

# ZEN THE MILLIONAIRE



# ZEN Z THE MILLIONAIRE KID

START  
SMALL,  
DREAM  
BIG!

DREAM  
BIG!

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# Dedicated to young dreamer

This book is for you! Have you ever dreamed of starting your own business, solving problems, or becoming successful?

Well, you're just like Zen Z! In this book, you'll follow his adventures, learn important success skills, and have lots of fun along the way.

Keep dreaming big and taking small steps every day. No matter how small your ideas may seem, they have the power to grow into something amazing. Believe in yourself, stay curious, and never stop exploring the world around you.

The future belongs to those who dare to dream and take action. This book is a reminder that every great journey starts with a single step—so go ahead, chase your dreams and create something incredible! Let's go!





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# CHAPTER ONE

## MEET ZEN THE BOY WITH BIG DREAMS





Zen Zephyr, Zen Z as his buddies called him, was no different from any kid zipping around Bangalore's busy streets.

He lived in a crowded apartment where the lift was always broken, and he spent his days smashing cricket balls in the colony ground, playing in online games, and eating tangy pani puri from a stall near his house.

But secretly, Zen Z dreamed of something bigger - way bigger. He wanted to be rich, famous, and maybe even change the world!

One evening, as he swallowed rice and dal into his mouth, Zen Z looked up at his dad, his eyes wide with curiosity. "Papa, how do people get super rich - like, crore-pati rich?"



His dad wiped his glasses and told. "Beta, the richest people aren't just the ones with a lot of money.

They're the ones who fix the trickiest problems - like superheroes without capes! Solve a big problem, and the money follows."

"Wow," Zen Z whispered, his jaw dropping. His dad's words buzzed in his head like a mosquito.

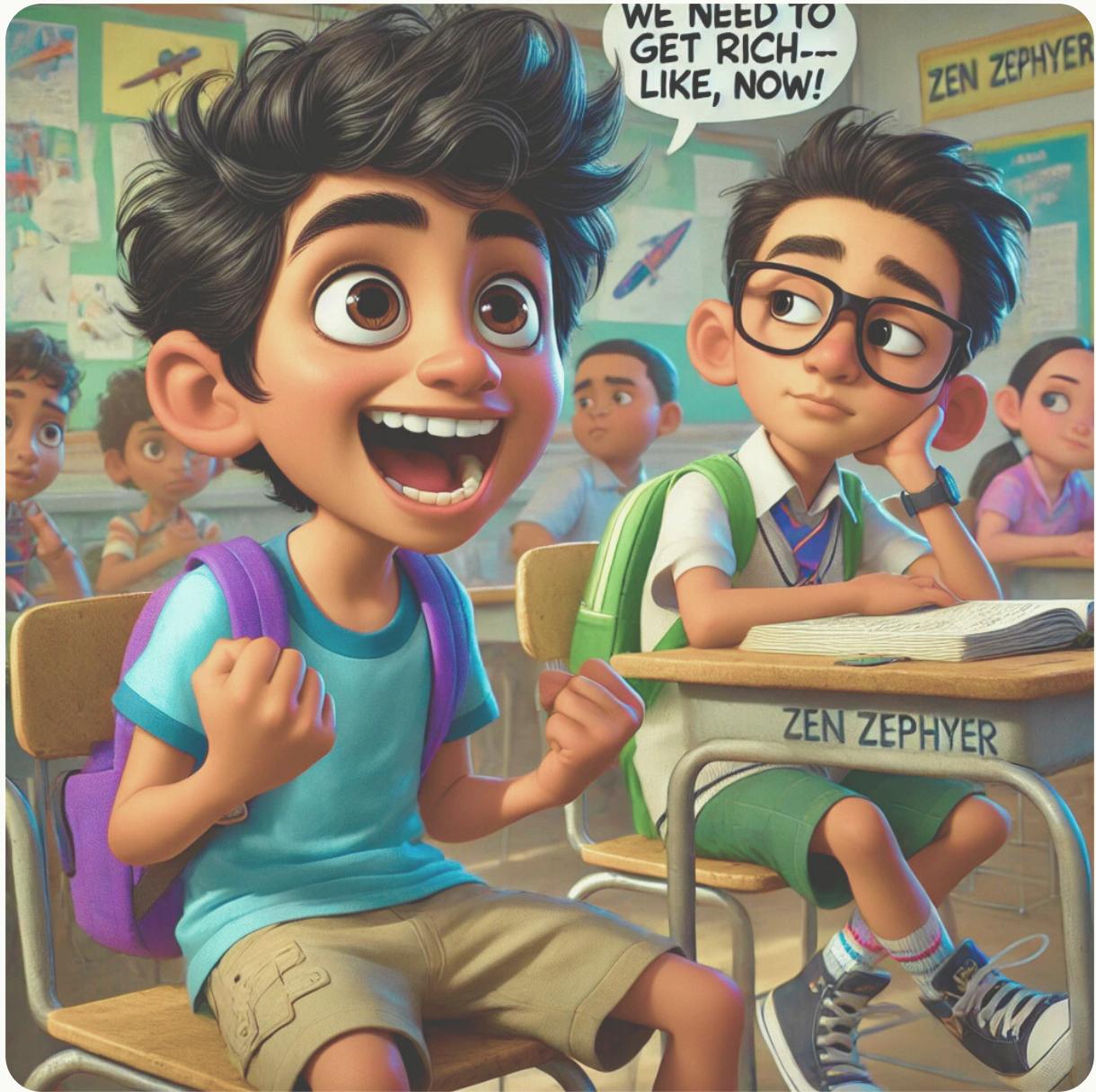
He wasn't Superman or Batman - no laser eyes or fancy gadgets - but could a kid like him really do something huge?

