The Money Moments Script

Oct 2026 · @Laraejiwunmi

START HERE

These are the exact words to use when money comes up with your child, for ages 3–6, 7–10 and 11–18. Find your child's age, pick one moment, and use the words this week.

Hi, I'm Lara from Early Money Habits. At 17 I moved from Nigeria to the UK with no money education, and it took me years to get out of debt. After nearly 11 years teaching in Early Years, I've learned one thing: children copy how we talk about money, not what we tell them. So these are the words I would use with my own children.

HOW TO USE IT

1. Turn to your child's age.
2. Pick one moment that happens in your house.
3. Use the words exactly, at least once this week.
4. Notice what your child says back. That's where the real conversation starts.



Ages 3–6: give money a plan

At this age, "no" sounds like "never", and money looks like magic. Your job is to show that money has a plan and that wanting something has a next step.

Moment	Instead of	Say this	Why it works
They ask for a toy at the shop	"We can't afford it."	"That's not in our plan today. Shall we put it on your wish list?"	"No doesn't mean never. The wanting has somewhere to go"
They think your card or phone makes money	"Money doesn't grow on trees."	"I get paid for helping others at work. The card keeps that money for me."	"They learn money comes from effort, not from the machine"
They want it right now	"Stop asking."	"Let's wait three sleeps and see if you still want it."	"Waiting becomes a game they can win"

TRY THIS WEEK

Put three jars on the kitchen table, labelled Spend, Save and Give. Next time they get a coin, let them choose which jar it goes in.

Ages 7–10: make money visible

Tap-to-pay makes money look endless. At this age, children are ready to learn that money is limited once it's spent, and that earning it feels different from being given it.

Moment	Instead of	Say this	Why it works
They ask for something	"We can't afford it."	"Want to pay for it yourself with your money?"	"The decision becomes theirs, and so does the cost"
"Do I get paid for that?"	"No, just do it."	"Who benefits from this? If it's just you, it's part of living here. If it's for someone else, that's a job you can earn from."	"One question settles every family chore, without a row"
At the shop	Tapping your card	"Let's pay in cash today. You count it out and hold the change."	"They see the money leave, and how little comes back"
They want to spend it all at once	"You'll regret that."	"Once it's spent, it's gone. Is this worth it to you?"	"They practise judging value before they pay"

TRY THIS WEEK

With your child, make two lists. "Things I do because I live here" is unpaid. "Things I could do for someone else" can be earned. Pick one paid job for this week.

COURSE 1 · MASTERING THE VALUE OF MONEY

Want to do this properly in 15 minutes? Course 1, Mastering the Value of Money, walks you and your 7–10 year old through it together: one short video, then a home activity where you set up a chores list and an income tracker. By the end of the week, your child will have earned and tracked their first bit of real money. It's £5.99, one-off.

Get Mastering the Value of Money here: https://courses.earlymoneyhabits.com/b0c45770

It's the first of five bitesize courses: the value of money, waiting for what you want, making money decisions, giving with a purpose, and growing money.

Ages 11–18: show them the real numbers

Teenagers can tell when "we don't have money" isn't quite true. They're ready to see the budget, weigh the trade-offs, and hear the honest version, including your mistakes.

Moment	Instead of	Say this	Why it works
They want £120 trainers	"We don't have money."	"They're not in this month's budget. Want to see the budget?"	"They learn how real money decisions get made"
They push back	"Because I said so."	"What would you give up to get them?"	"Every yes costs something. Now they weigh it"
They want it now	"Save up then."	"Let's work out how long it would take you to save for them."	"A goal with a date feels possible, not like a no"
Debt comes up	Avoiding it	"Debt is spending tomorrow's money today. Sometimes that's sensible. Most of the time it costs far more than the thing."	"Clear, not scary. They hear it from you first"
Their first wage or birthday money	"Don't waste it."	"Before you spend any of it, decide how much to save, how much to give, and how much to enjoy."	"The habit is set before the money is gone"

TRY THIS WEEK

Tell them one honest money mistake you made at their age or soon after. Mine was 2002, my first year of uni: I spent all my credit card money. Then ask, "What would you have done?"

KEEP GOING

One script is a start. A habit takes a few weeks of small conversations.

One new money script every week: follow @laraejiwunmi on Instagram, @lara.ejiwunmi on TikTok and @LaraEjiwunmi on YouTube. Each weekday covers a different age.
For 7–10s: the five bitesize courses, £5.99 each, 15 minutes each, done together. See all five courses:
https://courses.earlymoneyhabits.com/b0c45770
For 3–6s (No-screen activities) and 11–18s (Mastering the value of money and Ebook about banking):
https://courses.earlymoneyhabits.com/854016e3

You don't need to be perfect with money to teach your children. But you need to talk about it.

You've got this!
Lara, Early Money Habits