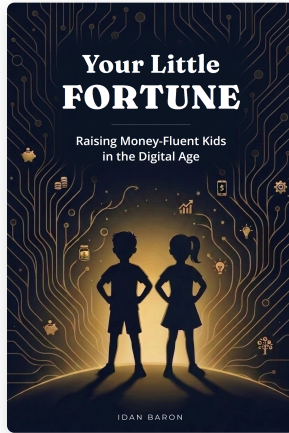


FREE SAMPLE CHAPTER



# Your Little FORTUNE

Raising Money-Fluent Kids  
in the Digital Age

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CHAPTER ONE

## The Rules Changed

Taken from the book by Idan Baron  
Available at [yourlittlefortune.com](http://yourlittlefortune.com)

# Chapter 1: The Rules Changed

## A \$4,000 Surprise

One couple thought they had a handle on their son's gaming. The eight-year-old played on his Xbox after school – a normal part of childhood in their household, and nothing that seemed particularly alarming. Then one afternoon, his mother opened their credit card statement and felt her stomach drop.

Four thousand dollars. In charges she had never approved.

Their son had been buying upgrades in his games – tapping through prompts to unlock characters, power-ups, and level packs – without any understanding that each tap drew real money from a real bank account. He was not being sneaky. He was not being defiant. He simply did not know. As his father later told ABC News:

*"Sometimes it's confusing as to what's real money and what's fake money."*

That single sentence captures the central problem parents now face.

This family is not an outlier. They are not careless or inattentive. They are a family that got caught in a gap – the widening distance between how parents learned about money and how their children experience it. When I started researching this book, I expected to find a handful of extreme cases. Instead I found a pattern so common it barely qualifies as news anymore: a 2025 survey of two thousand U.S. parents found that 31% had discovered their child made digital purchases without permission, with the average surprise bill landing around \$170. In 19% of those families, the tab exceeded \$300 before anyone noticed.

And this is just the beginning of what has changed.

# The Landscape: Three Shifts That Changed Everything

When I set out to understand what today's kids need to know about money, I expected to update the playbook my own parents used – the same basic lessons about saving, spending wisely, and living within your means. What I found instead was something more fundamental. The financial world children are growing up in is not just harder than the one we knew. It is structurally different. Three shifts, in particular, have rewritten the rules.

## Shift 1: Money Became Invisible

When most of today's parents were children, money was a physical thing. You could hold it, count it, hand it to a cashier and watch your stack get smaller. That tangible experience did something important: it created what behavioral economists call the "*pain of payment*" – the small psychological sting you feel when you part with cash. That sting is a guardrail. It forces a moment of pause. It makes spending feel real.

For today's kids, that guardrail is largely gone. Money has become a number on a screen, a tap of a thumb, a currency with a name that has nothing to do with dollars. In Fortnite, kids spend *V-Bucks*. In Roblox, they spend *Robux*. In Minecraft, *Minecoins*. None of these currencies convert to dollars at clean or intuitive rates – and that is by design. As we will see in detail in Chapter 2, these virtual currencies are deliberate abstractions, engineered to make spending feel less real. When a purchase requires nothing more than a click on a stored credit card, the natural friction that once slowed children down has effectively vanished.

UNICEF's Office of Global Insight put it plainly: the "disappearance of physical currency erases the natural 'pain of payment,'" which increases impulsivity in those still developing self-control. And a 2025 study from the UK Safer Internet Centre found that 58% of children

ages eight to seventeen have spent money inside games or apps – with 32% saying they later regretted a purchase. They are spending before they fully understand what spending means.

The scale is staggering. Roblox alone reaches over half of all American children under sixteen and generated \$3.6 billion in revenue in 2024 – primarily from children's *microtransactions*. Meanwhile, 43% of U.S. children now say they would rather receive in-game currency than any other gift, including physical toys. Roblox and Fortnite gift cards have overtaken candy and books as the top things kids buy with their pocket money.

When I dug into the numbers, one statistic stopped me cold: **72% of parents feel their child does not grasp the value of a dollar** – especially a digital dollar. It is not that these kids are irresponsible. It is that money, for them, was never something you could hold in the first place.

# VIRTUAL CURRENCY EXCHANGE RATES



Robux

**\$10 → 800 Robux**  
1 Robux ~ \$0.0125



V-Bucks

**\$10 → 1,000 V-Bucks**  
1 V-Buck ~ \$0.01



Minecoins

**\$10 → 1,720 Minecoins**  
1 Minecoin ~ \$0.0058

None of these currencies transfer between platforms.



## Shift 2: Income Became Unstable

The second shift is one that will not hit your child today – but it will define their adult life. The employment model most parents grew up expecting – get an education, land a job with a company, work there for years, earn steady raises, retire with a pension or a 401(k) – has been fragmenting for decades. The rise of the gig economy, platform-based work, and now artificial intelligence is accelerating that fragmentation.

