



ACROSS THE TABLE · FREE GUIDE

Your Family Money Permission Slip

A 7-day reset for families who love generously and
still need to say no

Built from Esther Jackson-Stowell's conversation with **Allison Hong Merrill**,
author of *Ninety-Nine Fire Hoops*.

Name the rules you inherited.

You can love your family and choose how you help. Start with the money rules you learned, even the ones no one said aloud.

In her conversation with Esther, Allison described questioning beliefs she had been taught and giving herself permission to choose. This reset applies that idea to household money. These exercises are from The Broker's Table, not Allison's financial advice.

RULE I LEARNED	WHO TAUGHT OR SHOWED IT?	KEEP OR REWRITE?
Always send money when asked.	Example: a relative	Rewrite: check our month first.

Keep the love. Choose the practice.

What did this rule try to protect? _____

My new version: _____

These are patterns in your own family. No family story speaks for a whole culture or faith. If you share household money, invite each adult to name one rule without blame.



Give every promise a place.

Choose one calendar month. Use take-home income and include what you have paid plus what is still due. Count each dollar once.

Month: _____ Planning together: _____

HOUSEHOLD MONTH	AMOUNT
A. Take-home income, received or reliably expected	
B. Essentials: housing, food, utilities, transport, care	
C. Required debt payments	
D. Savings set aside	
E. Tithing and charity, as you choose	
F. Family support already sent this month	
G. Other costs, including seasonal savings	
H. Total planned out: $B + C + D + E + F + G$	
I. Margin: A minus H	

Margin is what remains unassigned.

If it is zero or below, pause new cash promises. Check bills and timing together. A bank balance may include money already needed for rent or other plans.

One cost we need to confirm: _____

Leave debt balances out of this monthly total. Include required monthly payments. If income varies, use money received or a cautious estimate you can update.

Set one family-support amount.

Choose what your household can offer this month before the next request arrives. An amount of zero can be an honest answer.

First protect the plans on Day 2. Keep a cushion for surprises, then choose any additional family support from the remaining margin. Include transfer fees in the amount.

OUR DECISION	AMOUNT
Day 2 margin	
Cushion we will keep unspent	
Additional family support we choose now	
Margin left after this choice	
Already sent, from Day 2 line F	
Total family-support limit for the month: already sent + additional	

Write the agreement

Our total limit this month is _____. It includes all relatives we help and any money sent home abroad.

We will check again on _____.

Adults who share this budget: _____

If you disagree, pause the new promise and return to the numbers. If you manage money on your own, make the choice yourself. Prayer or quiet reflection can help you name your values.



Four answers can hold love.

Ask what is needed, how much, and by when. Then check both your remaining family-support limit and your current margin. The smaller amount is your cash ceiling, not a duty to give.

ANSWER	WHEN IT MAY FIT
Yes	The full amount fits both limits, the cash is available by the due date, and the adults sharing the budget agree.
Less	A smaller gift fits both limits. Name the exact amount and whether it is one time.
Not yet	You need facts, a budget check or a conversation first. Give a date to answer, without promising money.
Not now	There is no room, you do not agree, or this request does not fit your chosen limits.

Try it with one request

Request and deadline: _____

Support limit still available: _____

Current margin after our cushion: _____

Be warm. Be clear. Stop there.

Practice these sample scripts in your own voice. They are newly written prompts, not episode quotes. Use faith language only if it feels true to you.

Less

I love you and want to help. We have checked our household plan. We can give \$___ this month, including any fees. That is the full amount we can offer. We are trying to care well for the people God has placed in our lives, including those at home.

Not yet

Thank you for telling me what is happening. I need to check our budget and talk at home. I will answer by ___. I want to pray and think before I make a promise. Please do not count on this money yet.

Not now

I care about you. We cannot send money for this request. We are keeping the commitments in our household plan. I can listen or help look for another resource, if you would like.

If pressure returns: I hear that you are upset. Our answer is still the same. I will pause this conversation if we cannot speak kindly.

Words I want to use: _____

Help I can freely offer besides money: _____

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DAY 6 · TALK FOR 20 MINUTES

One conversation. One clear plan.

MINUTES	WHAT TO DO
0 to 3	Each name one hope. Pray or pause quietly, if you wish.
3 to 8	Read the household month. Correct missing costs without blame.
8 to 13	Agree on the family-support limit and cushion.
13 to 18	Practice one answer to a real or possible request.
18 to 20	Choose who will reply and set your next check-in.

Use this meeting only when it feels safe to speak freely. If money conversations bring threats or control, seek private support instead.

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DAY 7 · SIGN YOUR OWN SLIP

I can love with a limit.

I give myself permission to care for my household and offer help within our means.

The rule I am rewriting: _____

Our family-support limit for _____ is _____.

When asked for more, I will _____.

My next check-in is _____.

KEEP GOING

Take the next step with Allison and Esther.



Allison Hong Merrill

Author of the memoir *Ninety-Nine Fire Hoops*. Allison writes in Chinese and English and holds an MFA in Writing from Vermont College of Fine Arts.

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Esther Jackson-Stowell

Your host for this Across the Table conversation with Allison on The Broker's Table.

ManyChat keyword: **PERMISSION**

Keep your plan close

Use the free Family Money Permission Slip tool.

Read the episode feature with Allison Hong Merrill.

Love Them and Still Say No: The Family Money Boundaries Playbook, \$37, offers deeper worksheets and examples.

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