That night, he tossed and turned on his bed, staring at the ceiling fan spinning lazily. "Maybe... just maybe," he mumbled, "I can be a millionaire one day."

The next morning, Zen Z went to school, his backpack bouncing. He found his best buddy Aarav doodling spaceships in his notebook. "Dude!" Zen Z shouted, slamming his hands on the desk. "We need to get rich! like, now!"

Aarav, not looking up. "Yeah, sure. And I need a rocket to Mars. What's your big plan, genius?"

Zen Z's stretched wide. "I don't know yet, but I'm gonna figure it out!"



For days, Zen Z turned into a detective. He watched YouTube videos about cool entrepreneurs like the guy who started with a food truck and ended up with a food empire.



Zen flipped through his uncle's dusty business books, and even asked his Uncle Ravi, who ran a fancy tech startup. "Uncle, how do I get successful?" he asked, bouncing on his toes.

Uncle Ravi chuckled, sipping his chai. "Zen, think like a problem-solver. Look around what's bugging people? Fix it, and you're golden!"

That hit Zen Z like a cricket ball to the head. At school, he scanned his classmates like a hawk. Riya's lunch spilled again, Aarav forgot his homework, and wait!

Everyone was always losing their pencils! They'd dig through bags, borrow from friends, or just give up. "That's it!" Zen Z whispered, in his heart.

That evening, he dashed home, raided his mom's sewing kit, and grabbed some bright threads red, blue, yellow.

His hands shook as he tied them around a few pencils. "What if they laugh at me?" he mumbled, but then he pictured his dad's words: Solve a problem. "These won't get lost now!" he cheered, holding up his creations.



The next day, Zen Z entered class like a hero. "Check this out!" he shouted, waving a threaded pencil. "For just ₹5, you'll never lose your pencil again!" His voice cracked a little. What if they thought it was dumb?



But then Rohan leaned over. "Dude, that's cool! Gimme two!" Soon, hands shot up kids shouting, tossing coins. By lunchtime, Zen Z's pockets filled with ₹75 from 15 pencils sold! "I did it!" he yelled, fist-pumping the air. Aarav clapped him on the back. "Bro, you're a legend!"

Zen Z flopped onto the school steps, counting his coins. It wasn't crores, but it felt like a million bucks. His first business had begun and he was just getting started!





**LESSON:** SMALL IDEAS CAN SPARK BIG ADVENTURES! EVEN SUPERHEROES STARTED WITH TINY STEPS. LOOKING AROUND FIXING LITTLE PROBLEMS CAN LEAD TO SOMETHING AWESOME.

