



CHAPTER 1 The Question Most People Never Ask

Ella liked running early in the morning, before school.

She didn't love waking up early. But she loved the quiet that came with it. The neighborhood felt different before the day began. The streets were emptier, the air was cooler, and everything seemed fresh and ready for the day.

When she ran, she could hear her own breathing. She could hear her shoes on the pavement. She could hear the small sounds most people missed because they were already looking at their phones or hurrying somewhere.

Running also did something else for her.

It gave her time to think.

Not school thinking, exactly. Not the kind where you're trying to remember facts for a quiz. It was the kind where thoughts wandered around and then suddenly landed on something important.

That morning she took her usual route, past the same houses, the same trees, the same corners she'd rounded a hundred times.

She was halfway through when she heard voices ahead.

Two adults were standing at the end of a driveway, talking in the way adults often talked: slightly too seriously for the early hour, as if the day had already given them something to carry.

As Ella ran past, she caught pieces of the conversation.

"I don't know how anyone gets ahead anymore," one of them said. "Everything just costs more and more."

The other shook his head.

"Exactly. You work hard, and it never seems to be enough."

Ella kept running, but the words stayed with her in a way she didn't expect.

It wasn't that she'd never heard adults talk about money before. She'd heard it her whole life. Sometimes it was casual, like someone joking about being broke after paying for something. Sometimes it was tense, voices quieter, faces more serious.

But there was something about that phrase, 'gets ahead', that stayed in her mind.

Gets ahead of what?

Gets ahead of time? Of bills? Of worry?

And then another thought followed.

Adults talk about money all the time... but they almost never talk about how money works.

They talked about earning it.

They talked about saving it.

They talked about spending it.

But they didn't talk about what happened after that.

Which was strange, because Ella had started noticing something that didn't fit the way people talked.

Some adults seemed to work all the time and still worry about money.

Others didn't seem as worried. Not because they didn't care, but because they didn't carry the same tightness around it.

Ella wasn't naive. She understood that people's lives weren't the same. Some people had better jobs. Some had more opportunities. Some had help.

But even with all of that, she kept noticing the same quiet pattern.

Some people didn't just earn money.

Their money seemed to grow.

She didn't know exactly what that meant yet, but she could feel that it mattered.

When she finished her run and got home, she sat on the steps outside her front door.

The morning was still quiet. The sky was pale. A neighbor's dog barked once, then stopped.

Ella caught her breath and tried to name what she was feeling.

It wasn't worry.

It was curiosity.

A question was forming in her mind the way a picture slowly comes into focus.

If people work their whole lives to earn money... why do some people seem to end up with money that grows on its own?

And why do others keep struggling no matter how hard they work?

She didn't say it out loud, but she felt it clearly.

This is a real question.

This is probably an important question.

And it's weird that nobody talks about it.



Later that week, after school, Ella walked to Sofia's café.

The café sat on the corner not far from school. It wasn't fancy, but it had something she liked: warmth. It felt like a place that belonged in the neighborhood, not a place dropped there by accident.

When Ella walked in, the smell hit her immediately—coffee, sugar, something baked. The kind of smell that made you feel calmer even if you didn't know why.

A small bell above the door chimed.

Sofia looked up and smiled.

"Hi, Ella."

"Hi."

"The usual?"

Ella nodded.

Sofia poured her hot chocolate with a kind of effortless confidence that made it look easy. Ella watched her for a moment.

It wasn't just the pouring. It was the way Sofia moved, the way she checked on customers without hovering, the way she talked while still keeping track of what needed to happen next.

Sofia handed her the cup. Ella took it and sat at a small table near the window.

A couple at the next table was talking quietly. Someone farther back was working on a laptop. Two older women near the wall laughed about something Ella couldn't hear.

After a few minutes Sofia came by to wipe down the table next to her.

Ella looked up.

"Can I ask you something?"

Sofia smiled.

"Sure."

Ella hesitated. She didn't want to ask it in a way that sounded childish. She chose her words carefully.

"Why did you open this café?"

Sofia paused, as if she was deciding how honest to be. Then she said,

"Why do you think?"

Ella looked around.

"Well... to sell coffee."

"True."

"And you make money."

