

Money While You Sleep

The Seed Box

Stories for the Next Generation

Eugene Han

*Book One in the Seed Box series — a story companion to Money While
You Sleep: A Guide to Financial Freedom*

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Scripture quotations are taken from the New International Version® (NIV) unless otherwise noted.

*For every grandparent who ever planted a tree they
knew they'd never sit under —
and for every child who will.*

A Note Before You Begin

This book was written to be read aloud — one story a night, if you can manage it, though it will forgive you if you can't.

Each story stands on its own, but together they follow Grandpa Eli and his three grandchildren over nine summer evenings, as he opens an old cedar box and tells them, one at a time, the things he learned about money, work, patience, and God across a long life.

You don't have to explain every lesson when you finish a chapter. Children (and grown-ups) rarely absorb a truth the moment they hear it — they absorb it the way a field absorbs rain, slowly, and it shows up later as something green. Read the story. Ask the question at the end if you'd like. Try the activity if there's time. Then close the book and let it sit.

The seeds Grandpa Eli hands out in these pages are the same ones examined at length, with charts and formulas, in *Money While You Sleep*. This is simply the version you plant early — so that by the time your child needs the formulas, the roots are already deep.

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The Seed Box



The summer Mia turned nine, Theo turned six, and Jonah turned fourteen and decided he was too old for bedtime stories, all three of them ended up at Grandpa Eli's house anyway, because their parents needed a week to move into a new apartment and Grandpa Eli had a porch, a garden, and absolutely nowhere else to be.

Grandpa Eli had been many things in his life — a carpenter, mostly, though also for a while a house-painter, a landlord, and, according to Theo, "probably a pirate," which Grandpa Eli neither confirmed nor denied. What he was now, mostly, was old, and slow, and endlessly interested in whatever the three of them were doing, which was more than most grown-ups managed.

On their first night, after supper, he set a small wooden box on the porch table. It was cedar, dark with age, with a brass latch gone green at the edges.

"What's in it?" Mia asked.

"Seeds," said Grandpa Eli.

Theo climbed onto the bench to look. "Seeds don't fit in a box that small. Seeds go in the ground."

"These went in the ground a long time ago," Grandpa Eli said. "What's left is just what they grew into — small enough now to carry in a pocket, or a story."

He opened the latch. Inside, nestled in cotton, were nine small objects: a coin, a pinecone, a scrap of red rope, a dried apple seed, a kernel of wheat, a tiny brass key, a horseshoe nail, a chip of roof shingle, and an acorn.

Jonah, who was pretending to read on the porch swing and definitely listening, said, without looking up, "Those just look like junk."

"They did to me too, once," Grandpa Eli said. "Until I understood what each one cost me to learn, and what it gave me back. Every object in this box is tied to something I learned about money — real money, the kind you earn and spend and save — but also about something bigger that money is always secretly about. Freedom. Trust. Patience. What it means to build something that outlasts you."

"That's a lot for a pinecone," said Mia.

"It is," Grandpa Eli agreed. "That's rather the point of a seed. Nine nights, nine seeds. One story each night, if you'll sit still for it."

Theo was already sitting still, which for Theo was itself a kind of miracle.

"Why are you giving them to us now?" Jonah asked, still pretending not to care.

Grandpa Eli closed the box gently. "Because the wisest thing anyone ever told me about money is that it starts serving you the moment you stop chasing it — and I'd rather you learn that at nine, or six, or even fourteen," he added, with the smallest smile toward Jonah, "than at forty, the way I did."

"Start children off on the way they should go, and even when they are old they will not turn from it." — Proverbs 22:6

Talk About It Tonight

What do you think Grandpa Eli means when he says money should "serve" you, and not the other way around? Can you think of a time money — or the wanting of it — got in the way of something more important?

Try This Together

Find a small box, jar, or tin your family can use as your own Seed Box. Each night this week, after you read a story, put one small object inside to remind you of it — a coin, a bean, a button, anything. By the end, your box will hold your own nine seeds.

One — The Boy Who Chased the Coin



The first night, Grandpa Eli reached into the box and took out the coin. It was old and dull, worn nearly smooth, with a hole punched through the middle.

"This one's about a boy named Caleb," he said, "who lived a long time ago in a village at the bottom of a very long hill."

One morning, Caleb was walking to the well when a gold coin rolled out of a merchant's cart, bounced twice, and went spinning down the road ahead of him, flashing in the sun.

Caleb ran after it. Coins didn't roll down his family's road every day — most days, none did at all — and he was not about to let this one get away.

But the coin was faster than it looked. Every time Caleb got close enough to grab it, it hit a stone or a rut and bounced just out of reach, rolling on. It rolled past the well, so Caleb never filled his jug. It rolled past his friend Simeon, who was stuck under a fallen cart and needed help lifting it, but Caleb only shouted "Sorry, can't stop!" and kept running. It

rolled past the baker's stand, where the smell of fresh bread might once have made him stop and think of his hungry little sister at home — but Caleb didn't even notice the smell. It rolled past the orchard in full bloom, past the shepherd calling his sheep home, past nearly everything worth seeing in the whole village, and Caleb saw none of it, because his eyes never left the coin.

By the time the coin finally rolled to a stop — against the sandaled foot of an old woman sitting outside her gate — Caleb had run the length of the village twice. He was gasping, filthy, and his empty water jug had cracked in the chase.

