THE BROKER’S TABLE

The Family Money Meeting Guide

Twenty minutes on Sunday that changes everything

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THEBROKERSTABLE.COM

From Esther Jackson-Stowell and The Broker's Table. Educational only, not financial advice.

Most families never talk about money on purpose. It comes up in a fight, in a panic, or never. Your children learn about money by watching you guess. The Family Money Meeting fixes that. One short, calm, repeatable meeting a week, and the whole tone of your home around money begins to change.

Here is the exact meeting we run at our own table.

Before you start

You need three things and nothing fancy: a set time (we do Sunday, after dinner), a notebook or a phone note, and everyone at the table who lives in the house. Kids included. The point is not perfect numbers. The point is the habit.

The five parts of the meeting (20 minutes)

1. Light the table (2 minutes).

Open the same way every week so it feels safe, not scary. Read one short verse and say one sentence out loud: "In this house, money is a tool we steward together." Repetition is what makes children remember it.

2. The gratitude round (3 minutes).

Go around and each person names one thing money did well this week. A bill paid. A need met. A gift given. This trains everyone, especially kids, to see money as provision, not stress.

3. The one number (5 minutes).

Pick ONE number to look at together this week. Not the whole budget. One. This week it might be groceries. Next week, one bill. The month after, savings. Looking at one number calmly, every week, builds the muscle without the overwhelm.

4. The one money move (5 minutes).

Decide on one small action for the week. Move $20 to savings. Cancel one subscription. Call about one bill. Write it down where everyone sees it. Small and done beats big and dreamed.

5. The kids' table and the blessing (5 minutes).

Give the children one age-appropriate money moment: a choice to make, a dollar to give, save, or spend. Then close with a one-line blessing over the family's work and provision. Same closing every week.

The give, save, spend jars

For younger children, three jars change everything: **give** first, **save** second, **spend** with joy. When a child earns or receives money, it splits across the three before anything is spent. They learn the order of priorities by doing it, not by hearing a lecture.

What happens over time

Week one feels awkward. By week four it is a rhythm. By week twelve your children have language for money that most adults never got. They have watched you make calm decisions together. That is the inheritance that comes before the money: the ability to talk about it without fear.

Your next step

This guide is the meeting. The workbook is the year. **Legacy at the Table: The Family Wealth Workbook** takes you through 48 weekly meetings, each with the verse, the talk, the money move, and the kids' table already written for you. One small move at a time, all the way to a family that builds.

Get the workbook at thebrokerstable.com. Twenty minutes a week. One year. A family that talks about money on purpose.