



**Ages
8-12**

My First Money Book

**Your Fun Guide to
Money, Saving & Growing Rich!**

By **LearnStack**



India's First Financial Literacy Book for Kids



Welcome, Money Explorer!

Money is not only for grown-ups. You can start learning it today.

This book will help you understand money in a simple way. You will learn how people earn, save, spend, share, and grow money wisely.

Think of money like a cricket bat. A bat is useful only when you learn how to use it. Money is also useful when you learn good habits.

For Parents and Teachers

This book uses Indian examples, short explanations, and simple activities. Read one chapter at a time and let the child answer the Try This pages in their own words.

Best way to use this book: Read, talk, draw, and try. Do not rush. Money learning becomes powerful when children practise small decisions.

My Money Promise

Tick the habits you want to build while reading this book.

- I will save a little.
- I will ask smart questions.
- I will think before buying.
- I will share kindly.

Meet Money

Write one thing you already know about money and one thing you want to learn.





Contents



- Chapter 1: What Is Money? - Page 5
- Chapter 2: Where Does Money Come From? - Page 10
- Chapter 3: The Magic of Saving - Page 15
- Chapter 4: What Is a Bank? - Page 20
- Chapter 5: Smart Spending vs. Silly Spending - Page 25
- Chapter 6: What Is a Business? - Page 30
- Chapter 7: Money Mindset - Page 35
- Bonus: Money Activities and Quizzes - Page 40

Promise of This Book

By the end, you will know five big money skills: earn with honesty, save before spending, know needs and wants, use money wisely, and share with kindness.

Reading Tracker

Tick each chapter after you finish reading it.

- Chapter 1
- Chapter 2
- Chapter 3
- Chapter 4
- Chapter 5
- Chapter 6
- Chapter 7

My next reading chapter will be: _____

Treasure Hunt

Which page do you want to read first? Why?

Tip: Enjoy one chapter at a time.





How to Read This Book



Each chapter is short and simple. You can read one chapter in a day.

Every chapter has three parts.

- A simple story or example.
- A Fun Fact box with a cool money idea.
- A Try This activity you can do at home.

You will see rupee amounts written with the ₹ symbol. That means Indian rupees.

Money Safety Rule

Never share bank details, OTPs, UPI PINs, or card numbers with anyone. Always ask a trusted adult before making any payment.

Now turn the page. Your first money adventure begins!

My Reading Plan

Plan your week. Choose when you will read each chapter.

Day	Chapter	Done

Star Note

After each chapter, write one new idea that surprised you.



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