The old woman picked up the coin and turned it over in her fingers. "This is what's had you running all morning?"

"Yes," Caleb wheezed. "May I have it?"

"You may," she said, and held it out. "But may I ask you something first? What were you planning to do with it, once you caught it?"

Caleb opened his mouth, and found he didn't actually know. He hadn't been thinking about what the coin was for. He'd only been thinking about catching it.

The old woman closed his fingers around the coin. "A coin that owns you is worth less than no coin at all, boy. It's a fine servant and a terrible master. The trick isn't catching it. The trick is knowing what you'll do with it once it's in your hand — otherwise it'll just roll you right past your own life."

Caleb walked home slowly after that, coin in his pocket, and for the first time all morning, he noticed the orchard in bloom. He stopped at the baker's stand — not running this time — and bought a small loaf with the coin, for his little sister. And on the way home, he stopped to help Simeon lift the fallen cart after all.

"So what happened to the coin?" Theo asked.

"He spent it," Grandpa Eli said. "On bread. Which is, I promise you, exactly what a coin is for."

"That's it? He just chased it around town for nothing?"

"Not for nothing," said Grandpa Eli. "He learned the difference between chasing money and using it. Some people spend their whole lives chasing, same as Caleb, and never once stop to ask what they were running for in the first place."

Jonah, from the swing, said quietly, "That's kind of a sad story, though. He was fast. He caught it."

"He did," Grandpa Eli said. "The question was never whether Caleb could catch the coin. The question was whether the coin would end up catching him."

*"Whoever loves money never has enough." — Ecclesiastes
5:10*

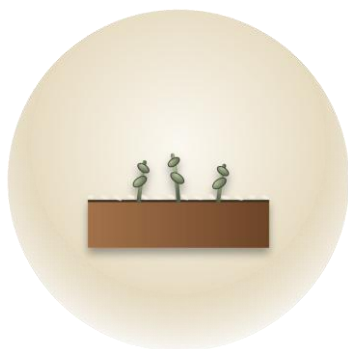
🗨️ **Talk About It Tonight**

What did Caleb miss while he was chasing the coin? What is one thing money can buy — and one thing it never can?

 Try This Together

Give everyone a coin or a small object to hold for one minute without letting go, thinking only about it. Then talk about how it felt to have all your attention pulled to one small thing. Money can do that too, if we let it.

Two — The Field That Looked Empty



The second night was cold for summer, so they moved inside to the fireplace, and Grandpa Eli took out the pinecone.

"This one's about a girl named Nadia," he said, "who moved to a new town in the middle of winter, which is a hard time to move anywhere."

Nadia's family didn't have much. Their new house was small and drafty, and from her window all Nadia could see was a field behind the house — brown, frozen, and completely empty, as far as she could tell. It matched exactly how she felt: like there was nothing there and nothing coming.

At school, the other kids talked about their vacations and their video games and their new sneakers, and Nadia said nothing, because she had none of those things, and it was easier to stay quiet than to explain.

One afternoon an old farmer named Mr. Alvarez, who owned the field behind her house, caught her staring out at it and asked what she saw.

"Nothing," Nadia said. "It's just dirt."

"Come look closer," he said, and walked her out to the fence line. He knelt down and brushed away a thin crust of frost, and underneath, buried in the cold dirt, were rows and rows of tiny green shoots, barely an inch tall, waiting.

"Winter wheat," he said. "Planted last fall. It looks dead all winter. It isn't. It's just working where you can't see it, gathering strength for spring."

He looked at her sideways. "You remind me of this field, a little."

Nadia frowned. "I don't have anything buried in me. I don't have any money, or anything nice, or —"

"I didn't ask what you have," Mr. Alvarez said. "I asked what's buried. Different question." He counted on his fingers. "You've got two good hands. A mind quick enough to notice an old man staring at his own field. Time — more of it than I have left, certainly. People who love you, even if they're stretched thin right now. And whatever it is you believe about God, which, if it's anything like what I believe, means you were never actually starting from nothing at all."

Nadia thought about that for a long time. That spring, she started helping Mr. Alvarez in the field after school — not for money, at first, just because he was kind and she liked being outside. She learned to plant, to weed, to notice

which shoots needed water and which needed to be left alone. By summer, she was good enough that he began paying her a little. By the next winter, when she looked out her window at the field, she didn't see nothing anymore. She saw exactly what was buried there — and she'd started to see the same thing in herself.

"So the field wasn't really empty," Mia said. "It just looked that way."

"Most empty-looking things do," said Grandpa Eli. "People too. The wealthiest folks I ever met weren't always the ones with the most money in the bank. They were the ones who'd taken a good look at what they already had — their hands, their time, their faith, their people — and decided to start there instead of waiting for something to be handed to them."

"Do not despise these small beginnings, for the Lord rejoices to see the work begin." — Zechariah 4:10

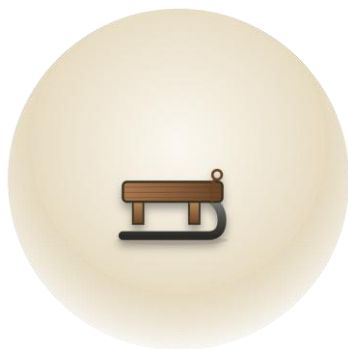
Talk About It Tonight

What was "buried" in Nadia that she couldn't see at first?
What do you think is buried in you?

