Root AI

FREE GUIDE · UAE PARENTS

The UAE Parent's Guide to Raising Money-Smart Kids

Simple, faith-friendly ideas to help your children learn to save, spend and give — for ages 5 to 16.



Save Spend Give

01 Why habits start before 10

02 An age-by-age guide

03 Teaching Sadaqah and Zakat

04 The 3 jar system + printable chart

05 10 questions for this week

06 Learn it by doing with Root AI

START EARLY

Why money habits start before age 10

Children learn about money long before they hold any. They watch you tap a card at the supermarket, hear how you talk about prices, and notice when you give to someone in need. By the time they can count, they already have ideas about what money is and where it comes from.

Small mistakes are cheap

Spending pocket money on a toy that breaks the next day teaches more than any lecture, and it costs far less than the same lesson learned at 25.

Habits grow from repetition

Putting a little aside every week stops being a rule and becomes “just what we do” when it starts young.

Values travel with money

When giving is part of the routine from the start, generosity feels natural, not forced. Children copy what they see at home.

Money is becoming invisible

Cards, phones and online shopping make it hard for children to see money leave. Making it visible at home matters more than ever.

How to use this guide

- Pick one idea to try this week. Small and regular beats big and rare.
- Keep it light. Money talk should feel like a game, not a test.
- You don't need to be a finance expert. Your example is the lesson.
- Let your child make choices, and let some of them be wrong.

AGE BY AGE

What to teach, and one thing to try

Every child is different, so treat these ages as a rough guide. Start where your child is, not where the number says.

5–7 YEARS

TEACH

- Money is swapped for things we need and want.
- Coins and notes have different values.
- The difference between a need and a want.
- Waiting for something makes it feel special.

Try this: the home shop

Set up a small shop with toys or snacks and price tags from 1 to 10 dirhams. Give your child a few coins to buy with. Then swap roles so they are the shopkeeper and have to give change.

8–11 YEARS

TEACH

- Saving towards a goal they choose.
- Comparing prices before buying.
- Money comes from effort and work.
- Choosing who to help with their Give money.

Try this: the supermarket mission

Give a short list of 3 or 4 items and a set amount of cash. Your child finds the items, compares prices and pays at the till. Whatever is left over goes into their Save jar.

12–16 YEARS

TEACH

- Planning and sticking to a monthly budget.
- How cards, bank apps and online payments work.
- Spotting scams and pressure to buy online.
- Earning honestly and why Islam avoids interest (riba).

Try this: plan the family outing

Hand over the budget for one outing: a meal, a park day or a trip to the beach. They plan it, track every dirham, and tell you afterwards what they would do differently next time.

FAITH AND GIVING

How to teach Sadaqah and Zakat

Giving sits at the heart of how many families in the UAE think about money. Children can understand it early, as long as you keep it concrete and let them take part.

Sadaqah

Voluntary charity. Any amount, any time, to anyone in need. It isn't only money: a kind word, helping a neighbour or a smile are Sadaqah too.

Zakat

An obligation on adults whose savings reach a set minimum (the nisab) for a full lunar year. A share of 2.5% goes to those in need. Children learn it best by watching the family do it.

1. **Start with why.**
   Explain that what we have is a blessing from Allah, and sharing it is a way of saying thank you.
2. **Give them a Give jar.**
   Agree together on a part of every amount they receive that goes into it: pocket money, gifts, Eid money.
3. **Let them choose who to help.**
   A neighbour, a classmate, a charity or a cause they care about. Choosing makes the giving theirs.
4. **Give together, in person when you can.**
   Let them hand over the money or the food themselves so the act feels real, not abstract.
5. **Show older children Zakat in Ramadan.**
   When your family works out its Zakat, explain the idea simply: a small share of savings that belongs to people in need.
6. **Celebrate kindness, not amounts.**
   Praise the intention and the effort. A small gift given with care is worth celebrating.

This guide shares general ideas for teaching children. For questions about how Zakat applies to your family's wealth, please ask a qualified scholar or an official Islamic authority.

THE 3 JAR SYSTEM

Save, spend, give: one simple habit

Take three clear jars, boxes or envelopes. Every time money comes in, from pocket money, a gift or Eidiya, your child splits it between them. Seeing the jars fill up makes saving and giving feel real.



Save

For a goal that takes time: a bike, a game, a gift for someone.



Spend

For small things now. Their money, their choice.



Give

Sadaqah for others: a person, a family or a cause.

1. **Label the jars together.**
   Let your child decorate them, or use the cut-out labels on the next page.
2. **Agree on a split.**
   Keep it simple, for example equal thirds. You can change it as they grow.
3. **Pick one saving goal.**
   Draw it or stick a picture of it on the Save jar, and write down what it costs.
4. **Hold a weekly jar day.**
   Count the jars together and fill in the chart. Five minutes is enough.
5. **Let Spend money really be theirs.**
   Even if they choose badly. Regret is a powerful teacher.

Tips

- Eid is a perfect moment to start: lots of Eidiya, lots of motivation.
- Use cash at first. Children understand what they can see and touch.
- For older children, move the jars into a family wallet app you can both see.

My 3 Jar Chart

My name: My saving goal: It costs: AED

Week	Money in	Save	Spend	Give	What I did with it
1					
2					
3					
4					
5					
6					
7					
8					

My goal progress

10% 20% 30% 40% 50% 60% 70% 80% 90% 🎉

✂ Cut out these labels and stick them on your jars

SAVE
for my goal

SPEND
for now

GIVE
for others

TALK ABOUT IT

10 questions to ask your child about money this week

Ask over dinner or on the drive to school. Listen more than you correct. There are no wrong answers, only conversations.

01

If someone gave you 100 dirhams today, what would you do with it?

02

What's something you really want? How could you save up for it?

03

Where do you think our family's money comes from?

04

What's the difference between something we need and something we want?

05

If you could help anyone in the world, who would it be, and how?

06

Have you ever bought something and then wished you hadn't? What happened?

07

Why do you think the same thing costs more in one shop than another?

08

What would you do if a friend asked to borrow money from you?

09

What does being generous mean to you?

10

If you could teach your friends one thing about money, what would it be?

Want your kids to learn this by doing?

Join the Root AI waitlist.

Root AI is a bilingual family wallet and AI money coach for kids, in Arabic and English. Kids practise saving, spending and giving with real goals. Parents stay in control. Islamic values like Zakat, Sadaqah and Halal are built in.

FOR KIDS

Root

A simple wallet with Save, Spend and Give, goals to work towards, and progress they can see.

FOR PARENTS

Tree

Set allowances and rules, approve spending, and see how your children are doing.

AI COACH

Keen

A friendly coach that explains money in a way kids understand, in Arabic or English.

Join the waitlist →

root-ai-guide.vercel.app

● Early prototype. Launching soon in the UAE.