

FIRST COINS

FOUNDATIONS OF WEALTH



“Learn these lessons thoroughly, that ye may also plant in your own purse *the seed of wealth.*”

— George S. Clason, *The Richest Man in Babylon*

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Dedicated to my son Eli, whose curiosity and character inspired these lessons on life, value, and purpose.

May your journey always be guided by wisdom, kindness, and the courage to think differently.

Authors note

When I first read *The Richest Man in Babylon*, I was struck by how simple, honest, and powerful the lessons were. Yet, I also realised that if I had read it as a teenager, I probably would not have understood half of it, not because the ideas were hard, but because the world it described was so different from ours and the language was so difficult.

Today, we live in a world of instant everything: instant messages, instant entertainment, and instant spending. We are surrounded by opportunities, but also by distractions. And the most important lessons about money, saving, investing, giving, and patience, can easily get lost in the noise.

That is why I created *First Coins*. It is not about becoming rich overnight or chasing success that looks good online. It is about understanding the timeless rules that have guided every generation toward independence, stability, and purpose.

The stories in this book are inspired by the wisdom of Babylon, retold for a new generation. I have rewritten them in modern language, added real world examples, and adapted the narrative so it is easier to follow as you journey with Nadan and his friends through their challenges and choices.

Whether you are earning your first pocket money, saving for something big, or just starting to think about your future, this book is your guide to building habits that last a lifetime.

Start small.

Stay consistent.

Think long-term.

The first coin is always the hardest to save, but it is also the most important.

Introduction

Money is confusing.

You are expected to know how to use it, but almost nobody really explains it. You probably hear things like:

“Just save more.”

“Do not waste your money.”

“Invest early.”

Okay... how?

What does that actually look like with your life, your bank account (or lack of one), your friends, your parents, your future?

Almost a hundred years ago, a writer collected simple money stories and set them in an ancient city called Babylon. Adults still read that book, *The Richest Man in Babylon*, because the rules inside it are simple and powerful: money is not the goal, it is a tool.

This book takes those ideas and retells them as a story for you. No “thy gold.” No fake complicated finance talk. Just a group of teenagers in ancient Babylon figuring out how to stop being broke and start taking money seriously.

Think of it as your first financial map, not a lecture but a

compass. You will learn how to:

- Keep part of everything you earn
- Avoid traps that drain your money
- Make your savings work for you
- Build a reputation of trust and value
- Use money as a tool for freedom, not pressure
- Avoid dumb mistakes that can cost you years

You do not need to wait until adulthood to understand wealth. You only need curiosity, consistency, and a few good habits, starting with your first coin.

Ready?

Let's go to Babylon.

The Boy Who Was Always Broke

Babylon was hot, noisy, and full of people who seemed to be in a hurry.

Merchants shouted prices over each other. Donkeys pulled heavy carts through narrow streets. The smell of bread, sweat, and spices mixed in the air. Somewhere in that mess walked a boy named **Nadan**, counting the last three copper coins in his hand.

“Three coins,” he muttered. “And payday is five days away. Again.”

He slipped the coins into his belt pouch and sighed. He worked as an assistant to a scribe, copying tablets and running messages. It wasn’t glamorous, but it did pay. The problem wasn’t what he *earned*.

The problem was that his money always disappeared.

He knew the pattern by heart:

1. **Payday** – feeling rich, promising himself he'll save this time.
2. **Next day** – buying sweet cakes with friends to celebrate.
3. **Two days later** – new sandals because the old ones were “embarrassing.”
4. **End of the week** – empty pouch, small regret, big shrug.
5. **Repeat.**

Today, he walked through the market and pretended not to look at things he couldn't afford.

A shiny flute.

A carved wooden horse.

A small, beautiful clay lion that would look perfect on his shelf.

He stopped, staring at the lion.

“How much?” he asked the seller.

“Two coins,” the man said. “A bargain.”

Nadan had three coins. He could buy the lion and still have one coin left. One coin was better than nothing, right?

His hand moved towards his pouch, then he heard his name.

“Nadan! Hey!”

He turned to see **Bela**, his best friend, weaving through the crowd, waving one arm and nearly dropping a round loaf of bread with the other.

Bela was always eating.

"You're late," Nadan said.

"You're always broke," Bela replied with a grin. "Come on, the others are waiting. We're meeting under the palm tree."

"The Empty Pockets Club meets again," Nadan said dryly.

They had started the "club" as a joke. It was just a few friends who all had the same problem: **money came in, money went out, none stayed.**

The palm tree stood near the edge of the city, where the walls looked out over the fields. In its shade sat **Daria**, sharp-eyed and serious, and **Karim**, who was trying to juggle three stones and failing.

The ground around them was dusty. Their problems felt bigger.