Try This Together

On a piece of paper, have everyone list three things they already have — not money, but skills, time, or people — that could grow into something if they were "planted." Keep the list somewhere you'll see it again.

Three — Sam's Sled



The third night, Grandpa Eli took out the scrap of red rope, and Theo, who loved sledding more than almost anything, sat up very straight.

"This one's mine, mostly," Grandpa Eli said. "Well — a boy named Sam's. But I was that boy, a very long time ago, so I suppose it's mine too."

The first big snow of the year came early, and every kid on Sam's street had a sled ready except Sam. His old one had cracked in half the previous winter, and his parents had said, kindly but firmly, that a new one would have to wait until his birthday, still two months off.

Two months felt like forever with fresh snow already falling. So when his neighbor Deshawn, a year older and always a little too pleased with himself, offered Sam a deal, Sam listened.

"I'll lend you the money for a sled," Deshawn said. "You pay me back double next week. Easy."

It did sound easy. Sam borrowed enough for a sled, and for one glorious week, he flew down Miller's Hill faster than anyone. Then the week ended, and Sam didn't have double the money — he barely had the first amount, having spent his allowance on hot chocolate to celebrate.

"That's fine," Deshawn said, not unkindly, but not exactly kindly either. "It just doubles again. Simple interest — well, not simple, actually. But you'll figure it out."

It did not feel fine. The next week, Sam owed even more. To pay some of it down, he gave Deshawn his favorite pocketknife. The week after that, he owed still more, and gave up his Saturday chore money for a month. Then his comic books. Then, worst of all, Deshawn started asking for Sam's turns on the sled itself — the very thing the whole debt had been for in the first place.

Sam stopped sledding. He stopped a lot of things. He noticed that every time he thought about doing something fun, a little voice reminded him he owed Deshawn something, and the fun drained right out of it. He felt, though he didn't have the word for it yet, like a rope was tied around his middle, getting shorter every week, pulling him back toward Deshawn's porch whether he wanted to go there or not.

His dad noticed him moping by the window one evening and asked what was wrong. Sam, embarrassed, told him everything.

His dad didn't yell. He walked next door, had a quiet conversation with Deshawn's parents, and came back

having settled the whole debt — but he made Sam work it off around the house anyway, dish by dish, chore by chore, over the following month.

"Why?" Sam asked. "You already paid it."

"Because I want the lesson to cost you something," his dad said, "or you won't remember it. Borrowing isn't free, even from someone who loves you. And when you borrow from someone who doesn't especially care what it costs you — that rope gets tied awfully fast, and it's awfully hard to untie."

The day Sam's debt was finally worked off, he grabbed his sled — his own again, no strings attached — and flew down Miller's Hill so fast his hat blew clean off. He said later it was the best run of his whole life, and he suspected it had less to do with the hill and more to do with the rope that wasn't around his middle anymore.

"So he never borrowed again?" Mia asked.

"Not the way he did that time," Grandpa Eli said. "He learned there's a real difference between waiting and saving for something you want, and borrowing your way into it before you're ready. One of those makes you free when you finally get there. The other one ties a rope around you first."

"The borrower is slave to the lender." — Proverbs 22:7

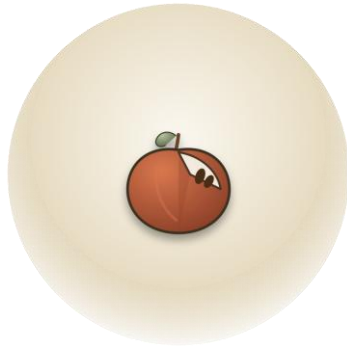
Talk About It Tonight

How did the rope feel to Sam, even before his dad explained anything? What's the difference between saving up for something and borrowing for it?

Try This Together

Think of something you want right now. Instead of asking how you could get it today, talk together about how long it would take to save for it — and what it might feel like to finally buy it with money that's really yours.

Four — Grandma's Apple Seed



The fourth night, Grandpa Eli took out the dried apple seed, small and brown, and held it up to the lamp.

"This one belonged to your great-great-grandmother," he said. "A woman named Ruth, who I only knew as a very old lady who smelled like cinnamon and could out-argue anyone in church about the right way to can peaches. But when she was young — younger than your mother is now — she planted this."

Well — not this exact seed, since seeds don't usually keep for a hundred years. But one just like it, on the morning of her wedding, in the backyard of the small house she and her new husband had rented.

"A tree won't feed us for years," her husband had said, watching her dig.

"I know," Ruth said. "I'm not planting it to feed us. I'm planting it because someone has to start, and it might as well be today instead of some day I keep putting off."

It took eight years before that tree gave its first real apples — a modest crop, maybe two dozen, tart and small. Ruth saved the seeds from those apples and planted a second tree the following spring. And a third from the seeds after that. By the time her own children were grown, there were a dozen apple trees behind that little house. By the time her grandchildren — Grandpa Eli among them — were old enough to climb them, there was a whole orchard, with more apples every autumn than the family could possibly eat, so they gave bushels away to neighbors and the church and anyone who'd take them.

"How many trees are there now?" Mia asked.

"Hundreds," Grandpa Eli said. "It's not really Ruth's little orchard anymore — it's the county nature preserve, if you can believe it. I still go every October."

"From one seed?" Theo said, wide-eyed.