**YOUR ACTIVITY:** BE A PROBLEM-SOLVER LIKE ZEN Z! SPOT ONE TINY ANNOYANCE TODAY LIKE A MESSY DESK OR A BORING SNACK AND FIX IT. MAYBE TIE A RIBBON ON YOUR PENCIL OR INVENT A NEW SANDWICH. TRY IT OUT BUDDY! START NOW



## CHAPTER TWO

# THE LEMONADE STAND EXPERIMENT





The Bangalore summer is a beast, hot enough to fry an egg on the pavement! Zen Z wiped sweat off his forehead, dreaming of one thing: a cool new cricket bat for the colony tournament.

His old one was cracked beyond repair, its tape peeling like a sad banana. No way was he borrowing Aarav's again, Aarav never let him forget it! But there was a problem: his piggy bank was lighter than a feather.

"Bro, just ask your parents," Aarav said, slurping a cold Pepsi at the corner shop, the glass bottle sweating as much as they were.

Zen Z shook his head hard. "Nope! I'm earning this myself, like a real businessman!"

Aarav snorted, sipping the last drop of his drink. "Okay, Mr. Crore-pati! What's your genius plan this time?"

Zen Z tapped his chin, squinting at the street. That's when he saw them, joggers coming back from the Park, faces red, tongues practically hanging out.

Then a delivery guy zoomed by on his scooter, wiping sweat with his sleeve. "Bingo!" Zen Z jumping up. "It's roasting out here, everyone's thirsty! We'll sell lemonade which will be cool, tangy, and awesome!"

Aarav raised an eyebrow. "Dude, do we even know how to make lemonade? I can barely boil water!"

Zen Z inspired. "How tough can it be? Lemons, sugar, water = done!"

They raced to Zen Z's flat, dodging a stray dog in the corridor.

In the kitchen, his mom was chopping onions, the fan whirring overhead. "Maa, we're starting a lemonade business!" Zen Z announced, puffing out his chest.

She stared, wiping her hands on her saree. "Oh-ho, my little entrepreneurs! Good luck, but if you spill water and sugar everywhere, you're cleaning it up!"

The boys jumped into the fridge to grab lemons, ice cubes, a water jug and swiped some sugar from the jar.

They squeezed lemons till their hands ached, and juice squirted in Aarav's eye.

"Ow! This better be worth it!" he groaned. Soon, they had a jug of lemonade which was cloudy, sweet, and chilled.



Outside their building, they set up a small table near the gate. Zen Z scribbled a sign with a marker: "Refreshing Lemonade - ₹10 a Glass!" They sat down with their phones, waiting for customers.



For an hour, The security uncle peeked over, A passing aunty muttered, "Germs, tch tch." Some kids on bikes laughed and went off. "Bro, this is a flop," Aarav complained, kicking a pebble.

Zen Z's stomach sank. "Wait!! we're solving a problem, right? What's the problem here?" Just then, a delivery guy stopped, panting like he'd run a marathon.

"That's it!" Zen Z grabbed the marker and added: "**Tired? Thirsty? Grab the Coolest Lemonade in Town!**"



Minutes later, a jogger slowed down, wiping his face. "Lemonade? Perfect!" he said, tossing ₹10. Zen Z poured a glass, ice clinking, and handed it over. "Bro, we've got a customer!" Aarav cheered, nearly tipping the jug.

Word spread fast. The security uncle came over, "Thik hai, give me one." Then kids from the building circled back, coins in hand.

By sunset, they'd sold 20 glasses which made them ₹200! "We're rich!" Aarav yelled, high-fiving Zen Z so hard his hand pained.





But Zen Z wasn't done. "Let's level up!" he said, eyes glaring. They mixed new flavors, spicy masala, zesty mint, even a mango twist with leftover juice.

They added a deal: "Buy 2, Get 1 Free!" and served every glass with a big smile. Joggers waved, kids begged for more, and even the grumpy aunty came back, saying, "Not bad, beta!"

By summer's end, their pockets got fat with enough cash for Zen Z's bat and extra for gola ice treats after cricket matches. Holding his new bat, Zen Z proudly said to Aarav. "Dude, we didn't just sell lemonade - we built a business!"

**LESSON:** SOLVING TINY PROBLEMS IS A BLAST AND PAYS OFF! WHETHER IT'S A COLD DRINK ON A HOT DAY OR FIXING A FRIEND'S BROKEN TOY, GREAT IDEAS COME FROM HELPING OUT.

