The Money Conversation Every Mom Should Have at Home

A 7 Day Wealth Starter Kit

They Don't Teach This in School...

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THE MONEY CONVERSATION EVERY MOM SHOULD HAVE AT HOME

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Created by - Sonu Dullo

HOW TO USE THIS GUIDEBOOK

- 15–20 minutes per day or you could go through it in one go. No one is judging!
- Do it together (parent + teen)
- Use Google whenever you need to
- Be honest, not perfect
- Take action, not just read
- You can google things. No one is grading you here .

One conversation can change everything...

...maybe your teen will graduate with a degree and an asset or two!

THEY DON'T TEACH THIS IN SCHOOL

As a parent, which of these skills would you like your teen to learn before adulthood?

□ Budgeting
□ Credit
□ Communication
□ Negotiation/ Sales / Purchase
□ Marketing
□ Conflict Resolution
□ Responsibility
□ Taxes
□ Contracts
□ Leadership
□ Long-Term Planning
□ Financial Discipline
□ Understanding Debt
□ Asset Building
□ People Skills
□ Research Skills
□ All Of The Above

Think About It

How many of these skills are taught in school?

How many are likely to impact your teen's future?

If your teen learned these skills before graduating high school, how might their life be different?

Welcome to the 3-Day Family Wealth Challenge

Over the next 3 days, you'll work through some exercises that help you and your teen build real-world money awareness .

Imagine your teen at 25...

Would they know:

✓ How to create and follow a budget?

✓ How credit works—and how to use it wisely?

✓ How to evaluate financial opportunities?

✓ How to avoid costly money mistakes?

✓ How wealth is actually built?

The **goal isn't to become a financial expert overnight...**

It's to start small, intentional conversations that build confidence over time—for both you and your teen. **Show up. Start simple. Commit.**

Here, we learn by doing—not just reading.

You simply need a willingness to start, follow the clear roadmap, and use the step-by-step system provided to turn financial concepts into practical life lessons you can actually use at home.

WHAT TO EXPECT

Learning is grounded through real-life examples that feel familiar and easy to understand.

Real estate is used as the foundation here because it mirrors a real-life stage your teen will likely experience anyway—renting.

Instead of learning money in theory, they begin to see how rent, ownership, and decisions connect in real life.

Everything is accessible online. Families can explore properties, compare options, and understand how financial decisions are made—without risk or pressure.

A single property naturally opens the door to:
✔ Budgeting
✔ Credit
✔ Negotiation
✔ Research
✔ Responsibility
✔ Long-term thinking
✔ Investing
✔ Building assets and so much more

Most families already understand homes and neighborhoods.

We've lived in them, rented them, visited them, and made decisions around them.

That familiarity makes real estate a natural foundation for learning bigger financial ideas—without overwhelming you or your teen.

It becomes a simple way to understand how people move from paying expenses... to building assets.

Because once a teen understands ownership, assets, cash flow, research, and long-term thinking...

They've already learned the foundations most adults were never taught.

FUTURE LANDLORD?

Today, we're learning the concepts.

Tomorrow, those same concepts can be applied to businesses, stocks, crypto, or any path your teen chooses.

They can also go deeper into real estate and explore how people build wealth through ownership—learning how landlords create long-term passive income and assets that can grow over time.

Why Do So Many Investors Choose Real Estate?

- **It's one of the few investments you can see, touch, and understand —even as a beginner.**
- **It's real, tangible, and built on something that will always be needed: a place to live.**
- **Unlike many industries, real estate is something AI simply cannot replace.**

(2-Minute Activity)

Why do we want to learn about money and investing as a family?

Parent (check all that apply):

◻ I want to teach my child what I was never taught
◻ I don't want my child to struggle financially in the future
◻ I want our family to build long-term wealth
◻ I want to break negative money habits in our family
◻ I want to feel more confident about money decisions
◻ I want to create more financial freedom for our family
◻ I want us to have better conversations about money
◻ I want to be a better financial role model
✏️ Other: ______________________________

Teen (check all that apply):

◻ I want to learn how to make money
◻ I want to understand how rich people build wealth
◻ I don't want to struggle with money when I'm older
◻ I want to be independent in the future
◻ I want to learn about investing
◻ I want to help my family financially one day
◻ I want to be successful and have choices in life
◻ I want to learn things school doesn't teach
✏️ Other: ______________________________

Quick Family Wealth Reality Check

Mom, Imagine your teen graduated tomorrow.