"From one seed, planted early, and left alone to do what seeds do." Grandpa Eli pulled a scrap of paper from the box and drew a simple line of numbers. "Here's the part your great-great-grandmother understood better than most people ever do. If one tree gives you enough seeds to plant two more trees, and each of those trees eventually does the same — one becomes two, two becomes four, four becomes eight, eight becomes sixteen — you don't need very many turns before the numbers get enormous. That's not magic. That's just what happens when something is allowed to grow on top of what it already grew."

"Money does that too?" Jonah asked, and for once he wasn't pretending not to care.

"Money does that exactly," Grandpa Eli said. "It's called compound interest, and it's the closest thing to magic that isn't. A little money, saved early and left alone, grows into a lot of money — not because you worked harder, but because you gave it enough years to do what an apple seed does. The tragedy is that most people wait until they're forty or fifty to plant anything at all, and then they wonder why their orchard looks so small next to somebody who started at twenty. It was never about working harder. It was about starting sooner."

"Ruth just had to wait, though," Mia said. "For eight whole years before even one apple."

"She did," Grandpa Eli agreed. "That's the only catch. The magic is real, but it isn't fast. It asks you to trust that something is happening underground, long before you can see it above the dirt."

*"Whoever gathers money little by little makes it grow." —
Proverbs 13:11*

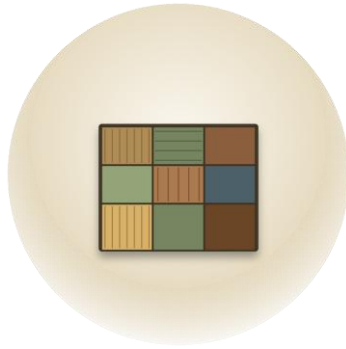
Talk About It Tonight

Why did it matter that Ruth planted her tree early, instead of waiting until she "had time"? What's something small you could start today that might grow into something big later?

Try This Together

Do the doubling math together, out loud: start with \$1 and double it every year for ten years (1, 2, 4, 8...). Guess the final number before you calculate it — most people guess far too low.

Five — The Farmer's Seven Fields



The fifth night, Grandpa Eli took out the kernel of wheat.

"This one's about a farmer," he said, "named Old Tomas, who made one enormous mistake and then spent the rest of his life making sure he never made it again."

For years, Old Tomas planted his entire farm in a single crop: wheat, and only wheat, in one great field that stretched from his barn to the tree line. It was simple. It was efficient. And for a while, it worked beautifully — good rains, good harvests, a full barn every autumn.

Then came the year of the blight. A sickness moved through the wheat fields of the whole region, and Tomas's field, being entirely wheat, was entirely lost. One crop, one bad season, and there was nothing left at all. He nearly lost the farm.

He rebuilt slowly, and this time, he did something different. He divided his land into seven smaller fields instead of one large one. Wheat in the first, yes, but corn in the second, beans in the third, an orchard in the fourth, a fishpond in

the fifth, beehives along the sixth, and pasture for a small flock of sheep in the seventh.

His neighbors thought he'd lost his nerve. "Seven little fields will never make what one big field made," they said.

"Maybe not in a good year," Tomas admitted. "But I'm not planning for a good year. I'm planning for the year I can't predict."

He also did something else, quieter but just as important. He dug small channels from the stream at the top of his land, so that each of the seven fields watered itself a little every day, whether Tomas remembered to check on it or not. He built the system once, carefully, so it could keep running even on the days he was sick, or busy, or simply forgot.

Three years later, a blight hit the region's corn crop instead of wheat. Tomas's corn field failed — but his wheat, beans, orchard, pond, bees, and sheep didn't even notice. He had the best year of his life, not because any one field did spectacularly well, but because no single failure could take everything down at once, and because the channels had kept every field alive through a summer so busy Tomas barely had time to think.

"So he just got lucky the blight hit corn instead of wheat again?" Jonah asked.

"That's exactly the point," Grandpa Eli said. "He didn't know which crop would fail. Nobody ever does. That's why you don't bet the whole farm on guessing right. You spread it out, so that whatever happens, something is still standing

— and you build it so it takes care of itself, because you won't always be there to watch every field at once."

"Give portions to seven, yes to eight, for you do not know what disaster may come upon the land." — Ecclesiastes 11:2

Talk About It Tonight

Why was it actually safer for Tomas to have seven small fields instead of one big one? Can you think of a time when spreading something out — friends, activities, savings — protected you when one thing didn't work out?

Try This Together

Brainstorm as a family: what are all the different "fields" a kid could plant instead of keeping all their money or hope in one place — a piggy bank, a savings account, a lemonade stand, helping a neighbor for pay? List as many as you can.

Six — The King's Portion



The sixth night, Grandpa Eli took out the little brass key, though he didn't explain right away what it opened.

"This one's about a girl named Priya," he said, "who ran the best fruit stall in her whole market — and hated, for a while, one particular part of it."

Priya was clever and hardworking, and by thirteen she'd built her family's little fruit stall into the busiest one on the street. But every month, a town collector came by and took a portion of her earnings for what everyone called the King's Portion — taxes, though nobody used that word out loud, because it made grown-ups sigh.

Priya resented it fiercely. "I grew the fruit. I hauled it to market. I stayed out here in the sun all day selling it. Why does the King get any of it at all?"

Her mentor, an old spice merchant named Farrukh who'd run a stall in that market for forty years, listened to her complain and then, instead of arguing, took her for a walk.

