

The most important math your kid *will ever learn.*

If your child understands compound interest before they turn 18, they already know more about personal finance than most adults.

That's not an exaggeration. Surveys routinely find that a majority of adults can't correctly answer basic compound interest questions. The result? A lifetime of slightly-worse decisions about loans, credit cards, mortgages, and retirement savings.

What is compound interest?

Simple interest: your money earns interest. Compound interest: your money earns interest — and then that interest earns interest too. Over time, the difference is enormous.

A QUICK EXAMPLE

Invest \$1,000 at 7% annual growth.

After year 1: \$1,070 (+\$70)

After year 10: \$1,967 (+\$897 — nearly double)

After year 20: \$3,870 (+\$2,870)

After year 40: \$14,974 (+\$13,974 — nearly 15x)

The kid who starts at 10 beats the kid who starts at 25 — even if they stop saving sooner.

Why this matters for your kid, right now:

They have the one thing most adults wish they had more of: TIME. A 10-year-old who starts saving \$5 a week and never stops will — if they earn a modest return — have more at retirement than most people who start at 30. That's not magic. That's math.

Tonight Read page 2 with your kid. It's the jellybean version.

Magic Jellybeans.

(This is actually how money works. No joke.)

Imagine you have a magic jellybean. Every night while you sleep, your jellybean makes 10 more jellybeans. By morning, you have 11.

Day 1:  1 jellybean

Day 2:  11 jellybeans

Okay, cool. But here's where it gets wild. On Day 3, all 11 jellybeans make MORE jellybeans. Not just your first one. ALL of them. That's $11 \times 11 = 121$ jellybeans.

Day 3: **121 jellybeans!** *(yes, really)*

By Day 4? 1,331 jellybeans. Day 5? Over 14,000. By Day 7, you have over a MILLION. A week in, you literally can't fit them in your room.

THE BIG IDEA:

**Money that earns MORE money
is like magic jellybeans.**

The longer you wait, the more you get. You just have to start.

In real life:

If you save \$5 a week starting now, by the time you're a grown-up, you might have over \$30,000. Not because you worked extra hard. Because your money made more money, and that money made more money, and so on.

Mira says:

"You don't need a lot of jellybeans to start. You just need to start.
Time does the work. That's the whole trick."