**YOUR ACTIVITY:** BE ZEN Z'S FLAVOR CHEF! INVENT A WACKY LEMONADE TWIST, THINK SPICY CHAAT MASALA OR SWEET ROSE SYRUP.



# CHAPTER THREE

## THE ₹50 CHALLENGE



It was a regular Monday at school, but Zen Z could tell something big was brewing.

The classroom buzzed like a beehive as Miss Radhika came in, her dupatta fluttering, holding up a crisp ₹50 note like it was a golden ticket.

"Who wants to turn this into more money?" she asked, her eyes twinkling.



Every hand shot up Zen Z's included, nearly knocking over his pencil case. "Your challenge," she said, "is to take ₹50 and grow it as much as you can in one week. Team up or go solo, but be creative and smart. Ready?"

Zen Z saw Aarav, who was already doodling rupees signs on his desk. "Bro, we're crushing this! But what do we do?"

Aarav shrugged, chewing his pencil. "Sell something, duh! But what?"

Zen Z's brain kicked into overdrive. He scanned the room, Riya flipping pages in her textbook, Rohan digging for a lost pen, everyone fumbling during study time.

"Wait!" he whispered, snapping his fingers. "Bookmarks! Kids always lose their place in books, let's make them cool and personal!"

Aarav's eyes lit up. "Genius! Let's do it!"

That evening, they hit the stationery shop near the metro station, dodging honking autos and a stray cow chewing cud.

With ₹50, they picked up colorful papers, glitter stickers, and a pack of markers barely enough, but Zen Z was buzzing. Back home, they sat on his bedroom floor, scissors snipping, markers squeaking.

They crafted bookmarks with superhero logos, cartoon faces, and even wrote kids' names in glitter. "These are epic!" Aarav said, holding up a Batman one

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Zen Z grinned, but a tiny knot twisted in his stomach. "What if no one buys them?" he muttered, brushing glitter off his nose.

"Bro, they'll love it—trust me!" Aarav said, smacking his shoulder.



The next day, they dragged an old chair and a bench to the school library corner at lunch.

Zen Z scribbled a sign: "Handmade Bookmarks - ₹10 Each! Get Your Name in Glitter!" He took a deep breath, heart thumping. "Here goes nothing," he whispered.

At first, it was a desert, just a few kids peeking and giggling. Then Riya ran up. "Can you write 'Riya Roks' on one?" she asked, waving ₹10. Zen Z scribbled it fast, handing it over.



"Whoa, cool!" she squealed. Word spread like wildfire soon, a crowd swarmed, shouting, "Me next!" "I want Spider-Man!" By the bell, they'd sold 10 bookmarks and ₹100 were in their hands!

"Dude, we doubled it!" Aarav cheered, shaking their coin stash.

Zen Z's eyes sparkled. "Let's go bigger!"



They reinvested the cash, sprinting back to the shop for glitter pens and silky ribbons.

The new bookmarks came in, kids couldn't resist. "I need one for my math book!" "Make mine glow!" By week's end, they'd made ₹350 seven times their start!

On the final day, Miss Radhika called everyone up.

Some kids sold cards, others baked biscuits, but when she boomed, "Zen Z and Aarav turned ₹50 into ₹350—well done!"

The class erupted in cheers. Rohan raised his hand. "How'd you pull that off?"