He showed her the stone road they'd used that morning to bring crates of fruit into town — smooth and well-kept, built by the King's masons. He showed her the town well, dug and maintained by King's workers, where she filled her water jug every day for free. He pointed to the wall around the town, and the watchmen who walked it at night, keeping raiders and thieves away from her stall while she slept safe at home. He showed her the small schoolhouse where her little brother was learning his letters, taught by a teacher the King's portion helped pay.

"You didn't build any of that alone," Farrukh said. "None of us did. The King's Portion is how a whole town builds the things too big for one stall owner to build by herself. You still have to make sure it's collected fairly, and spent honestly — that part matters enormously, and you should always pay attention to it. But the portion itself isn't robbery. It's how the road got built that you walked on this morning without even thinking about it."

Priya thought about that the next time the collector came around. She still didn't love handing over part of her earnings — nobody ever really does — but she stopped resenting it, and started paying it honestly and on time, the same way she'd want the collector to deal honestly with her.

Years later, when she was running not just a stall but half the market, a young trader complained to her about the King's Portion exactly the way she once had. Priya just smiled and took him for a walk down the very same road.

"So taxes are actually a good thing?" Mia asked, sounding unconvinced.

"They're a necessary thing," Grandpa Eli said, "which isn't quite the same, but it's close enough for a Tuesday. Nobody enjoys the King's Portion. But the roads and the wells and the watchmen have to be paid for somehow, and pretending otherwise doesn't make the bill go away — it just means somebody else has to shoulder it instead of you. Paying what you honestly owe, no more and no less, is part of being someone whose word and whose ledger can both be trusted."

"Give to everyone what you owe them... if taxes, then taxes." — Romans 13:7

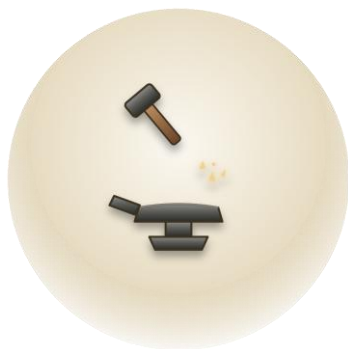
Talk About It Tonight

What did the King's Portion actually pay for in Priya's town? What things in your own town do you think taxes help pay for?

Try This Together

On your next walk or drive, count how many things you see that were probably paid for by everyone together — roads, streetlights, the library, a fire station, a school.

Seven — The Apprentice's Choice



The seventh night, Grandpa Eli took out the horseshoe nail.

"This one's about a boy named Ezra," he said, "who was apprenticed to a blacksmith, back when that was still how boys learned a trade."

Ezra and another apprentice, a boy named Cobb, worked the same hours at the same forge under the same blacksmith. Their days were identical — hauling coal, pumping bellows, learning to shape iron. But their evenings were their own, and that's where the two boys differed.

Cobb spent every evening exactly the way most boys his age wanted to: playing games in the square, telling stories by the tavern fire, doing absolutely nothing that resembled work. Nobody blamed him. He'd earned his rest.

Ezra rested too, most nights. But three or four evenings a week, instead of joining Cobb in the square, he stayed at the forge an extra hour, reading the blacksmith's old manuals by lamplight, practicing joints and mixes nobody had asked him to practice, asking the blacksmith questions that had nothing to do with that day's work. It wasn't required. It

certainly wasn't fun, most of the time. It was, frankly, kind of boring, and Cobb teased him for it more than once.

Nothing dramatic happened for years. Ezra didn't get paid extra for his evening hours. Nobody noticed much of a difference between him and Cobb, day to day. The two boys finished their apprenticeship at almost the same time, with almost the same skills, as far as the town could tell.

Then, one winter, the town's only well pump — an old, complicated iron mechanism nobody currently living had ever repaired — froze and cracked in a hard freeze. Without it, the town had no easy way to draw water. The blacksmith who'd trained the boys was long retired and too frail to help. Cobb looked at the broken pump and had no idea where to begin; it wasn't the kind of ordinary tool-making he'd learned.

Ezra recognized it immediately. He'd studied that exact mechanism years earlier, on one of those boring evenings nobody had made him spend, purely because it interested him. He fixed the pump in an afternoon.

The town noticed. Ezra's shop, within a few years, was the one every farmer for miles brought their hardest problems to — not because he was naturally more talented than Cobb, but because of several hundred quiet hours neither of them had thought much about at the time.

"That's not fair to Cobb, though," Jonah said. "He worked just as hard during the day."

"He did," Grandpa Eli agreed. "This isn't a story about who worked harder. It's a story about what you do with the

hours nobody's making you use for anything. Ezra didn't get rich from any single evening he spent studying. He got rich from all of them added together, over years, same as Ruth's apple trees. The world tends to pay very well for a skill nobody else bothered to learn — and it usually takes a few boring evenings to earn one."

"Do you see someone skilled in their work? They will serve before kings." — Proverbs 22:29

Talk About It Tonight

What did Ezra do with his evenings that Cobb didn't? Was it fun for him at the time? Why do you think he kept doing it anyway?

Try This Together

Have each person name one skill — an instrument, a sport, a language, a craft — they'd like to be a little better at a year from now, and one small thing they could do this week to start.

Eight — The House on Maple Street



The eighth night, Grandpa Eli took out the chip of roof shingle, worn gray and split at one edge.

"This one's actually mine," he said. "No borrowing another family's story tonight. This is the summer I turned twenty-six."

