

Your Possible Home

Building Meaningful, Enduring Family Bonds in the Age of AI


www.YourPossibleHome.com

Family Financial Boundaries Worksheet

Purpose

A written one-pager takes the same five money arguments off the loop. It tells your children that the answers in this family are not random, that money is not a weapon and not a mystery, and that the basics of their life are not on the negotiation table. Fill this out together, post it where the family can see it, and revisit it once a year.

What parents will always cover

These are the non-negotiables. A child should never have to wonder, ask twice, or earn these.

Food at home: _____

A safe place to live: _____

School costs and supplies: _____

Medical and dental care: _____

Clothing that fits the season and the occasion: _____

Transportation to school and required activities: _____

Family meals out and family travel: _____

Other: _____

What parents will sometimes help with

These are the requests where the answer depends on timing, the child's track record, and what else the family is carrying that month. Help is possible. Help is not automatic.

Upgrades to working items (phones, devices, gear): _____

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Optional activities, camps, or lessons: _____

Trips with friends or extended family: _____

Brand-name or premium versions of basics: _____

Vehicles, gas, and insurance for older teens: _____

Other: _____

How help usually shows up in our family (circle what applies):

Partial funding | Match on what the child saves | Cover the base, child covers extras | Loan with clear terms

What children are responsible for

These belong to the child. The list grows as they do.

Spending money on outings with friends: _____

Gifts for friends and birthdays they attend: _____

The gap between a reasonable item and a premium version: _____

Personal subscriptions and services they choose: _____

Snacks and treats outside of regular meals: _____

For older teens, a share of gas, insurance, or car costs: _____

Other: _____

How exceptions are handled

Every written boundary needs a way to bend without breaking. The process matters more than the answer.

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The request goes to: _____

The child explains: what they are asking for and why _____

Parents respond: after a private conversation, with a real reason attached _____

Possible outcomes (circle what applies):

Yes | No, with reasoning | Counter-offer | Revisit at a set time

How decisions are revisited over time

A worksheet written once and never touched will outgrow the family within a year. Pick a rhythm that works.

We will revisit this document on (date or event): _____

Questions we will ask each time:

What can our child handle now that they could not a year ago? _____

What is the family carrying that should shift? _____

What has the child shown they can manage well? _____

What still needs more support? _____

Where this document lives

Circle one: Inside a kitchen cabinet | On the fridge | In a shared folder | Other:

The whole point of writing it down is to take the questions out of the air and put them somewhere the family can return to. The negotiation fatigue lifts. The resentment fades. Conversations about money get shorter and warmer because so much of what would have been argued about has already been settled.