How confident are you that they could explain:

□ How credit can help—or hurt—their future

□ How taxes affect the money they earn

□ The difference between buying things and owning assets

□ How wealth is built over time

□ How to make smart financial decisions without relying on others

If they don't learn these skills from you...Where will they learn them?

□ A world that teaches them how to spend money, not always how to understand it

□ Social media that shows the highlight reel, not the financial reality

□ Friends who are also figuring it out as they go

□ A culture where "buy now, think later" is normal

□ Algorithms designed to keep them scrolling, comparing, and consuming

□ Trial and error... with real money on the line

□ I'm not sure (and that's exactly the point)

What would help you feel supported to start teaching this at home?

□ A simple step-by-step guide

□ Real examples of what to say to my teen

□ More confidence in my own money knowledge

□ Easy conversation starters

□ A community of parents doing the same thing

□ Seeing how other families are doing this

□ I'm not sure yet

□ Other: ______________________________

What financial lesson do you wish someone had taught you earlier?

If this made you pause... you're in the right place. Let's begin.

DAY 1
HOW WE THINK ABOUT MONEY

Today's Wealth Insight
Financial success doesn't begin with money.
It begins with the way we think about money.

Why This Matters
Most of us didn’t learn about money—we inherited beliefs about it.
And those beliefs shape everything.

Those beliefs shape:
- How we spend
- How we save
- How we take risks
- Whether we believe wealth is possible
- Whether we feel worthy of building generational wealth

Today is about becoming aware of those beliefs.

Reflective Family Discussion
1. What did your parents teach you about money?
2. What financial lessons were helpful?
3. What money lessons do you wish you had learned earlier?
4. What financial mistakes taught you the biggest lessons?
5. What money habits do you want to pass on to your children?

Teen Reflection
Complete these sentences:
- Money is ____________________________
- Wealth means ________________________
- Successful people ____________________
- I want my future financial life to look like ____________________

Reflection Exercise

Money is usually understood as:

□ Something we never have enough of
□ Something that comes and goes
□ Something that must be earned through hard work only
□ Something that feels stressful or confusing
□ A tool that can grow and create freedom

👉 Select the one that feels closest to how you were raised.

Rich people are often seen as:

□ Lucky
□ Greedy
□ Smart with money
□ Risk-takers
□ People who understood something I was never taught

👉 Select 1–2 that match what you grew up hearing.

Growing up, money was treated as:

□ A source of stress
□ A private topic we didn't talk about
□ Something we struggled with
□ Something we had just enough of
□ Something we should learn more about

👉 Select all that apply.

Think About It

Where did these beliefs come from?

Do you think they're helping you build wealth... or holding you back?

The way you think about money shapes every decision you make— including whether you build wealth or not.

Money Mindset Check

Which of these thoughts have influenced your financial decisions?

- ◻ I don't know where to start
- ◻ Investing feels complicated
- ◻ I need more money first
- ◻ I'm afraid of making mistakes
- ◻ Nobody taught me this
- ◻ I'll figure it out later

Which belief affects you most today?

If your child adopts that same belief, how might it affect their future?

If beliefs shape decisions... then what results are being created?

DAY 2
FOLLOW THE MONEY

Money should work with purpose. Money disappears when it doesn't have a plan.

Why This Matters

Wealth begins when every dollar has a purpose.

Thinking like an investor is only the first step.
What really determines whether you build wealth... is what you do with money every day.

Every family has money habits—whether they talk about them or not.
These habits shape financial outcomes over time.

Your Activity (Discuss as a family):

- Do we plan money—or react to it?
- Do we save first—or spend first?
- Do we talk openly about money?

Ask your teen:

"If our family earned an extra $500 every month...what should we do with it?"
Discuss together.
Would you:

- ▢ Save it?
- ▢ Spend it?
- ▢ Pay off debt?
- ▢ Invest it?
- ▢ Donate it?