There was a house on Maple Street that nobody wanted. It had sat empty two years, windows boarded, roof half-caved on one side, a tree growing up through what used to be the back porch. The bank that owned it would have taken almost anything for it, which was the only reason a young carpenter with hardly any savings — that was Grandpa Eli — could afford it at all.

"Your grandmother thought I'd lost my mind," he said. "Which, in fairness, was a reasonable thing to think."

He spent that whole summer and most of the fall fixing it, evenings and weekends, often with his own father beside him, who'd lent him just enough money to start. New roof. New wiring. Walls that had to come down and go back up properly. It was slow, and often miserable, and more than

once he sat on the porch steps at midnight wondering if he'd made an enormous mistake.

By winter, the house was whole again — not fancy, but sound, warm, and dry. Grandpa Eli rented it to a young family who'd been living in a cramped apartment above a shop, saving for a place with a yard for their kids. They moved in that December, and Grandpa Eli remembered the mother crying at the sight of the little backyard, snow and all.

"And here's the part your grandmother came around on," he said. "That family paid rent every month for the next eleven years — money that came in whether I was hammering nails somewhere else, or sick in bed, or asleep at two in the morning. I did the hard work once, up front, fixing what was broken. After that, the house itself did a good deal of the working. Not by magic — I still had to fix the water heater once, and repaint the porch twice — but far less than if I'd tried to make that same money some other way, hour by hour, forever."

"Did you ever sell it?" Mia asked.

"Years later, when the family finally bought a home of their own. I sold the house for more than triple what I'd paid, on top of every month of rent I'd already collected." He turned the shingle chip over in his fingers. "But the money was never really the best part. The best part was that broken house on Maple Street, which nobody else wanted, ended up sheltering three different families over the years I owned it, and every single one of them left better off than they arrived. Fixing something broken into something valuable,

and sharing it fairly with the people who need it — that's about as honest a way to build wealth as I've ever found."

"By wisdom a house is built, and through understanding it is established." — Proverbs 24:3

Talk About It Tonight

What did Grandpa Eli have to do first, before the house could start "working" for him? Why do you think it mattered to him that the families who lived there were treated fairly?

Try This Together

Look around your own home or neighborhood for something broken, neglected, or overlooked. Talk about what it would take to fix it — and who might benefit if someone did.

Nine — The Shade Tree



The ninth night, Grandpa Eli took out the last item but one — an acorn, small and unremarkable — and for a moment he didn't say anything at all. He just looked out the window, toward the backyard, where a massive old oak tree stood black against the last light, wide enough that its shade covered nearly the whole lawn.

"You know that tree," he finally said. "You've climbed it every summer of your lives."

"You planted it?" Theo asked, amazed, because to a six-year-old, that tree looked like it had simply always existed, the way mountains do.

"I planted it the spring I turned thirty," Grandpa Eli said, "as a twig about as tall as Theo is now. My neighbor at the time laughed at me. Told me oaks take fifty, sixty years to give real shade — I'd be an old man, or gone altogether, long before that tree was worth sitting under. He wasn't wrong about the timing. He just didn't understand why I was doing it anyway."

"Why were you?" Jonah asked.

"Because somebody has to plant the tree that somebody else sits under," Grandpa Eli said. "That's the whole secret, really, hiding in plain sight. Every good thing you've ever enjoyed that you didn't have to work for — this house, this yard, that oak tree, even the stories in this box — somebody planted before you arrived, without any guarantee they'd be around to enjoy it themselves."

He nodded toward the window. "I'm eighty-one years old this fall. I don't especially need saving up for retirement anymore — that season of my life already happened, and it happened, I'll tell you honestly, because years before this box, years before that tree, I planted a great many small, unglamorous seeds and left them alone long enough to grow. Some of it was money set aside every month whether I felt like it or not, same as your great-great-grandmother's apple seeds. Some of it was that broken house on Maple Street. Some of it, like the ant your grandmother used to talk about — the one who stores up food in summer, all on her own, with no one standing over her telling her to — was just quietly doing today what my future self would thank me for."

He looked at each of them in turn. "But here's what I've come to believe matters even more than any of that. The tree isn't really for me anymore, and it hasn't been for years. It's for you. It'll be for whoever you bring here someday, kids of your own maybe, sitting under shade I planted before your parents were even born. That's not an accident, and it's not really about the tree, either. It's what your whole life adds up to, if you let it — providing shade for people you may never even meet."

"A good man leaves an inheritance to his children's children." — Proverbs 13:22

 Talk About It Tonight

What is Grandpa Eli's "shade tree" — the thing he planted for people who weren't even born yet? What's something your family could start now that would still be helping people decades from now?

 Try This Together

Plant something together this week, even something small — a seed in a cup, an herb on a windowsill. Check on it together and talk about what patience feels like while you wait.

The Empty Box



On the last night, Grandpa Eli set the cedar box on the table, and this time, when he opened it, it was empty except for a single acorn left rattling in the corner.

"Nine seeds, nine nights," he said. "That's everything I had to give you — everything I've learned in eighty-one years about money, and work, and patience, and about the God who, I've come to believe, cares a good deal more about how faithfully you tend a small thing than how large a thing you eventually build."

"What happens to the box now?" Mia asked. "It's just empty."