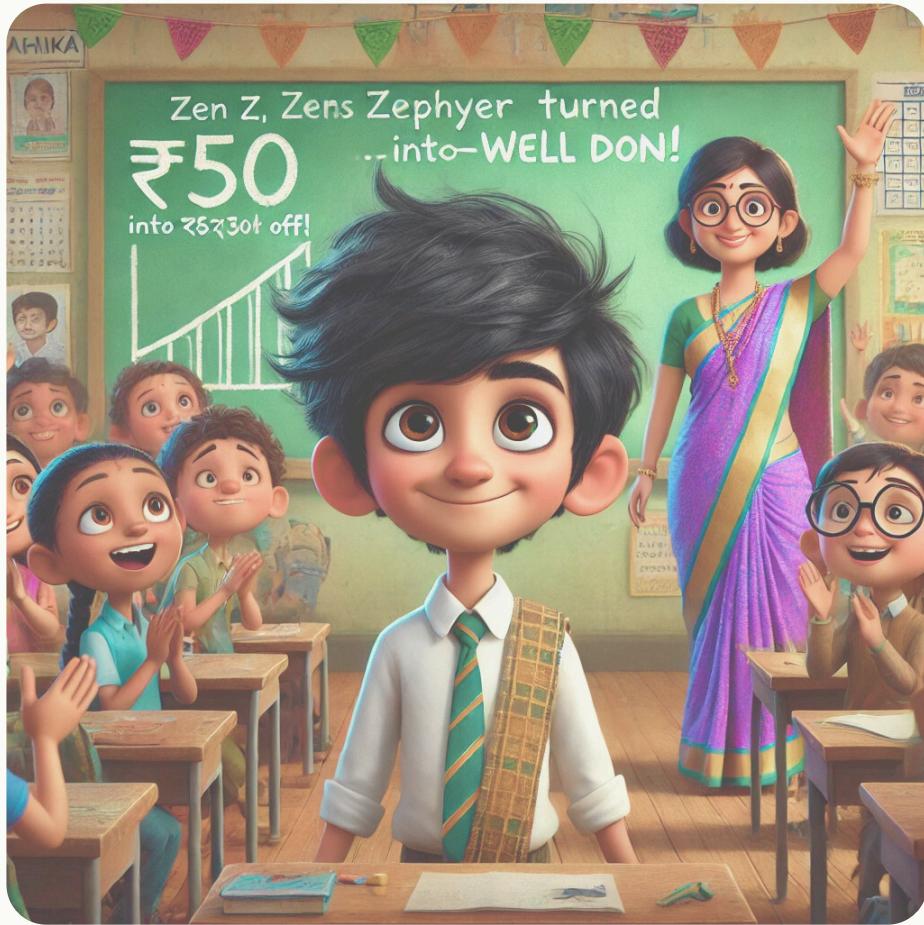
Zen Z grinned, standing tall. "We made something kids needed, jazzed it up, and kept making it better - bam there you go!"

Miss Radhika nodded. "That's smart money magic, boys. You turned a little into a lot!"

Walking home, Zen Z felt like he'd hit a sixer in a cricket match. Money wasn't just coins, it was a game of ideas! "Aarav, imagine if we keep this up, we could be real businessmen someday!"

Aarav laughed, kicking a pebble. "One step at a time, crore-pati!"

Zen Z laughed too "Oh, it was just warming up"



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# CHAPTER FOUR

## THE POWER OF SAVING & INVESTING

Zen Z was on a roll of lemonade stands, bookmark bonanzas, you name it! Life felt like a non-stop cricket match, and he was smashing boundaries left and right.

But one question was in his mind: How do rich people keep getting richer without breaking a sweat?

One evening, after wrestling with math homework, Zen Z jumped next to his Dadaji on the sofa.

The old man was buried in his newspaper, glasses slipping down his nose. "Dadaji," Zen Z asked, swinging his legs, "how do rich folks make money while they're sleeping?"

Dadaji folded the paper with a chuckle, his eyes twinkling like Diwali lights. "Good question, beta! It's called *investing*!! smart people don't just stash all the cash under their pillows.

"They make it grow, like planting a seed into a big, fat mango tree!" Zen Z blinked. "But money doesn't have legs to grow!"

Dadaji laughed so hard his chai nearly spilled. "Listen, I'll tell you a story." He leaned in, voice dropping like he was spilling a secret. "Once, there were two brothers, Rohan and Kabir. Both got ₹1000 for Diwali.

Rohan went wild and blew it all on video games, firecrackers, and a shiny yo-yo. Poof, gone in a week! Kabir? He saved ₹500 and spent the rest on funky Rakhi bands to sell at school. Made a profit, then bought more soon, he had enough for a cycle while Rohan was still begging rides!"



Zen Z's jaw dropped. "So Kabir's money... grew?"

"Exactly!" Dadaji winked. "Save some, invest some and that's the trick!"

The next morning, Zen Z grabbed his piggy bank from under his bed, coins clinked like tiny bells.

He counted ₹500 from his lemonade and bookmark wins. "Okay," he muttered, "₹250 stays safe, and ₹250 grows—deal!" But his heart tugged, what if he spent it on that new gun skin for his game instead?

