

# Your Possible Home

Building Meaningful, Enduring Family Bonds in the Age of AI



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## Family Money Philosophy Worksheet

**A printable conversation guide for parents who want to align before making tactical decisions**

Most conflict around money in a family doesn't come from the numbers. It comes from unspoken assumptions about what money is for, who's responsible for what, and what kind of relationship with money you're trying to build in your kids. Two parents can agree on the budget and still end up arguing every other week, because the deeper question — *what are we actually trying to build here* — never got asked out loud.

This worksheet is a way to ask it. Sit down with your spouse for ninety minutes, work through it together, and write your answers down. The point isn't to produce a polished document. The point is to discover where you actually agree, where you don't, and what your family's money philosophy is going to be when you walk into the next decision together.

### 1. What are we responsible for as parents?

This is the foundation. Before you can clarify what your children are responsible for, you have to name what you've decided is yours to carry.

Some families decide they're responsible for housing, food, clothing essentials, education, medical care, and one or two enrichment activities per child. Other families draw the line differently. There's no single right answer — but there is a right answer for *your* family, and naming it is what keeps the line from quietly shifting based on whoever asked most recently.

What we are responsible for as parents:

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What we are not responsible for, even though our culture says we should be:

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## 2. What are our children responsible for?

The flip side of the same conversation. What does each child contribute, and how does that change as they grow? A six-year-old's responsibility is different from a sixteen-year-old's, but both should have something. Children who are never asked to contribute financially — even in small, age-appropriate ways — often arrive at adulthood without the muscle memory of making decisions about their own money.

What our children are responsible for now:

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What we expect them to take on as they grow:

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How we'll handle the gray areas (extras, social activities, technology, transportation):

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### 3. What do we want our children to learn about money by age 18?

This is the question that turns the worksheet from theory into a roadmap. Whatever you write here is what your children's financial education needs to actually cover before they leave home.

Some skills most families want to land before eighteen: how to earn, how to save, how to give, how to budget for a month, how to handle a checking account, how to compare prices, how to delay gratification, how to recover from a bad decision, how to talk about money without shame, and what generosity actually looks like in their family.

By the time our children leave home, we want them to know how to:

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We want them to believe these things about money:

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Things they'll learn by watching us, whether we mean to teach it or not:

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### 4. What tradeoffs are we intentionally choosing?

Every family is making tradeoffs whether they've named them or not. The household with two working parents is making a tradeoff. The household with one parent at home is making a different one. The family that prioritizes travel over a bigger house, or saving over experiences, or generosity over savings — every one of those is a values choice that becomes a financial choice.



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Naming the tradeoffs out loud is what keeps you from resenting them later, because you remember you chose them.

The tradeoffs we are choosing on purpose:

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What we're giving up to protect what matters more:

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## 5. What are we not trying to optimize for?

This may be the most clarifying question on the worksheet. Most financial pressure in a family comes from quietly trying to optimize for things you never actually agreed mattered. The bigger house. The newer car. The schedule that looks right from the outside. The vacation everyone else is taking.

Naming what you're *not* trying to optimize for releases an enormous amount of financial and emotional pressure, because it gives you permission to stop competing for things you didn't actually want.

We are not trying to optimize for:

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We notice the pull to optimize for these anyway, and we want to name that out loud:

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## Closing the worksheet

When you've worked through all five sections, take fifteen minutes to compare what you each wrote. Where you agree, you've found the bedrock of your family's money philosophy. Where you disagree, you've found the conversations you need to have before the next big financial decision lands on you.

Most couples discover the disagreements weren't actually disagreements. They were unspoken assumptions sitting next to each other for years, finally getting named. Once the assumptions are on the page, the philosophy becomes something you can actually live by — and the next money decision becomes one you can make together, instead of one that becomes the next argument.

Date completed: \_\_\_\_\_

Date for the next review: \_\_\_\_\_