

Weekly Family Meeting Guide

Better Conversations About Family and Life

Version 2 — Amended with Moral Reasoning Integration

What is this guide?

This is a guide for a weekly 50–60 minute family meeting. Instead of lecturing or telling your child what to do, you'll ask good questions, listen carefully, and help them think things through.

The goal isn't to control your child's decisions. It's to create a space where everyone feels heard. Over time, your child will *want* to make good choices because they've thought it through themselves — not because you're watching.

Before You Start

Remind yourself of four things:

- 1. Be curious, not corrective.** Your job right now is to understand how your child thinks, not to fix their thinking.
- 2. Trust their ability to figure things out.** They can work through problems with your support.
- 3. If they push back, that's useful information.** It usually means you're pushing too hard. Back off and try a different angle.
- 4. Listen for *why* they make choices, not just *what* they choose.** A child who saves money to earn a reward is doing something very different from a child who saves because they've decided saving matters to them. Both behaviors look the same. The reasoning behind them is what drives lasting change.

Why this matters: Kids develop their sense of right and wrong gradually. When you understand how they're thinking — not just what they're doing — you can help them grow in ways that stick.

Pick somewhere relaxed and neutral. Try to meet at the same time and place each week.

Step 1: Deep Breathing & Visualization (3–4 minutes)

Start every meeting the same way. This helps everyone arrive calm and present.

“Let’s take a few deep breaths together before we start.”

How to do it:

1. Sit comfortably. Feet on the floor, hands relaxed.
2. Breathe in slowly through your nose for 4 counts.
3. Hold for 2 counts.
4. Breathe out slowly through your mouth for 6 counts.
5. Repeat 4–5 times.

After breathing, try a short visualization:

“Picture this meeting going really well. Imagine us talking calmly, listening to each other, and finishing feeling good.”

Step 2: Connection Opening (5 minutes)

Start with Appreciations

Go around and have each person share something they noticed or appreciated about another family member this week.

Examples:

“I appreciated that you helped your sister without being asked.”

“I noticed you stayed calm when plans changed. That was mature.”

Brief Check-In

Ask a simple question:

- *“How is everyone feeling right now?”*
- *“Anything on your mind before we get started?”*

Step 3: Review and Celebrate (10 minutes)

What Went Well?

“What are you proud of from this week?”

Let your child answer first. Listen fully before responding.

Revisit Last Week’s Goals

- “How did it go with [the goal]?”
- “What worked? What got in the way?”
- “What would you do differently next time?”

Important: Affirm effort, not just outcomes.

If they didn’t hit the goal: “You stuck with it even when it got hard. That counts.”

If they did hit the goal: “You set that goal and followed through. That’s discipline.”

Review the Performance Evaluation

In using the CentsibleScholar Performance Evaluation, review it together. Focus on what’s going well:

- **Note their participation** — highlight engagement, not what’s missing.
- **Celebrate standout behavior** — name it specifically.
- **Express appreciation** — even small steps matter, especially effort.
- **Share belief in their growth:** “I know you’re going to keep building on this.”

Ask the Reasoning Question

After reviewing the PE, pick one thing — something that went well or something that was hard — and ask your child **why** they made that choice. Not to challenge them. To understand how they think about what’s right.

The Reasoning Question

Pick one behavior from the PE review and ask:

“What made you decide to handle it that way?”

“What were you thinking about when you made that choice?”

“If you had to explain your decision to someone, what would you say?”

Then listen. Really listen. You’re not looking for the “right” answer. You’re learning how your child thinks through decisions.

Add the Perspective Question

Once your child has explained their reasoning, ask one follow-up that stretches their thinking just a little:

The Perspective Question

Grades 7–9: *“How do you think that choice affected [specific family member]?”*

Grades 10–12: *“What would happen if everyone in the family made that same choice?”*

College: *“What principle were you following when you made that decision?”*

Why this matters: Kids don’t develop good judgment by being told what’s right. They develop it by practicing thinking about WHY something is right — and by gradually learning to see how their choices affect people beyond themselves. This single question, asked consistently, is one of the most powerful things you can do in these meetings.

