



THE BROKER'S TABLE

7 Money Scripts Every Christian Home Needs

The exact words to say when money gets hard

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

A "money script" is a sentence you decide on before you need it, so that in the hard moment you are not improvising out of fear. Wealthy, peaceful families are not lucky. They have language ready. Here are seven to put in your home this week.

1. When a child asks for something you are not buying

Say: "That is not in our plan this week. Let's write it on the wish list and decide together."

This teaches that "no" is not rejection, it is stewardship, and that wanting something is fine while planning for it is how grown-ups get it.

2. When you feel the urge to buy on emotion

Say: "I am going to sleep on this for one night."

Almost every impulse purchase dies overnight. This one sentence has saved families thousands.

3. When the bill is bigger than expected

Say: "This is a number, not a verdict. What is one move we can make?"

Panic freezes people. A calm question moves them. Model this and your children will inherit it.

4. When your spouse and you disagree about money

Say: "We are on the same team. What outcome do we both want?"

Money fights are rarely about money. They are about feeling unheard. This resets the room.

5. When someone at church or in the family needs help

Say: "We give first, from the plan, on purpose."

Generosity works best when it is planned, not guilted. A giving line in the budget means you get to say yes with peace.

6. When a child earns or receives money

Say: "Give first, save second, spend with joy."

The order is the lesson. Say it every single time until it is theirs.

7. When you make a money mistake

Say: "We tell the truth about money in this house, even when it is embarrassing."

Shame keeps money problems hidden until they explode. Honesty keeps them small. Your kids need to see you recover from a mistake out loud.

Why scripts work

Children do not remember lectures. They remember the sentence they heard a hundred times at the kitchen table. Pick two of these this week and say them on purpose. In a month they will be saying them back to you.

Your next step

Want the printable set, the conversation cards, and the give–save–spend system ready to use? The **Family Money Scripts Starter Pack** is nine dollars and it is the easiest first step at your own table.

Get it at thebrokerstable.com.

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