"It's not empty," Grandpa Eli said. "It's ready." He reached under the table and brought out three smaller boxes — plain, unfinished wood, one for each of them. "Every seed I gave you this week, you get to plant now, in your own life, in your own way, on your own timeline. And somewhere along the way — maybe not for years — you'll learn something I never taught you, something that's yours alone. That's the seed that goes in your box."

He pressed the last acorn into Theo's small hand, and closed his fingers around it. "The best time to plant a tree was twenty years ago. The second best time is tonight. You don't have to understand everything in that box today. You just have to start."

Jonah, who had spent nine nights pretending not to care, turned the little wooden box over once in his hands, said nothing about being too old for it after all, and set it carefully on the shelf above his bed, where it stayed for a long, long time.

"Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up." — Galatians 6:9

Talk About It Tonight

Which of the nine stories do you think about the most? Why that one?

Try This Together

Start your own family Seed Box tradition — plant one small, real thing this month (a savings goal, a skill, a garden, an act of kindness done regularly) and check back on it together in a year.

A companion to Money While You Sleep: A Guide to Financial Freedom by Eugene Han, which explores every principle in these stories in full — the real math, the real accounts, and the real road map — for the grown-ups doing the planting.

A Companion Guide for the Grown-Ups

You already know these principles. This section connects each story to the real mechanics underneath it — actual numbers, actual accounts, and the points where reasonable financial voices genuinely disagree.

The Seed Box

The principle. Money is meant to serve your life and priorities, not become the priority itself — and the habits that decide which one happens are set earlier than most families realize.

What this looks like with real numbers. Research on financial socialization consistently finds that money attitudes and behaviors are substantially formed by around age seven, shaped far more by what kids observe than what they're told. Waiting until a first job or college to start these conversations isn't starting from zero — it's starting against a decade or more of osmosis, whatever that osmosis happened to teach.

Where this gets contested. Some parents worry that talking openly about money early creates anxiety rather than literacy. There's a real difference between transparency ("here's how we decide what we can afford") and burden-sharing ("we don't know if we can pay rent this month") — the research generally supports the former and cautions against the latter.

The conversation worth having. What did your own family teach you about money before you were ten, on purpose or by accident — and which parts of that are you actively passing on versus trying to interrupt?

One — The Boy Who Chased the Coin

The principle. Money with no job — no goal, no plan, nothing it's actually "for" — tends to run you instead of the other way around.

What this looks like with real numbers. Behavioral economists call this "mental accounting": households that save toward a specific, named goal (a house down payment, an emergency fund, a child's braces) save more consistently and raid the money less often than households with an undifferentiated general savings habit. The label itself changes behavior.

Where this gets contested. This can tip into its own trap — treating every dollar as needing a spreadsheet-worthy purpose can produce a joyless hyper-optimization where nothing is ever simply enjoyed. Caleb's lesson isn't "account for everything." It's "know what you're actually chasing."

The conversation worth having. Ask everyone in the family to name one thing they're currently saving or earning toward. If the honest answer is "nothing in particular," that's worth naming out loud.

Two — The Field That Looked Empty

The principle. Human capital — your skills, time, health, and relationships — is real wealth, often more valuable early on than any dollar figure, and it compounds the same way money does when you invest in it.

What this looks like with real numbers. Economists have studied this formally since the 1960s under the term "human capital," and the numbers back the fable: a four-year college degree is estimated to return roughly 10% annually over a career, in the same range as the long-run stock market average, while

workers who stop investing in their skills see that return flatten or reverse as their knowledge ages out.

Where this gets contested. "Invest in yourself" can become an excuse to avoid ever actually saving money — some people use "I'm building my human capital" to justify years of underearning with no plan to convert that capital into income. The two aren't substitutes for each other; they're meant to run in parallel.

The conversation worth having. What's one skill, credential, or relationship you haven't invested in for over a year — and what would it cost, in time or money, to change that?

Three — Sam's Sled

The principle. Debt isn't just a number. It's a claim on your future choices, and the emotional weight of owing someone shows up long before the math gets bad.

What this looks like with real numbers. The math gets bad fast: an \$8,000 balance at 24% APR — a fairly typical credit card rate — making only minimum payments takes over twenty years to pay off and costs more in interest than the original balance. That's not a hypothetical; it's the default outcome of minimum-payment-only credit card debt.

Where this gets contested. Not all debt is Deshawn's debt. A mortgage at a reasonable fixed rate, or a low-interest loan tied to a credential that raises your earning power, behaves very differently than high-interest consumer debt. Treating "all debt" as equally dangerous can lead to decisions like paying off a 4% mortgage early instead of investing — usually not the better move.

The conversation worth having. If your family carries any debt right now, do you know the exact interest rate on each

balance — not roughly, but exactly? Most people don't, and that number should drive the order you pay things off in.

Four — Grandma's Apple Seed

The principle. Money invested early does most of its growing in the final years, not the first ones — which means the years you "can't afford" to invest are often the ones that matter most.

What this looks like with real numbers. The classic illustration: someone who invests \$300 a month from age 25 to 35 and then stops — \$36,000 total — will, left untouched at a 7% average return, end up with more at 65 than someone who invests \$300 a month from 35 to 65 straight through, \$108,000 total. Three times the contributions, and still behind, purely from the ten-year head start.

Where this gets contested. This is one of the most-cited facts in personal finance, and it's true — but it's sometimes used to make people who genuinely couldn't invest in their twenties feel like they've permanently lost the game. Starting at 35 or 45 is dramatically better than starting at 55, even if it isn't as good as starting at 25.