Step 4: Open Discussion (15–20 minutes)

This is the heart of the meeting — space for everyone to bring up what’s on their mind.

Ask What’s on Their Mind

“What would be helpful to talk about today?”

- If your child has something → go with it.
- If they don’t → share what you had in mind as an option, not a demand.

Good topics to have ready:

- Something they want to buy and how they’d pay for it
- A pattern you’ve noticed (bring it up gently)
- A Question of the Day from CentsibleScholar
- A real family money decision they can help think through
- A “What would you do?” scenario (see below)

“What Would You Do?” Scenarios (Use Periodically)

Every few weeks, bring a real-life scenario to the table. These aren’t trick questions — they’re thinking exercises. There’s no single right answer. The point is to practice reasoning through a decision before you face it under pressure.

Sample Scenarios by Age

Grades 7–8:

“Imagine a friend asks you to split the cost of a video game, but you’ve been saving for something else. What would you think about? What would you decide?”

Grades 9–12:

“You find out a store accidentally gave you too much change — \$20 extra. Nobody would know if you kept it. What would you think about? Why?”

College:

“A friend asks you to cosign a loan. You trust them but you know the risks. What principles would guide your decision?”

After they answer, ask: *“What’s the hardest part of that decision?”* This is where the real thinking happens.

Why this matters: Research shows that practicing decisions in calm settings helps kids make better decisions under pressure. These scenarios let your child rehearse the thinking — not just the answer — so they have something to draw on when it matters.

Identity Check-In (Use Periodically)

Every few weeks, ask a deeper question. **Both parent and child answer** — parents go first.

“Who do you want to be right now — this week, this month?”

“Who do you want to be by the end of this year?”

Follow-up:

“What’s getting in the way of being that person?”

“What progress have you made toward becoming that person?”

And when the moment feels right:

“What’s something you believe in strongly enough that you’d stick with it even if it cost you something?”

Why this matters: Identity isn’t just about who your child wants to be — it’s about what they stand for. When kids connect their daily choices to their deeper values, those choices start to feel like expressions of who they are, not rules they’re following for someone else.

Financial Identity Questions

Help your child think about their relationship with money:

Grades 7–9:

“Are you a saver or a spender? What have you saved or spent this week?”

Grades 10–College:

“Are you a saver, spender, or investor? What have you saved, spent, or invested this week?”

There's no wrong answer. Help them notice their patterns without judgment:

- *“What do you like about being a spender?”*
- *“Do you want to be more of a saver, or are you happy where you are?”*
- *“Why does saving [or spending] feel right to you?”*

Use Reflective Listening

Reflect back what you hear — especially the feeling behind it:

- *“It sounds like you're feeling frustrated about...”*
- *“So what you're saying is...”*

Ask Permission Before Offering Suggestions

“Would you like to hear some ideas?”

“Can I share something that worked for me?”

If they say no, respect it. If they say yes, keep it short.

Four Rules for This Step

1. Fight the urge to correct them. Ask another question instead.

2. When they say something positive, repeat it back. *“So you want to save for it yourself — that's a big shift.”*

3. If they push back, don't argue. Reflect what they feel and back off if needed.

4. When they explain their reasoning, follow it. If they say “I did it because I'd get in trouble otherwise,” don't correct that. Instead, gently stretch: *“That makes sense. Was there any other reason it felt like the right call?”* You're helping them discover their own deeper reasons — not installing yours.

Unresolved Conflicts from the Week

Before moving on, ask:

“Is there anything else from the past week we need to discuss?”

A key rule for your family:

Any conflict that can't be resolved in 5 minutes during the week should be **postponed to the Family Meeting**. If such a conflict cannot be resolved in the family meeting, suggest everyone think about it, then it will be discussed in the next meeting. Both children and parents add concerns to the agenda.

Step 5: Planning for the Week (10 minutes)

Get Their Ideas First

“What do you think might work?”

“If you were going to solve this, where would you start?”

“What’s one thing you could try this week?”