The World Economic Forum's latest *Future of Jobs* report estimates that by 2030, approximately 92 million jobs worldwide will be displaced – roughly 22% of current roles. That sounds catastrophic until you read the next line: an estimated 170 million new roles will emerge in the same period, yielding a net gain of 78 million jobs. History supports this pattern. Over 60% of Americans today work in occupations that did not exist in 1940. Technology destroys specific jobs, but it also creates entirely new fields.

The challenge is the transition. Goldman Sachs economists project that widespread AI adoption could put 6-7% of U.S. jobs at risk of outright elimination, but the more pervasive impact is transformation: an estimated 60% of existing jobs will change significantly as AI augments certain tasks. Routine, data-intensive work – accounting, administrative support, customer service, basic programming – is already being reshaped. If your child becomes a professional in 2040, they are unlikely to hold the same role for thirty years. They will likely need multiple income streams, the ability to learn new skills continuously, and the financial resilience to weather periods of disruption.

This matters for how we teach children about money because the old playbook assumed stability. Save 10% of your salary. Build a six-month emergency fund. Those principles still hold – but they were designed for a world where your salary was predictable. When income is variable, financial literacy needs to include budgeting for irregular earnings, understanding *platform dependency*, building diversi-

fied income, and distinguishing between revenue and profit. These are concepts most adults never had to learn, and they are concepts our children will need from the start.

### Shift 3: Manipulation Became Algorithmic

This is the shift I spent the most time investigating – and the one most parents told me they understood the least.

When today's parents were children, manipulation in the financial sense was relatively blunt. A toy commercial aired during Saturday morning cartoons. A cereal box had a prize inside. A salesperson at the mall tried to upsell you. These tactics were broad, impersonal, and easy to recognize once someone pointed them out.

What children face today is something qualitatively different. Modern platforms use **AI-powered recommendation algorithms** to micro-target individual users – including children – with personalized purchase prompts tailored to their specific behavior, preferences, and psychological vulnerabilities. These systems do not guess. They analyze.

This shift – *algorithmic manipulation* – is serious enough that we dedicate an entire chapter to it later (Chapter 3). For now, the key point is this: the forces trying to separate your child from money are no longer generic advertisements. They are personalized, algorithmic, and increasingly powered by artificial intelligence. From *dark patterns* in game interfaces to AI chatbots that build emotional bonds before pushing paywalls, from *deepfake* voice scams to influencer pipelines that blur the line between recommendation and exploitation – the threats are sophisticated, and most children do not even realize they are being targeted.

# THREE SHIFTS THAT CHANGED EVERYTHING

## MONEY BECAME INVISIBLE



Physical cash vanished as digital transactions took over, making spending less tangible.

## INCOME BECAME UNSTABLE



Stable, long-term careers gave way to fragmented, variable income sources like the gig economy.

## MANIPULATION BECAME ALGORITHMIC



Marketing evolved from broad messaging to highly targeted, algorithm-driven personalized persuasion.

## What This Means for Your Kid

If you are reading this and feeling overwhelmed, I want to be honest: I felt the same way when I started this research. But here is what I kept coming back to, and what I want you to hold onto.

The old financial playbook was not wrong. It was incomplete.

The values at the core of what our parents taught us – delayed gratification, living within your means, understanding that money is earned and finite, distinguishing between needs and wants – those values are as relevant as ever. Research from the University of Cambridge confirms that many money habits and attitudes form by age seven. The emotional response a child has to spending and saving – whether they feel a pang when money leaves or barely notice – predicts their financial behavior well into adulthood. Instilling those foundational values early is still the single most important thing a parent can do.

But the specifics of the playbook – the mechanics, the contexts, the threats – need updating. Your child does not need to learn how to balance a checkbook. They need to learn why a game is showing them a purchase prompt at that exact moment. They do not need a lecture about compound interest at age nine. They need to understand why "free" games cost their family hundreds of dollars. They do not just need to recognize a scam email with bad grammar. They need to understand that an AI can perfectly mimic a trusted voice.

For children ages eight to ten, the most immediate concern is the invisibility of digital money. These children are old enough to play games with virtual economies but young enough that the abstraction genuinely confuses them. They are the ones most likely to tap through a purchase prompt without understanding what just happened. For children ages eleven to twelve, the threat shifts toward social manipulation – the peer pressure to buy skins, the algorithmically timed offers, the first encounters with influencers who are always, always selling something.

The gap between what parents know and what children face is not a failure of parenting. It is a failure of the old framework to account for a world that changed faster than anyone anticipated. You need a new framework – not just updated tips.

That is what this book is for.

## What to Do

You do not need to master every platform or understand every algorithm. But you can start this week with concrete steps that will make a real difference.

