



Family Money, Made More Manageable

A practical starting point for raising money-smart kids and creating a calmer household

Learn together, make clearer choices, and build useful money habits at home.

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Free preview edition · pages 1–2

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01

Why Money Skills Matter

Financial confidence can shape how you handle everyday choices and prepare for what comes next. Average performance on the Big Five quiz fell from 3.0 correct answers in 2009 to 2.6 in 2021¹, while the share with high financial literacy fell from 42% to 32%¹.

- ◆ Raising children brings major household costs; a 2015 estimate offers context for a specific family type, not a forecast for yours².
- ◆ That estimate put annual spending at \$12,980 per child for a middle-income, two-child married-couple family².
- ◆ For a child born in 2015, estimated costs through age 17 were \$233,610, excluding college, or \$284,570 with projected inflation².
- ◆ Housing made up 29% of child-rearing costs in the middle-income estimate, making it a useful family-planning topic².

Use these figures as a reason to start, not as a verdict on your household. An older estimate cannot set your budget today, but learning the basics can help you ask better questions and talk through choices. This book is educational, not professional financial advice. Start with what comes in, what must go out, and which choice needs your attention next. Next, turn one unclear expense into a quick win.

INSIDE THIS BOOK

You will take a small action, learn core household money ideas, and try a starter plan. Then you will explore ways to teach useful skills and organize family choices.

02

Make One Expense Clear

Choose a household expense that feels unclear or easy to overlook. Take a short block of time to make it visible; you need a useful snapshot, not a perfect budget.

- ◆ Gather a recent bill, receipt, or account record for an expense you want to understand better.
- ◆ Write down what the expense covers and whether it feels necessary, flexible, or uncertain.
- ◆ Mark a question to answer, such as whether the service still fits your household's needs.
- ◆ Choose a next step: review the bill, compare options, or discuss the expense with your household.

Keep the task small enough to finish today. Use a paper note or a document you already trust. If you find a possible change, check the terms and consider how it would affect your household before acting. You may decide nothing needs to change; clarity is still useful. The goal is to replace a vague worry with information and a next step. Next, build a simple vocabulary for family money decisions.

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You've read the free pages. Here's what the rest of this book covers:

- 3 Know the Money Basics
- 4 Try a Seven-Day Reset
- 5 Learn, Save, and Teach
- 6 Your Next Family Money Steps

BY THE END OF THIS SHELF, YOU WILL

- ◆ Clearer family conversations about money
- ◆ Practical habits for reviewing household choices
- ◆ Simple ways to teach children money concepts
- ◆ A starting point for organizing family priorities
- ◆ More confidence asking questions before decisions

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Sources for the free pages

Every statistic in this book is numbered and links to the page it came from. Each one was checked word for word against its source in October 2026. Figures can change as sources update. This book is for education and is not personal financial, legal, medical or professional advice.

- 1 Cambridge University Press**, The FINRA Foundation's National Financial Capability Study: Unpacking 12 years of data on U.S. financial capability (2009–2021). <https://www.cambridge.org/core/journals/journal-of-financial-literacy-and-wellbeing/article/finra-foundations-national-financial-capability-study-unpacking-12-years-of-data-on-us-financial-capability/123F12F04B99AC4651BFIEDB53831E7B>
- 2 USDA**, The Cost of Raising a Child (January 13, 2017). <https://www.usda.gov/about-usda/news/blog/cost-raising-child>