MONEY SANSKAR

VALUES • WEALTH • LEGACY

FINANCIAL PARENTING & FAMILY LEGACY

Every parent wants to give their child a better life.
SOME OF US GREW UP LEARNING ABOUT MONEY BY EXPERIENCE.

Money was rarely discussed at home. We learnt to save - but not always why. We watched adults worry, struggle or compromise. We made our first money mistakes after growing up. We wish someone had taught us earlier. Before the world teaches them what money means, parents can help shape what money should mean to them.

Values • Wealth • Legacy

But a better life is not only about giving them more. It is about preparing them better

THE MONEY-SMART KID BLUEPRINT A Simple Guide to Raise a Financially Confident Child By

All the best,

Namrata Dave

ABOUT THE AUTHOR

Namrata Dave is a Financial Parenting Coach, ISO Certified Parenting & Life Coach, and NLP-trained educator with over 10 years of experience in the education industry and 4+ years building Money Sanskar.

She is the founder of Money Sanskar, a financial parenting ecosystem that helps families raise financially confident, value-driven children through practical, age-appropriate money education - for kids and for the parents raising them.

Her work goes far beyond teaching kids to save.

Namrata is known for helping parents finally have the money conversations they never had growing up - turning guilt and silence into clarity and confidence, for the whole family.

Parents trust her because she understands not just the financial gaps in a child's education, but the emotional weight parents carry around money too - the guilt, the fear of "doing it wrong," and not knowing where to start.

Over the years, Namrata has guided 500+ parents and 50+ children to:

- Understand needs vs. wants

- Build real saving habits

- Make thoughtful spending decisions

- Start their first small business idea

- Have calmer, more confident money conversations at home

Her belief is simple but powerful: "Before they chase a salary, let's teach them how to manage it."

This eBook is built from the same philosophy.

To get personal guidance from Namrata, join The Money Talk - a free 45-minute 1:1 Clarity Call where she works directly with you to map your child's money habits and build a real plan.

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INTRODUCTION

Every child spends money.

But not every child is money-ready.

Money readiness is the difference between:

- Spending and forgetting where it went

- Spending and feeling guilty

- Spending and copying what they see, not what they understand

- Wanting something and not knowing how to wait for it

And instead:

- Spending with a plan

- Saving with a real goal

- Understanding needs vs. wants

- Feeling confident making decisions, not confused by them

This eBook is not about making your child "good with money" overnight.

It's about preparing their mind, their habits, and your family's environment - so money stops being a source of guilt or silence, and becomes a skill your child actually owns.

Let's rewrite the way your family talks about money.

CHAPTER 1 –

What Is Money Readiness?

Money readiness means your child is mentally prepared, emotionally confident, and practically capable - before they're ever handed real financial responsibility.

Most parents think money skills are just about "teaching them to save."

But real money confidence depends on:

- How they think about spending

- How they handle wanting something they can't have right now

- How clearly they understand needs vs. wants

- How confidently they make small decisions today, so they're ready for bigger ones later

Money readiness is not a lecture.

It is a system that protects your child from money anxiety and builds their confidence naturally.

Children who build this early feel calmer around money.

They make more thoughtful choices.

They recover quickly from a bad decision instead of hiding it.

And most importantly - their confidence becomes unshakeable.

That's why money readiness matters.

CHAPTER 2 –

Build Your Child's Money Confidence Routine

Here's the truth I wish every parent knew:

A child with real money confidence and an average income will always build more security than a child with a high income and no confidence. Confidence isn't something a child "gets" once they start earning. It's something you build together, early.

Your child's money confidence routine includes three pillars:

1. THE MONEY GOAL CARD

Their personal contract with themselves. Have them write down:

- What they're saving for

- How much they need

- Why they want it

- One small action they'll take this week (save ₹X, skip one purchase)

When a child sees this daily, their brain stays focused on the goal instead of the impulse. It stops working against them and starts working for them.

2. DAILY VISUALIZATION (guide younger kids through this)

Spend one minute imagining together:

"You reach your goal. You saved enough. You feel proud. You get to decide what happens next

- buy it, save more, or give some away."

This one-minute story, repeated, builds a quiet belief inside your child: "I can manage this."

3. MONEY AFFIRMATIONS

Say these together daily:

- I understand the difference between needs and wants.

- I can wait for what I really want.

- I make thoughtful choices with my money.

- I am learning to manage money confidently.

- Saving makes me stronger, not smaller.

Confidence grows through small, repeated actions - not one big lecture.

CHAPTER 3 –

The Money Conversation Blueprint

This chapter is the backbone of money readiness.