Talk Through Upcoming Money Needs

Look ahead at the coming week:

“Is there anything coming up this week that you’ll need money for?”

“Do you think you’ll need a loan or a draw from your savings?”

“How do you want to handle that?”

Discuss this **now** — while everyone is calm — rather than in the moment when emotions are high.

Questions to explore:

- *“Is this a want or a need?”*
- *“If you borrow from savings, how will you pay it back?”*
- *“How does this fit with your bigger savings goal?”*

Connect Goals to Values

When your child sets a goal for the week, add one question:

“Why does this goal matter to you?”

You’re not looking for a deep philosophical answer. You’re helping your child connect their actions to something they care about. A goal they’ve connected to a reason is more durable than a goal they agreed to in order to end the conversation.

If they say: *“Because you want me to.”*

Try: *“That’s fair. Is there any part of it that matters to you personally?”*

Support Their Autonomy

Let your child set their own goals. A goal they choose is more powerful than one you assign.

“When would you do that?”

“What might get in the way?”

“How will you remember?”

If they’re not ready to commit: *“That’s fine. Want to come back to it next week?”*

Step 6: Closing (5 minutes)

Summarize

“So this week, you’re going to [action]. And we agreed that [decision]. Did I get that right?”

Ask What Felt Important

“What feels most important to remember from our conversation?”

Meeting Evaluation

Give your child a chance to score the meeting. Use the **Meeting Evaluation Scorecard** (available as a separate printable).

The four statements: Scoring: 0 = Dislike, 1 = Fair, 2 = Good, 3 = Excellent

_____ I was able to express my complaints.

_____ Parents listened to me without interrupting.

_____ Parents asked questions to understand me better.

_____ I liked the family meeting.

Take note if the total score is **less than 8** out of 12.

Accept the score without comment. Just say *“Thank you for the feedback.”*

Every Few Months: Review the Rules Together

About once a quarter, use part of the meeting to revisit the expectations and evaluation categories themselves. This is not about lowering standards. It’s about giving your child a voice in defining what those standards are.

How to do it:

Grades 7–8: Show your child the PE categories. Ask: *“Which of these feels most important to you? Is there anything you’d add or change?”* You still make the final call, but they have input.

Grades 9–12: Sit down together and discuss: *“Are these still the right categories? What should we be measuring? What matters most to you right now?”* Make changes together.

College: Ask your child to draft their own evaluation criteria. Review it together: *“What standards do you hold yourself to? How do you want to measure your own growth?”*

Why this matters: A child who helps define the rules isn’t just following them — they’re thinking about why the rules exist and what fairness looks like. That’s a fundamentally different (and more mature) kind of thinking than simply complying with someone else’s expectations. Over time, this builds the internal compass that will guide them when you’re not around.

End Positively

- A quick game, funny video, or snack together
- A genuine statement of belief: *“I think you’re going to handle this well.”*
- Confirm next week: *“Same time next week?”*

Understanding How Your Child Thinks About Right and Wrong

You don’t need to be a psychologist to notice this, but it helps to know that kids don’t all think about “right and wrong” the same way — and the way they think about it changes as they grow. Here’s a simplified version of what decades of research has found.

Younger Adolescents (roughly grades 7–9)

Most kids this age think about right and wrong in terms of **consequences and exchange**. “I’ll do the right thing if it benefits me” or “I’ll follow the rules to avoid getting in trouble.” This is completely normal. It doesn’t mean your child is selfish — it means their brain is still developing the capacity to think about decisions from other people’s perspectives.

What you’ll hear: *“I did my chores because I get my allowance.” “I didn’t do it because nobody was watching.”*

How to gently stretch: Ask about impact on others. *“How do you think it affected your mom when you did that without being asked?”* You’re not correcting them. You’re inviting them to consider a perspective they haven’t thought of yet.

Older Adolescents (roughly grades 10–12)

Most teens this age start thinking about right and wrong in terms of **relationships and expectations**. “I want to be someone my parents can trust” or “Responsible people handle their money well.” They care about being seen as a good person by people who matter to them.