The conversation worth having. If you haven't calculated it recently, look up what your current monthly contribution actually becomes by a real retirement date at a conservative growth rate. The number is usually more surprising than expected, in either direction.

Five — The Farmer's Seven Fields

The principle. Concentrating everything in one place — one stock, one employer, one income source — means a single bad

season can undo years of good ones. Automation protects good habits from your own future inconsistency.

What this looks like with real numbers. The most common real-world version of Tomas's mistake is employees who hold large amounts of employer stock inside a 401(k). When Enron collapsed in 2001, employees who'd concentrated retirement savings in company stock lost their jobs and their retirement savings in the same event — diversification is specifically insurance against that kind of correlated, all-at-once loss.

Where this gets contested. Diversification isn't the same as "own a little of everything." Over-diversifying into dozens of overlapping funds can just recreate an index fund with higher fees and more complexity. A simple three-fund portfolio achieves genuine diversification without the clutter.

The conversation worth having. If your income, investments, and retirement savings are all tied to the same employer, what would a bad year at that one company actually do to your family's finances?

Six — The King's Portion

The principle. Taxes fund the shared infrastructure — roads, schools, safety — that private effort alone can't build, and understanding what your taxes actually pay for changes the emotional experience of paying them.

What this looks like with real numbers. In the U.S., roughly a third of a typical household's federal tax burden funds Social Security and Medicare, with the remainder funding everything from highways to national parks to food safety inspection. The specific breakdown is published annually and is worth actually looking at once, since most people never have.

Where this gets contested. "Taxes are fair and necessary" and "specific tax policy is often inefficient or poorly targeted" are both true at once. Priya's lesson is about honestly paying what's legitimately owed, not an argument that current tax policy is optimally designed — reasonable people disagree sharply on that second question.

The conversation worth having. Have you ever actually looked at where a dollar of your tax payment goes, item by item? It's public information, and it's rarely what people assume.

Seven — The Apprentice's Choice

The principle. Small, unglamorous, unpaid hours spent building a skill compound the same way money does, and the return shows up unpredictably, often years after the effort.

What this looks like with real numbers. This is the logic behind why employers pay a premium for specialized skills that took years to build and can't be quickly hired around. The "boring evening hours" Ezra spent are, in labor-market terms, an investment in scarcity — one of the few things that reliably commands a wage premium.

Where this gets contested. There's real tension between Ezra's patient skill-building and the modern reality that some skills depreciate faster than ever. A credential that took years to earn can be made obsolete by new technology in a fraction of that time — "invest in yourself" increasingly means investing in the ability to keep learning, not just one static skill.

The conversation worth having. What's a skill you let go stale because it felt "extra" — and would picking it back up change anything about your work or options?

Eight — The House on Maple Street

The principle. Buying and improving an undervalued asset, then holding it for income, is one of the oldest wealth-building patterns there is — and the "passive" part only exists after real, often unglamorous work up front.

What this looks like with real numbers. The mechanics Grandpa Eli describes — buy low, add value through labor, rent for cash flow, hold for appreciation — are the same four levers professional investors use today, formalized as the "BRRRR" method (buy, rehab, rent, refinance, repeat). The math still works roughly the same way, adjusted for today's prices and rates.

Where this gets contested. Real estate is not passive at the start, and it's not risk-free at any point — vacancy, bad tenants, and maintenance costs are the parts stories like this tend to skip. It also requires capital most young families don't have; index fund investing remains the more accessible path to the same long-term goal for most people.

The conversation worth having. If real estate is part of your family's plan, have you actually run the numbers on a specific property — rent, mortgage, taxes, insurance, maintenance — or is it still a general idea rather than a tested one?

Nine — The Shade Tree

The principle. Retirement planning is fundamentally an act of provision for a future self, and often future generations, you can't fully picture yet — which is exactly why it's easy to keep deprioritizing.

What this looks like with real numbers. Life expectancy has roughly tripled the length of the average retirement compared to a century ago, which means a plan built for "a few years of rest at the end" is increasingly a plan for the first third of a multi-decade retirement, not the whole thing — a genuinely new problem most retirement rules of thumb weren't originally designed for.

Where this gets contested. Not everyone has the privilege of planning decades ahead, and there's a legitimate critique of retirement advice that assumes stable, well-paid, benefits-eligible employment most workers don't have. The principle holds at any income level — start wherever you are — but the specific tools available differ enormously by circumstance.

The conversation worth having. If you retired tomorrow at your current savings rate, roughly how many years would it support you — and does that number surprise you?

The Empty Box

The principle. Eventually, someone has to move from receiving financial wisdom to actually applying it without being told to, and that transition is worth naming and marking rather than assuming it happens automatically.

What this looks like with real numbers. Financial literacy programs consistently show a gap between knowledge and behavior — people who can correctly answer questions about compound interest or diversification don't reliably act differently with their own money. The gap closes with practice and accountability, not more information.

Where this gets contested. None substantial — this closing chapter is more about family culture than a specific financial mechanic. The real open question is how much structure versus

independence helps a young person actually start; both extremes, total hand-holding and total hands-off, tend to fail.

The conversation worth having. What's one financial decision your family could hand fully over to a child or teenager this year — not just discuss, but actually let them own the outcome of?

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Book Two in the Seed Box Series

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