Aarav popped in, controller in hand. "What's with the coin-counting, bro?"

Zen Z spilled Dadaji's wisdom. "We've gotta make our money work for us, like superheroes!"

Aarav scratched his head. "Invest? We're kids, not uncles in suits!"

Zen Z grinned, unstoppable. "Remember Kabir? What if we make something kids go nuts for, like stickers?"

He pictured his classmates slapping Spider-Man decals on notebooks and water bottles, cha-ching!

They pooled ₹250 and hit the bazaar near MG Road, dodging street vendors yelling "Chaat! Chaat!" They snagged sticker paper, glitter pens, and funky colors.



Back home, they turned Zen Z's room into a sticker factory with cartoon heroes, silly quotes like "I'm a Genius!" and glow-in-the-dark stars. "These are fire!" Aarav said, waving a glowing dinosaur.

Zen Z's hands shook as he packed them. "What if they go flop?" he whispered. But he shook it off and said "grow, not flop!"



At school, they flashed their stash during break. "Yo, check these stickers for ₹20 each!" Zen Z called.

Instantly, kids swarmed. "Gimme Spider-Man!" "I need two glow ones!" In three days, they sold every last sticker making ₹800 jingling in their pockets!



Zen Z whooped, tossing coins in the air. "We turned ₹250 into ₹800. That's money magic!"

Aarav grinned, counting their haul. "Bro, we're bosses now!"





That night, Zen Z told Dadaji, chest puffed. "We saved half, invested half, and boom ₹800!"

Dadaji clapped him on the back. "That's the rich mindset, Zen! Keep this up, and one day, your money will work harder than you do."

Zen Z jumped onto his bed, staring at the ceiling fan. He felt like he'd unlocked a secret level that money wasn't just for spending.

It was for growing! "One day," Dadaji had added, "you'll invest in stocks or startups. For now, keep planting those seeds!"

Zen Z smirked. "Oh, I'm growing a whole jungle, Dadaji!"

**LESSON:** INVESTING AND SAVING IS YOUR SUPERPOWER—IT TURNS TINY COINS INTO BIG DREAMS! KEEP SOME CASH SAFE, AND WATCH IT SPROUT INTO SOMETHING AWESOME.

**YOUR ACTIVITY:** BE ZEN Z'S MONEY GROWER! GRAB A JAR, SLAP SOME STICKERS ON IT, AND CALL IT YOUR "DREAM JAR." DROP IN A COIN OR TWO EACH WEEK WHAT'RE YOU GROWING IT FOR? A TOY? A TREAT?



## CHAPTER FIVE

### ZEN Z'S FAILURE

Zen Z was flying high like a kite at Sankranthi! Lemonade stands, bookmark wins, sticker gold, he felt unstoppable, a kid from India cracking the money code.

But the universe had a curveball waiting, and it was about to hit him square in the face.

One lazy afternoon, Zen Z and Aarav sat under their favourite mango tree in the society garden, sipping nimbu pani from chipped glasses.

"Dude, we need a new idea—something massive!" Zen Z said, twirling a leaf.



Aarav sighed, reading a comic. "Yeah, but what? We've done drinks, crafts..."

Just then, Aarav's little sister Myra came by, chomping a chocolate bar, her face smeared with gooey joy.

A gaggle of kids trailed her, waving Dairy Milks and KitKats like trophies. Zen Z's eyes popped. "Bro, chocolate! Everyone loves it, let's make our own and sell it!"

Aarav sat up, grinning. "Homemade choco? We're gonna be chocolate kings!"

They ran into Zen Z's flat, dodging a cricket game in the corridor. His mom was stirring chai, the kitchen smelling like heaven.

"Maa, can we make chocolates please?" Zen Z begged, bouncing on his toes.

She raised an eyebrow. "Chocolates? You two can't even toast bread without burning it!" "We'll figure it out!" Zen Z chirped, flashing his best puppy eyes.

She smirked. "Fine, see if you turn my kitchen into a war zone, you're scrubbing it!"

They dug out chocolate bars from the fridge, googled "easy chocolate recipe" on Aarav's phone, and got to work.

They melted the bars over an old pot, tossing in nuts and crushed Britannia biscuits. "This is too simple and we're geniuses!" Zen Z laughed, pouring the goo into ice trays.