What you’ll hear: *“I saved because that’s what responsible people do.” “I didn’t want to let you down.”*

How to gently stretch: Ask about the bigger picture. *“Why do you think financial responsibility matters beyond our family?” “What would happen to the community if nobody followed through on their commitments?”* You’re helping them see that their choices connect to something larger than just their relationships.

College-Age Young Adults

Young adults are developing the capacity for **principled thinking** — evaluating rules and expectations against deeper values like fairness, justice, and personal integrity. They start asking not just “what are the rules?” but “are the rules fair?”

What you’ll hear: *“I manage my money this way because it aligns with what I believe about responsibility.” “I disagree with how the system works, but here’s how I navigate it.”*

How to gently stretch: Engage as a peer. *“What principles would you want a financial system built on?” “How do you balance your own needs with what you owe to others?”* At this stage, you’re a consultant, not a manager.

The Key Insight

Your child will naturally move through these stages as they grow. You can’t force the next stage, but you can **invite** it — by asking questions that are just slightly beyond where they’re currently thinking. If they’re focused on rewards, ask about relationships. If they’re focused on being “good,” ask about principles. One step at a time.

Quick Reference

Step	Time	Key Actions	New in v2
1. Breathing	3–4 min	Deep breathing + visualization	—
2. Connection	5 min	Appreciations + check-in	—
3. Review	10 min	What went well + goals + PE review	Reasoning Question + Perspective Question
4. Discussion	15–20 min	Their agenda + identity + financial identity + conflicts	“What Would You Do?” scenarios + moral identity question + Rule 4 (follow reasoning)
5. Planning	10 min	Their ideas + upcoming money needs + goal setting	Connect goals to values (“Why does this matter to you?”)
6. Closing	5 min	Summarize + evaluation + end positively	Periodic criteria co-creation (quarterly)

Tips by Age Group

Grades 7–8

- Keep breathing simple — they may giggle at first
- Use concrete examples (real products, real prices)
- Simple topics: allowance, saving for something specific, wants vs. needs
- Appreciations may feel awkward at first — keep them short
- When they explain choices in terms of rewards or punishment, that’s normal. Gently ask: “*Was there any other reason?*” Don’t push — just plant the seed
- Perspective questions work best when they’re concrete and specific: “*How did that affect your brother?*” not “*How did that affect the family?*”

Grades 9–12

- Let them lead the agenda more often
- Bigger topics: jobs, college costs, credit, budgeting
- They may challenge you more — stay curious, not defensive

- They're starting to care about being seen as a good person. Use that: *"What kind of person do you want to be when it comes to money?"*
- This is the age for "What Would You Do?" scenarios — they can handle real moral complexity
- Invite them to co-create the PE categories. Their buy-in matters more than your control

College

- This becomes more of a peer conversation
- You're a consultant now, not a manager
- Topics shift to rent, loans, shared expenses, real budgeting
- Ask about principles, not just behaviors: *"What guides your financial decisions when nobody's watching?"*
- Let them draft their own evaluation criteria. Review together as equals
- Engage with their critiques of financial systems — they're developing the capacity to question whether the rules themselves are fair, and that's a sign of maturity, not rebellion

The Big Idea

The goal of these meetings is to create a space where your child feels heard rather than lectured to. When kids feel respected and involved, they develop intrinsic motivation — they make good choices because they want to, not because you're watching.

But there's something deeper happening too. Every time you ask your child *why* they made a choice, every time you invite them to consider how their actions affected someone else, every time you let them help define the rules they're living by — you're helping them build the moral reasoning that will guide them for the rest of their lives.

That takes time. But it's worth it.

Version Notes

v1 (February 2026): Initial release with MI framework, identity check-ins, financial identity questions, conflict postponement protocol, meeting evaluation.

v2 (March 2026): Kohlberg moral development integration. Added: Reasoning Question, Perspective Question, "What Would You Do?" scenarios, values-based goal framing, collaborative criteria co-creation, moral identity dimension to identity check-in, Rule 4 (follow their reasoning), "Understanding How Your Child Thinks" section, grade-level moral development guidance.