"You're late," Daria said to them both.

"We were busy being broke," Bela said, tearing his bread loaf in half and tossing a piece to Nadan.

Nadan caught it. "Thanks," he said automatically, then frowned. "I should pay you back for this."

“With what?” Daria asked. “Those two coins you’re hiding in your pouch?”

Nadan glared. “Three coins,” he said quietly. The clay lion flashed in his mind. “Probably.”

Daria leaned back against the tree trunk. “Exactly. That’s why we’re here.”

Karim dropped all three stones and groaned. “I’m tired of it. Every time I get a little money, it vanishes. My father says, ‘You must learn to control your spending, son.’ Then he walks away without explaining anything.”

“Same,” Bela said. “My uncle told me, ‘Make your money work for you.’ How? Does it grow legs and walk to the market?” He kicked at the dirt. “No one actually shows us how.”

The four of them fell quiet. A group of older men walked past, laughing about something. One of them wore elegant, perfectly cut yet simple robes, he had no gold jewellery or flashy chains, yet the air around him seemed to part for his step. Nadan recognised him.

“That’s **Arkad**,” he said. “The richest man in Babylon.”

They all watched Arkad and his companions. Even from a distance, he looked different: relaxed, not rushing, not worried.

Karim spoke first. “Imagine if we had his money. We’d never be in this mess.”

Daria shook her head. "Lots of people win and then lose money. I've seen it. The real question is: **how did he get it, and keep it?**"

Bela chewed thoughtfully. "My father says Arkad used to be poor. A scribe like you, Nadan."

Nadan blinked. "No way."

"That's what he told me," Bela said. "He said Arkad learned special rules about money."

Nadan stared after the rich man as he continued on into the streets.

The idea felt powerful, perhaps even scary, yet exciting at the same time.

If Arkad had started poor...

If he had learned something...

Could *they* learn it too?

Daria sat up straight. Her eyes were bright now.

"Let's ask him," she said.

Karim almost choked. "Ask Arkad? The richest man in the city? Just like that?"

"Why not?" Daria replied. "Think about it. Everyone says money 'follows rules.' If we keep doing what we're doing, we'll

stay broke forever. I'm not okay with that."

Nadan felt his heart beat faster. He imagined walking up to Arkad.

Excuse me, richest man in Babylon, could you teach four clueless teenagers not to be disasters with money?

It sounded ridiculous.

But being broke forever sounded worse.

Bela grinned. "I'm in. We are already the Empty Pockets Club. Maybe we can become the Full Purses Club."

Karim shrugged. "If they throw us out, at least I'll have a story."

They all looked at Nadan.

He thought of the clay lion, the three coins, the feeling of his empty pouch at the end of every week, and the way Arkad had walked: calm, not chasing anything.

Nadan drew a slow breath and stepped forward. "Master Arkad?" he called.

Arkad turned. His eyes were steady, patient.

Nadan bowed his head. "My friends and I... we want to learn. We are always broke. We work hard but end every week with empty pouches. I don't know what we're doing wrong."

Arkad studied him for a moment. "You are doing one thing right," he said. "You are asking."

Nadan swallowed. "Will you teach us?"

Arkad's expression softened just a touch. "I hold open talks in my courtyard. Come tomorrow. Listen. Think. If you are willing to change, you will learn."

Nadan nodded quickly. "We'll be there. Thank you"

Arkad gave a small smile and continued on his way, leaving Nadan standing with a strange new feeling in his chest: possibility.

Nadan rushed back to his friends.

Daria clapped her hands . "This is good. Arkad holds a kind of open talk in his courtyard every few days. My brother listens from outside the gate sometimes. He says people ask him questions, and Arkad answers and shares his wisdom."

"Tomorrow morning," Nadan said. "We'll go early and wait."

Bela groaned. "Early?"

"Yes, early," Daria said. "Or you can sleep in and stay poor."

Bela considered. "I'll be there."

That evening, as Nadan walked home, he passed the stall with

the clay lion again. The little sculpture seemed to stare back at him.

“Two coins,” the seller reminded him. “Think how good it would look in your room.”

It *would* look good. But tomorrow they were going to see Arkad. They were going to ask how to stop being broke. It felt wrong to show up with only one coin left.

Nadan put his hand on the lion, then slowly pulled it back.

“Not today,” he said. “Maybe another time.”

The seller rolled his eyes. “Kids,” he muttered.

Nadan walked away with his three coins still in his pouch. For once, **not spending** felt... interesting. Like the start of something.

That night he lay awake, listening to the sounds of the city calming down, and imagined what he would ask Arkad. A strange thought came to him:

What if the problem isn't how much I earn, but what I do with it?

He fell asleep wondering what the richest man in Babylon would say.

Tomorrow, he'd find out.