Talking to Your Children About Money — The Owliv Wealth Way

Start with values, not numbers

The families whose wealth lasts three, four, five generations rarely lead with balance sheets. They lead with the story of how the wealth was built, what it's for, and what it must never become.

A four-conversation framework

- Origin: the work, sacrifice, and values that created what exists today.
- Stewardship: what it means to grow and protect capital, not just spend it.
- Purpose: what this money is intended to do for the family and beyond.
- Governance: how decisions get made when the next generation is in charge.

Age-appropriate anchors

- Children (7–12): earn, save, share — practiced weekly, not lectured about.
- Teens (13–18): a first investment account, real trade-offs, real losses.
- Young adults (19–25): open books on family structures, values, and expectations.
- Adults (26+): a seat at the table for real strategic conversations.

The Owliv Wealth family meeting

We help our clients run an annual family meeting: a facilitated conversation covering values, plan updates, and next-generation questions. It is often the single most important hour of the year for the families we serve.

Next step

If a conversation like this feels overdue, we can help you design and lead one. Book a private strategy call and we'll build a plan tailored to your family.

Ready to talk it through? Book a private strategy call at calendly.com/owlivinvestments · yiannistsantilas@owlivwealth.ca · (437) 997-2227