Why?
There are no wrong answers. The goal is to start thinking intentionally.

Your Teen's Challenge:

Become the Family Money Detective.
Estimate how much your family spends each month on:

Housing $________
Food $________
Internet $________
Phone $________
Transportation $________
Entertainment $________

Now ask Mom or Dad which answers were closest.
What surprised you?

Reflect

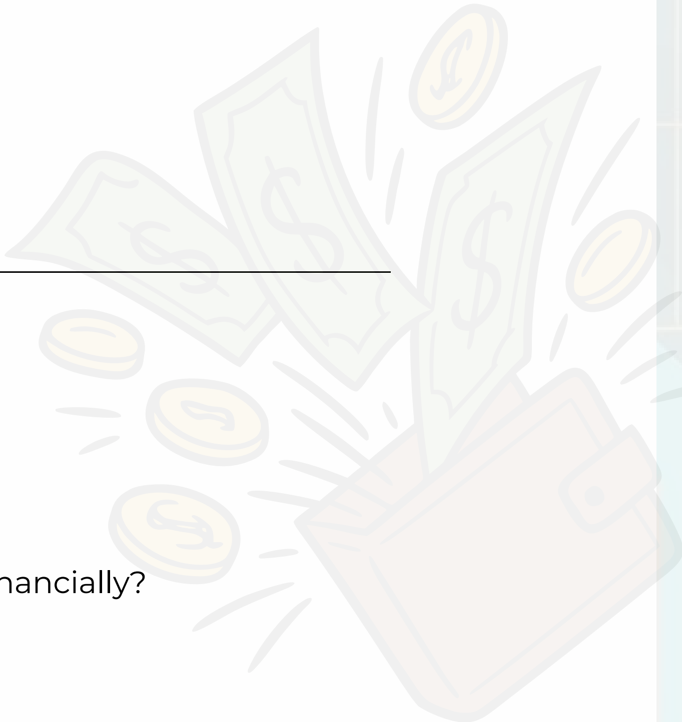
Think about last month.

Without checking your bank account...

Can you estimate how much your family spent on:

□ Housing
□ Groceries
□ Transportation
□ Eating Out
□ Entertainment
□ Shopping
□ Savings
□ Investing
□ Other____

Which category surprised you the most?



Think About It

✅ What is ONE habit that helps your family financially?

□ We save money regularly
□ We plan before spending
□ We talk about money openly
□ We avoid unnecessary debt
□ We budget or track expenses
□ We think before making big purchases

Our strongest habit: ______________________

⚠️ What is ONE habit that may be holding you back?

□ We spend without a plan
□ We avoid talking about money
□ We don't track where money goes
□ We live paycheck to paycheck
□ We delay financial decisions
□ We don't think about investing

One habit we want to improve: ______________________

Shift Your Thinking

Small habits create big results over time.

What is one habit your family will improve this week?

DAY 3
WHY SMART PEOPLE STILL DON'T BUILD WEALTH

Why This Matters

Building wealth isn't just about money. It's about how you show up every day.
Your energy affects how you:

- Make decisions
- Handle stress
- Stay consistent
- Follow through on plans

When you feel overwhelmed or drained, it's harder to make strong financial choices.

What Happens When We're Stressed?

When we feel stressed or overwhelmed, our brain goes into survival mode.
In survival mode, we're not thinking about long-term wealth...
We're just trying to get through the moment.

Because of that, we are more likely to:

◻ Spend without thinking
◻ Avoid money decisions
◻ Put things off
◻ Shut down or avoid conversations
◻ Focus only on short-term problems

What's Really Happening

When we stay in survival mode too long, our thoughts start to sound like:

◻ "We don't have enough"
◻ "This is too hard"
◻ "We'll figure it out later"
◻ "We're not ready yet"
◻ "That's for other people, not us"

These thoughts don't just stay in our head...
They shape our decisions—and our results.

The Truth About Building Wealth

Building wealth requires something different. **It requires:**

✔ **Clear thinking**
✔ **Consistent action**
✔ **The ability to follow through—even when it's uncomfortable**

And that only happens when we learn to manage our mindset—not just our money.

Wealth is built through consistent, clear decisions over time. That requires clarity, consistency and good energy.

