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Money Talk Guide for Adult Children

Clear expectations protect the relationship. Use these questions for one calm conversation.

Living at home

- [ ] How long is the plan to live at home?
- [ ] What will you contribute: rent, bills, groceries or chores?
- [ ] What house rules still apply, and which ones change?

Building your future

- [ ] What is your monthly budget, and where does the money go?
- [ ] Do you have an emergency fund? What is the goal amount?
- [ ] What do you know about your credit score and how to build it?
- [ ] What is one money goal for the next 12 months?

Monthly budget snapshot

Category	Plan ($)	Actual ($)
Income		
Housing share		
Phone and bills		
Transportation		
Food		
Savings		

Talk as two adults. Ask more questions than you answer, and set a date to check in again.

Signature _____ Date _____

Signature _____ Date _____