Sofia nodded.

“Also true.”

But she didn’t stop there. She sat down across from Ella for a moment, as if she had decided this was worth real conversation.

“A business exists because it solves a problem,” Sofia said. “Usually more than one.”

Ella frowned slightly.

“What problem does a coffee shop solve?”

Sofia gestured around the room.

“People want good coffee. People want food. People want a place to sit that isn’t school or home. They want a space where they can meet someone or be alone without feeling lonely.”

Ella let that settle in.

“That makes sense.”

“If the business solves those problems well, people keep coming back.”

“And that’s how you make money,” Ella said.

“Yes. But it’s bigger than that.”

Ella watched Sofia’s face. She could tell Sofia was about to say something she considered important.

Sofia lowered her voice slightly—not secretive, just thoughtful.

“Most people think of businesses as places where people work,” Sofia said.

“Like, you get a job.”

“Right. But businesses are also something people can own.”

Ella sat up a little straighter.

“Own?”

Sofia nodded.

“Imagine this café was owned by a hundred people. Not because I borrowed money from them. Because they owned it together.”

Ella pictured it. A hundred people owning one café sounded strange, like having a hundred captains on one ship.

“How would that work?”

“Each person would own a small piece,” Sofia said. “And if the business did well, the owners would benefit.”

Ella’s mind started to rearrange what she thought she knew.

“So owners get money because they own the business... not because they work here.”

Sofia smiled.

“Exactly.”

Ella took a sip of her hot chocolate. She wasn’t thirsty anymore, but it gave her a second to think.

If that’s true, she thought, then money doesn’t only come from work. It can come from ownership.

That idea felt... almost unfair. But also, kind of obvious, once you saw it.

She looked out the window for a moment, watching a man walk past with a backpack slung over one shoulder.

People work for money, she thought. But some people own things that produce money.

That had to be connected to her question.



A few evenings later, Ella went for another run.

The sky was starting to dim, the way it did before dinner. The air had that crisp feeling that made breathing easier.

As she turned down a street near the corner lot, she noticed Mr. Green in his yard.

Mr. Green's garden looked different than other yards. It wasn't just neat. It felt intentional.

Tall trees shaded part of the lawn. Plants grew in well-tended beds. Even the way the paths curved looked like someone had thought about it.

Ella slowed down as she ran by.

"Hi, Mr. Green."

He looked up and smiled.

"Hello, Ella. Still running."

"Yeah."

She slowed to a walk near the fence. She didn't know why she stopped. She just felt like she should.

Maybe it was the garden. It made you think about time.

Maybe it was Sofia's comment about ownership. It made you think about questions adults didn't explain.

Ella hesitated. Then she decided.

"Can I ask you something?"

Mr. Green leaned on his rake.

"Of course."

Ella looked at the trees again. They were tall, strong, and quiet. They didn't look like anything was happening. But she knew they had taken years to become what they were.

She asked the question that now felt too important to keep inside her head.

“How does money grow?”

Mr. Green studied her for a moment. It wasn't an ordinary pause. It was the kind where a person decides whether you're really asking.

Then his expression softened. A small smile appeared on his face.

“That,” he said, “is one of the most important questions you could ever ask.”

Ella felt a surprising wave of relief. As if she had finally said something out loud that she was supposed to say.

Mr. Green pointed toward the trees.

“Come back tomorrow,” he said. “I think I can show you something that will make it clearer.”

Ella nodded.

As she started running again, she felt something she hadn't felt when she first started thinking about money.

Not worry. Not pressure.

A sense of direction.

Like she had found the entrance to a door that most people walked past without ever seeing.

WHAT YOU SHOULD REMEMBER

Most people learn how to earn money, but not how money grows.

Businesses create value for customers, and they can create value for owners too.

The question “How does money grow?” is the start of learning how investing works.

TRY THIS

Think of three businesses you interact with every week.

For each one, write one sentence answering this question: “What problem does this business solve for its customers?”

SOMETHING TO THINK ABOUT

Ella noticed that some people seem to have money that grows on its own, while others work constantly and still struggle. Before you continue reading, what is your best guess for why that difference exists? Write it down now, before the book explains it, so you can see how your thinking changes.

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