Look Ahead
Learning how to build wealth—like investing or owning property— doesn't happen all at once. It happens when you have the focus and consistency to keep showing up.

"Wealth isn't just about what you know—it's about what you consistently do."

Most families don't struggle because they don't care... They struggle because they don't have:

◻ A clear plan to follow
◻ The right guidance
◻ A supportive environment
◻ Accountability to stay consistent

When you're surrounded by:
✔️ People who are working toward similar goals
✔️ Conversations that push you to think bigger
✔️ A clear roadmap to follow

...it becomes easier to:
→ Stay focused
→ Take action
→ Build momentum

What is one small change your family can make this week to improve how you show up?

DAY 4
REAL CONVERSATIONS ABOUT WEALTH

Why This Matters

Most families talk about money when there's a problem. Very few talk about how to build wealth. And what isn't discussed… doesn't grow.

When money feels stressful, many families:

- Avoid the conversation
- Delay decisions
- Stay stuck in the same patterns

👉 Not because they don't care— but because they don't feel confident or prepared.

Start the Conversation

Parent: What is one money lesson you learned the hard way?

Teen: What is one thing you've always wanted to understand about money or investing?

Bring It into Real Life

Financial freedom doesn't usually come from just working more.
It often comes from owning things that create income over time.

One of the most common ways families build long-term wealth is through:

□ Owning real estate (rental income)
□ Investing consistently over time
□ Creating income beyond a job

Think About This

Have you ever talked about owning property or investing as a family?

□ Yes □ No

Let's Be Honest

If not, what do you think has held your family back?

- ◻ Not enough knowledge
- ◻ Feels too risky
- ◻ Not enough money
- ◻ Never really thought about it
- ◻ Not having guidance or a clear step-by-step path
- ◻ Not having a mentor or support system
- ◻ Other: ______________________

Now Let's Shift

What will your family do differently moving forward?

- ◻ Start learning about investing together
- ◻ Have regular money conversations
- ◻ Take small steps instead of waiting to feel "ready"
- ◻ Ask questions and seek guidance
- ◻ Explore real estate or other income-building opportunities
- ◻ Join a community or find support
- ◻ Follow a clear plan instead of guessing

One action we will commit to this week:

What is one money or investing conversation your family will continue this week?

"Families who continue these conversations consistently are the ones who start to think, act, and grow differently over time."

DAY 5

START THINKING LIKE A R.E. INVESTOR

Today's Wealth Insight
The earlier you learn to think like an investor, the more options you'll have later in life.

Today, you'll take your first step into thinking like a real estate investor.
Most people look at houses and think: "*Would I live there*?"
Investors think differently.
They ask: "***Would this make me money?***"

Family Discussion Questions

1. What is the difference between an asset and a liability?
2. Why do some people build wealth faster than others?
3. What role does real estate play in wealth creation?
4. Why is starting early such a powerful advantage?
5. What would someone need to learn, do, or understand to be able to own a property by the time they graduate college?

Your Task

Choose two properties for sale in your neighborhood using Zillow, Realtor.com, or another real estate website. As you explore, don't think like a buyer—think like an investor.
This is not a test. Just do your best—you can use Google or any research tools if needed.
We're simply planting the seed of investor thinking right now.

Find 2 properties :

Property 1: ____________________ Price: __________
Property 2: ____________________ Price: __________

Now put on your investor hat and ask yourself:

PROPERTY 1

• Would you buy this property to rent out? Why or why not?

• Does the sale price seem reasonable for the neighborhood?

• What makes this property attractive to renters? How much rent could it bring in?

• What concerns would you have before buying it?

PROPERTY 2

• Would you buy this property to rent out? Why or why not?

• Does the sale price seem reasonable for the neighborhood?

• What makes this property attractive to renters? How much rent could it bring in?

• What concerns would you have before buying it?

NOW ANSWER THIS..

Which property would you investigate further?

Why?

What questions would you want answered before spending your money?

REAL INVESTOR INSIGHT

Real estate investors don't buy properties because they like them.

They buy properties because they believe the property can:

• Produce income
• Increase in value over time
• Solve a housing need for others

The more questions you ask before buying, the more you begin thinking like an investor.