**1. Make invisible money visible again.** The single most effective thing you can do is translate virtual spending into real-world terms your child understands. When your child wants a Fortnite skin that costs 1,500 V-Bucks, do the math together: "That is about \$15 – the same as three weeks of your lunch money" or "That is the same as the book you wanted at the store last week." The goal is not to say no. It is to restore the "pain of payment" that digital transactions have eliminated. Some families use prepaid gift cards for game spending instead of linking credit cards – this creates a hard limit the child can see shrinking.

**2. Activate every parental control available – today.** Research from the Family Online Safety Institute found that only 35% of parents have enabled spending controls on their children's game consoles, and only about half use any parental controls at all on their kids' devices. Require password approval for every purchase. Disable one-click buying. Turn on email or text alerts for app store transactions. These are fifteen-minute tasks that prevent thousand-dollar surprises. Every major platform – Apple, Google, Xbox, PlayStation, Nintendo, Roblox – offers these tools. The fact that most parents have not activated them is not a judgment. It is an opportunity.

**3. Start a "digital money audit" with your family.** Sit down with your child and list every subscription, game pass, and recurring

charge connected to your household. Research consistently shows that families dramatically underestimate what they spend on subscriptions each month – the gap between what people think they pay and what they actually pay is often shocking. Making these costs visible – writing them on paper, adding them up, discussing which ones your family actually uses – is one of the most powerful financial literacy exercises you can do. And kids often react with genuine surprise: "We pay for THAT many?"

**4. Name the manipulation.** Children cannot defend against tactics they do not know exist. In age-appropriate language, explain that games are designed to make you want to spend money – and that is okay to know. Point out the countdown timer on a "limited time offer" and explain it is there to make you feel rushed. Mention that the reason a friend's character looks so cool in Roblox is because someone paid real money for that outfit. You are not trying to make your child cynical. You are building their **pattern recognition** – the ability to see a persuasion tactic for what it is and make a conscious choice rather than a reflexive one. Even eight-year-olds can grasp the concept of "this game wants me to buy something right now – do I actually want it, or is the game just making me feel like I do?"

**5. Set a family rule: no purchase without a conversation.** This works alongside parental controls but goes further. Even if your child has their own spending money or gift card balance, establish the expectation that any digital purchase includes a brief discussion. Not a lecture. Not an interrogation. A conversation: "What are you thinking about buying? How much does it cost in real money? Will you still be happy with it next week?" For children eleven and older, consider a twenty-four-hour waiting rule for any purchase over a set amount. The simple act of waiting – sleeping on it – dramatically reduces impulse buying.

## Conversation Starters

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These are designed for real moments – a car ride, a dinner table, a quiet evening. They are not quizzes. They are invitations.

**"If someone gave you \$20 right now, what would you do with it? What if they gave you 1,600 Robux instead – would you do the same thing? Why or why not?"**

This opens a conversation about whether virtual and real money feel different, and why.

**"What is the coolest thing you have seen someone buy in a game lately? Do you know how much that would cost in real dollars?"**

This is a low-pressure way to find out what your child is seeing and wanting in their digital world – and to practice the translation from virtual to real currency.

**"Have you ever bought something in a game and then wished you had not? What happened?"**

Research shows 32% of kids regret an in-game purchase. If your child is one of them, this is a powerful opening to talk about impulse versus intention – without any blame.

**"Do you think the games you play want you to spend money? How can you tell?"**

This plants the seed of media literacy and pattern recognition. You may be surprised by how much your child has already noticed.

**"If your job when you grow up did not exist yet – like, nobody has even invented it – what skills do you think would help you figure it out?"**

This is a longer-game question that introduces the idea of adaptability as a financial skill. There are no wrong answers, and the conversation itself is the point.

Before we can build a full framework for navigating this new world, we need to understand what kids are already doing with money – not what we assume, but what is actually happening. And as I discovered in my research, it is more than most parents realize. That is where we are headed next.

Thank you for reading this free chapter.

## There are 12 more chapters waiting for you.

This was just the beginning. The full book gives you a complete framework for raising financially confident kids in the digital age.

### WHAT YOU'LL FIND INSIDE

#### Part One: The New Landscape

What kids are actually doing with money online, and the threats they can't see

#### Part Two: The Core Curriculum

Money fundamentals, digital literacy, entrepreneurship, investing, and career thinking in the AI era

#### Part Three: Protection Without Paralysis

Spotting financial manipulation, healthy risk-taking, and knowing when to step in

#### Part Four: The Family System

Making financial education an ongoing family conversation, not a one-time lecture

### PLUS: THE FREE DIGITAL TOOLKIT

Every book purchase includes access to the companion Digital Toolkit with interactive worksheets, platform guides, conversation cards, meeting templates, and progress trackers.

### 35 ORIGINAL GRAPHICS INSIDE



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