training course: tuition $1,100, required supplies $180 and travel $120. Riley has $1,000 saved and a confirmed $300 award. A possible extra $200 award has not been approved.



OPEN THE CONVERSATION

What can Riley count on today, and what is still uncertain?
What could a trusted adult help ask before Riley commits?

FIND THE GAP BEFORE THE DEADLINE

The listed costs total $1,400. Confirmed funding is $1,300. Find the gap without counting the possible award. Draft two questions about payment dates, other required costs, support options or refund rules. Enrolling later is also an option.

Funding gap / two questions before committing:

A SUPPORTIVE RESPONSE

Your goal matters. Let's separate confirmed funding from possibilities, then ask the provider what the full commitment involves.

PRACTICAL NEXT STEPS

1. Confirm costs, award conditions and deadlines in writing.
2. Ask the provider about suitable support and payment options; check terms before assuming borrowing or a later award will cover the gap.

TAKE IT HOME / USE THE FICTIONAL FAMILY

How could Riley's fictional family discuss this training choice while respecting Riley's goals and protecting everyone's privacy? What should they confirm before offering financial help?

Support without the lecture

Choose a card and role-play both sides. Change the reply so it sounds natural to you. Listening can come before advice. You can pass on any card.

TEEN SAYS

“I cannot spend that much.”

SUPPORTIVE REPLY

“You do not owe us an explanation. What amount or alternative would work for you?”

TEEN SAYS

“Please do not just tell me what to do.”

SUPPORTIVE REPLY

“Fair. Would you like me to listen, help compare options, or help check one fact?”

TEEN SAYS

“I want to help, but I need my money.”

SUPPORTIVE REPLY

“Your limit is valid. Helping does not have to mean lending or giving money.”

TEEN SAYS

“I think I made a mistake.”

SUPPORTIVE REPLY

“Thanks for telling me. Let's work out what happened and what can still be done.”

TEEN SAYS

“That advice sounds different from what I heard online.”

SUPPORTIVE REPLY

“Let's check who benefits, what is missing and whether a reliable source confirms it.”

TEEN SAYS

“I do not want to share family details.”

SUPPORTIVE REPLY

“You do not need to. We can use a fictional example or focus only on the decision.”

TAKE IT HOME / USE THE FICTIONAL FAMILY

Alex's fictional family wants to offer advice about an outing. Which reply would respect Alex's privacy and independence? Rewrite it in a voice that feels natural.

The different-outlooks circle

Use this fictional family decision. Take different roles with a partner or imagine each view on your own. Nobody has to share a real family story.

THE SCENARIO

A fictional family has $60 for one weekend plan. Activity tickets cost $40 and planned travel costs $20. A home-based plan with food supplies costs $25. They could also postpone and keep the $60. These are final scenario totals, not live quotes.

1 / My first choice and reason

TRY THREE OUTLOOKS

Connection: time together matters most.
Future goal: keep some money for a later plan.
Flexibility: leave room in case plans or needs change.

2 / A respectful question for someone with another view

3 / After listening, I would keep or change my choice because...

4 / One next step the fictional family could agree on

TAKE IT HOME / USE THE FICTIONAL FAMILY

Invite someone to take one of the fictional roles. Does their reason change your view? Keeping your original choice is okay if you can explain what you considered.

Keep the conversation going

These examples help you check the numbers and trade-offs. They are not the only reasonable responses.

1 / Group-chat plan

Ticket $30 + travel $12 = $42, leaving $3, if a suitable meal is already available before leaving. A free activity + $18 food + $12 travel = $30, leaving $15. Check actual availability and safe travel.

2 / Changed pay

Confirmed income $180 - commitments $120 = $60. Example splits: social $10 + goal $30 + emergency $20; or social $30 + goal $20 + emergency $10. Both use $60.

3 / Lending

Protecting $50 leaves $20. Lending $25 would use $5 needed for essentials if repayment is late. Declining, non-money help, or an affordable smaller gift are different possible responses.

4 / Phone

Repair $90 leaves $90; refurbished $160 leaves $20. New $240 is $60 above the savings available. Reliability and full terms may change the choice.

5 / Job offer

Unexpected contact, easy high earnings, an activation fee and unverified ID requests are warning signs. Verify independently. A familiar company name alone does not prove the message is genuine.

6 / Training

Listed costs: $1,100 + $180 + $120 = $1,400. Confirmed funding: $1,000 + $300 = $1,300. Gap: $100. An unapproved award cannot yet close it.

TURN A LINK INTO ONE PRACTICAL STEP

Ask a trusted adult, school counsellor or community worker: “Can we check this together and agree on one next step?” You can request listening first, keep details private and choose another person if needed.

RESEARCH BEHIND THE APPROACH

Inspired by Chang and colleagues' Building Stability (2026): a qualitative study of 32 parents in a Michigan home-visiting and tax-credit support program. Participants described confidence and family discussion. It does not prove population-wide effects or test this teen pack. PINDAB's fictional Canadian scenarios are an adaptation.

Study: doi.org/10.1007/s10826-026-03381-3

FCAC: Making a budget | Canadian Anti-Fraud Centre: Job scams

Sources checked October 23, 2026. All scenario prices and offers are fictional.