Now you’ve started to see how investors think.

- They look at opportunities differently.
- They ask better questions.
- They think about how money can grow.

But here’s what most people don’t realize:

Thinking like an investor is only the first step.

What really determines whether you build wealth... is what you do with money every day.

Think About It

If someone earns money but:

• Spends it quickly

• Doesn’t plan

• Avoids conversations about money

Will they be able to invest consistently?

Look Ahead

Today you've learned something powerful:

- Wealth is not about luck.
- **Wealth starts with how we think, what we learn, and the actions we take consistently.**

Most families never have these conversations.

The families who do often create a completely different financial future

DAY 6
THE LIFE YOU WANT VS. THE PATH YOU'RE ON

Today's Wealth Insight:
People who create a vision are more likely to recognize opportunities when they appear.

Why This Matters
Everyone has goals. But most people never connect those goals to money.

Most people spend their lives reacting to money.
Wealthy people start by imagining the life they want to create.

Today we're going to think about the future.

Dream Big

Family Discussion Questions
- What does a successful life look like to you?
- What experiences matter most to your family?
- What would financial freedom allow you to do?
- What kind of home would you love to own someday?
- What would your ideal day look like?

Teen Future Vision Exercise
Imagine yourself at age 30.
- Where do you live?
- What work do you do?
- What does your home look like?
- How do you spend your weekends?
- Who are you helping?

Write your vision below:

Dream Big

Family Action Challenge
Create a mini vision board together.
Include:

- Travel goals
- Home goals
- Career goals
- Family goals
- Giving goals

What financial skills would help you create this future?

Connect the Dots
How much do you think this lifestyle would cost?

Dream Big

Do you think your current path leads to this lifestyle?

What would need to change financially?

The lifestyle you described doesn't just come from working more.
It comes from learning how to grow your money. **That's called investing.**

DAY 7
YOUR FAMILY WEALTH PLAN

Why This Matters

Wealth is built through small, consistent actions—not big moments.
What you do next matters more than what you've learned.

Your Action Plan

Choose 1–3 simple steps your family can start this week:
(Start small—progress matters more than perfection)

- ◻ Start learning about investing (watch, read, or discuss one thing)
- ◻ Look at properties online and explore your local market
- ◻ Talk as a family about how money is currently being used
- ◻ Set a small savings or investing goal
- ◻ Find a community or mentor to keep learning and growing

Commit Together

👉 Which ones will you start this week?

Start Small

Most families don't start because they feel:

- Not ready
- Not confident
- Not informed enough

But progress starts with one decision.

Look Ahead

You've already started thinking differently about:

- Money
- Habits
- Investing
- Ownership

That's how wealth begins.

Many people don't start thinking about investing until later in life.
They spend years working hard— without realizing there are ways to make money work for them too. The earlier you start, the more time your money has to grow.

A Different Path

What would it look like if your family started learning this now?

What could be different if your teen understood how to build income, not just earn it, by the time they're an adult?

A Bigger Possibility

Financial freedom means having income coming in— even when you're not working. For some people, that leads to having more choices:

- Working because they want to
- Not because they have to
- Even having the option to retire earlier than most people

Shift Your Thinking

It's not just about working for money.
It's about learning how to build income that works for you over time.

CONGRATS !!

You've Already Started Something Most Families Never Do!

In just 7 days, your family has already begun to:

✔️ Think differently about money
✔️ Connect everyday choices to long-term financial outcomes
✔️ Have conversations most families never have
✔️ See that wealth is built through ownership—not just income

That's a powerful shift. And it started with something simple:
A conversation at home.

This Is Just the Beginning
Learning how to build wealth—especially through things like real estate— takes guidance, consistency, and the right environment.

Over the past 7 days, you've started thinking differently about:
- Money
- Habits
- Investing
- Ownership

Now imagine where your family could be after 30 days of guided activities, real-world exercises, and deeper wealth-building discussions.

Most families don't build wealth because they lack:
- Clear guidance
- A step-by-step path
- The right environment to stay consistent

You Don't Have to Figure This Out Alone.

What Happens Next Matters

A few months pass. The conversations stop. Life gets busy. And nothing really changes.

