Dr Laura Berman wrote a handbook for how to talk to your children about sex. It covers appropriate topics by age group.

**UNITED STATES:  "Talk Sex, Even If Kids Tune You Out: Parents Are Vital for Healthy Attitudes"
USA Today     (10.13.11):: Sharon Jayson**

Even when the conversation is uncomfortable, parents need to keep talking to their teens about sex, say experts in sexual health.

There is “never going to be any positive reinforcement for talking to kids about sex,” said clinical psychologist Sharon Maxwell of Canton, Mass. “They don’t want to talk to you about it; it embarrasses them.” But, “When [kids] say they got sex education in school, you can say: ‘You got the biology, but you didn’t get the ethics of it. You did not get what’s going to make you feel good as a person.’”

The goal for parents “should be to give kids information, not to extract information from them about ‘What are you doing? How far have you gone?’” said Amber Madison, author of “Talking Sex with Your Kids.” “Even if kids act like they don’t care about what they’re saying, they do. Even if they act like they’re not listening, they probably are.”

“Parents say they have difficulty, but the reality is with a little practice, it’s not that hard. Stand in front of a mirror. Practice with your partner. Get used to saying various words,” said Fred Kaeser, a former director of health for New York City public schools and author of “What Your Child Needs to Know About Sex (and When).”

Federal data released Wednesday find that for both sexes, a “significantly smaller percentage” of teens had had sex if they lived with both parents at age 14; if the mother had her first child at age 20 or older; if the mother was a college graduate; or if the teen currently lived with both parents. Thirty-five percent of girls surveyed who lived with both parents reported being sexually active, compared to 54 percent of those in any other living arrangement.