Most parents do the opposite of what works:

- They avoid the money conversation until their child asks for something expensive

- They react in the moment instead of planning ahead

- They repeat the same "no" without ever explaining why

- They hope their child will "just figure it out" later

Families that raise money-confident kids follow a different path.

1. START WITH THE CONVERSATION THAT SCARES YOU MOST

Usually it's the hardest one — talking honestly about what you can and can't afford, or your own money story growing up. Face it first, calmly and honestly. When you handle the hardest conversation, every smaller one gets easier.

2. FIX ONE MONEY HABIT AT A TIME

Confidence doesn't drop because of "money" as a whole overwhelming topic. It drops because of specific, unclear habits — not knowing how to say no, not tracking spending, not understanding the four jars.

Pick: - One habit a week

- One real conversation a day
- One small real-money decision to practice

Simple, doable, and powerful.

3. USE REAL EXPERIENCE INSTEAD OF JUST EXPLAINING

- Give real pocket money and let them decide how to use it

- Take them shopping and let them compare price, need, and want

- Let them make one small mistake with money, then talk about it calmly afterward

Real experience beats explanation, every time.

CHAPTER 4 –

Smart Money Lessons Using AI (ChatGPT)

AI is like electricity - powerful when used well, distracting when misused.

Used properly, AI can make money conversations with your child easier, clearer, and genuinely age-appropriate.

HOW AI HELPS

- Explains money concepts in simple, age-appropriate language

- Creates fun quizzes on needs vs. wants, saving, or budgeting

- Suggests real-life scenarios to practice decision-making

- Helps you (the parent) prepare what to say before a tricky conversation

- Turns abstract ideas like compound interest into simple, relatable stories

PROMPTS YOU CAN USE

- "Explain saving vs. spending like I'm explaining it to a 7-year-old."

- "Give me 5 fun questions to ask my 10-year-old about needs vs. wants."

- "My child wants [X] but we said no - help me explain why, calmly."

- "Create a simple pretend-shopping game to teach my child about budgets."

Even 10 minutes with AI can help you prepare a much better money conversation.

CHAPTER 5 –

The Real-Money Practice Method

Real money practice is the ultimate money-readiness tool. It trains your child's mind for:

- Patience

- Planning

-Accurate tracking

- Recovering from mistakes

- Confidence in decision-making

1. GIVE REAL POCKET MONEY AND TRACK IT

Give a set weekly amount. Have your child track every rupee - what came in, what went out, what was saved. No judgment, just tracking.

2. REVIEW TOGETHER, WEEKLY

After a week, check in together:

- Where did the money go? -

Was there an impulse buy?

- Was there a moment they felt proud of a choice?

- What would they do differently next time?

Each reviewed decision builds real financial instinct for the next one.

CHAPTER 6 –

Presentation: How Kids Show What They've Learned

Letting your child present what they've learned builds ownership - without teaching them anything new.

A SIMPLE "MY MONEY REPORT" CHECKLIST

- What they earned or received this month

- What they saved, and toward what goal

- What they spent, and on what

- One thing they're proud of

- One thing they'd do differently

When a child presents their own money report - to you, to grandparents, even just out loud to themselves - their confidence and ownership go up automatically.

Always give them a simple structure to present in.

CHAPTER 7 –

Family Habits That Support Money Confidence

A child's money mindset depends on what they see at home, not just what they're told.

That's why family habits are a core part of money readiness.

WEEKLY FAMILY MONEY MEETING (15 minutes)

- Talk about the family budget in simple terms

- Celebrate one good money decision from the week

- Set one small family money goal together

MODELING - NOT JUST TALKING

- Let your child see you make a budgeting decision

- Let them see you say no to yourself sometimes, out loud

- Avoid arguing about money in front of them without resolution- show them how disagreements get resolved calmly

ENVIRONMENT OVER LECTURES

- Keep a visible family goal (a jar, a chart, a simple tracker)

- Celebrate savings milestones, not just spending

- Make money conversations normal, not rare or tense

A calm, consistent home environment does more for a child's money mindset than any single lecture ever will.

CONCLUSION

Money readiness is not about giving your child more money.

It is about giving them more clarity, more practice, and more confidence.

When you build their confidence…

Fix one habit at a time…

Practice with real money…

Let them present what they've learned…

Build supportive family habits…

…your child will naturally grow into someone who feels calm, capable, and confident around money - for life.

Your child's relationship with money is not fixed. It is formed - one conversation at a time.

Believe in the process.

Believe in your child.

And start the conversation today.

READY TO TAKE THE NEXT STEP?

Bool A Free Clarity Call

Values • Wealth • Legacy

Money Sanskar by Namrata Dave