The same questions linger:
“Will my child be financially prepared for the real world?”
“What if they graduate knowing how to pass tests—but not how money actually works?”

There is a cost to doing nothing. The lessons we don’t teach today often become the struggles our children face tomorrow.

Check the box below:
□ The conversation stops here, and life continues as normal. Nothing changes.
□ You continue exploring this and go a little deeper into how families build financial awareness step by step.

If you had access to a simple step-by-step system—and support from a community of other parents doing the same...
Would you continue?

Building Wealth Is a Skill

Just like learning to play a sport, drive a car, or master a new subject, financial confidence isn't built in a weekend.

It grows through:
• Small actions
• Repeated conversations
• Real-world learning
• Consistent practice

The families who build wealth aren't necessarily smarter. They simply keep learning long after everyone else stops.

KEEP GOING
If you found value in this and want to continue building this confidence and structure inside your family...
The next step is joining our facebook community and the 30-Day Guided Workbooks.

YOU'RE INVITED!!
Join the Wealth Wise Moms Movement

WEALTH WISE Moms

Empowering Moms to Raise Finanacially Confident Teens.

THROUGH VALUES, KNOWLEDGE & EVERYDAY HABITS.

You're not alone on this journey.

If you'd like encouragement, ideas, and support from other parents who are committed to raising financially confident kids, we invite you to join our free Facebook community.

Inside the community you'll find:

✓ Money conversation starters for families
✓ Financial education tips and resources
✓ Encouragement from like-minded parents
✓ Updates, challenges, and exclusive content

Come join us and continue the conversation.

Join US

GO TO THE LINK

YOUR NEXT STEP

👉 **Go Deeper with the 30-Day Guided Workbooks**

The workbooks help teens :

FOLLOW

✓ Guided activities
✓ Reflection exercises
✓ Discussion prompts
✓ Real-world challenges

CREATE:

✓ Wealth goals
✓ Future planning systems
✓ Personal success roadmaps
✓ Vision board activities
✓ Financial confidence habits

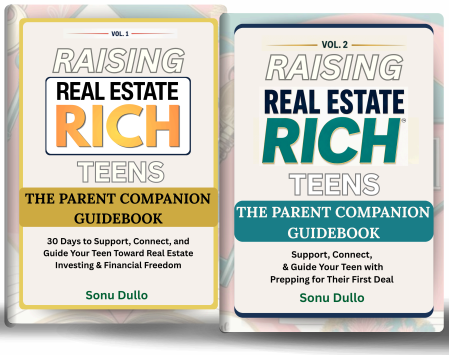
DISCOVER:

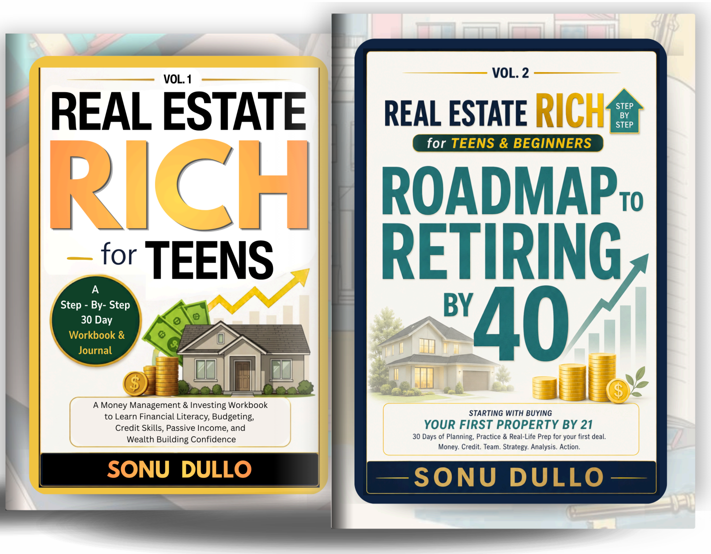
✓ Financial literacy fundamentals
✓ Budgeting skills
✓ Credit education
✓ Wealth-building exercises
✓ Goal-setting challenges
✓ Passive income concepts

A straightforward, practice-based learning system that uses Real Estate as a tool so

families can learn by doing.

Parent Guidebooks that pair with the Workbooks





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