A few hours later, they wrapped their chunky creations in foil. "Perfection!" Aarav said, holding one up like a prize.



Zen Z scribbled a sign: "Z&A Choco Delights - ₹20 Each!" "Tomorrow, we're legends," he declared.

The next day, they rushed to school, a box of chocolates under Zen Z's arm. "Get ready for the sweetest business ever!" he boasted during recess.



But when they opened the box at lunch it was a disaster! The chocolates had melted into a sticky, brown soup, dripping through the cracks. "Nooo!" Aarav wailed, holding up a gooey mess.

Zen Z's heart sank. "What happened?!" Kids crowded around, snickering. "Chocolate soup? Gross!" one yelled. "Nice try, Zen!" another teased, laughing.

His face burned hotter than a dosa tawa. "We'll fix it!" he stammered, but the bell rang and it was game over.

They dumped the soggy box in the bin, zero sales, total flop. Zen Z trudged home, shoulders slumped, kicking pebbles like they'd insulted him.

At dinner, he poked his roti, silent. His dad noticed. "What's up, champ? You look like you lost a cricket match."

Zen Z sighed, voice slowly. "We failed, Papa. Our chocolates melted and everyone laughed at us. I'm such a loser."

His dad set down his glass, smiling softly. "Zen, every big shot has flopped once. I burned my first appam so bad, your Dadi still teases me! It's not the fall, it's what you learn."

Zen Z sniffed. "But we lost everything..."

"Did you learn something?" his dad asked, leaning in.



He thought hard, wiping his nose. "Yeah... we should've tested them. Keep them cold, maybe use better wrapping."

"See?" Dad nodded. "That's not a flop it's a lesson. What do smart kids do with lessons?" Zen Z's eyes flickered. "Use them to win next time?" "Bingo!" Dad grinned.

He thought hard, wiping his nose. "Yeah... we should've tested them. Keep them cold, maybe use better wrapping."

"See?" Dad nodded. "That's not a flop—it's a lesson. What do smart kids do with lessons?" Zen Z's eyes flickered. "Use them to win next time?"

"Bingo!" Dad grinned. The next day, Zen Z dragged Aarav back to the tree. "We're not quitting, bro! We'll fix this!" They brainstormed, cooler box, test runs, butter paper and foil.

For days, they tweaked their recipe, giggling as they licked spoons. When they brought the new batch to school, it was solid, nutty, perfect and they sold out in minutes!

"Failure's our secret weapon!" Aarav cheered, munching a leftover.  
Zen Z laughed, chocolate smudged on his chin. "Yeah and we're tougher now!"



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# CHAPTER SIX

## THE MINDSET



Zen Z was still buzzing from his chocolate comeback like he'd smashed a sixer in the last over! Failure hadn't crushed him; it had lit a fire.

One evening, he sprawled on his balcony, the city skyline twinkling like a Diwali sky.

His dad plopped down beside him, munching a vada.

"Still replaying the chocolate soup saga?" Dad asked, smirking.

Zen Z grinned, then sighed. "Kinda. But I'm wondering, how do big shots keep cooking up ideas and never quit?"

Dad crunched his vada, nodding. "That's the entrepreneur mindset, beta. They don't just see problems but they spot chances to fix them.

They try, flop, learn, and boom better every time. That's what makes them legends."

Zen Z sat up, eyes wide. "So if I think like that, I can be a legend too?"

"Absolutely!" Dad winked. "You're already halfway there!"



The next day, Zen Z went to school like a detective on a mission.

"There's gotta be something to solve," he muttered, scanning the chaos and kids sprinting, tiffins clattering, a teacher yelling about late homework.

Then, during lunch, Aarav tripped over his laces again, sprawling on the dust. "Ugh, these stupid strings!" he complained, wiping dirt off his knees.



Zen Z's brain sparked like a firecracker. "No-tie shoelaces! We could make shoes easy-peasy!"

Aarav blinked, rubbing his chin. "Bro, what even are those?"

Zen Z whipped out his phone, dodging a flying cricket ball. "Look at elastic laces! No one's got them here.

We'll be the first!" His heart raced and what if this flopped too? But he shoved the doubt aside. *Mindset, mindset!*

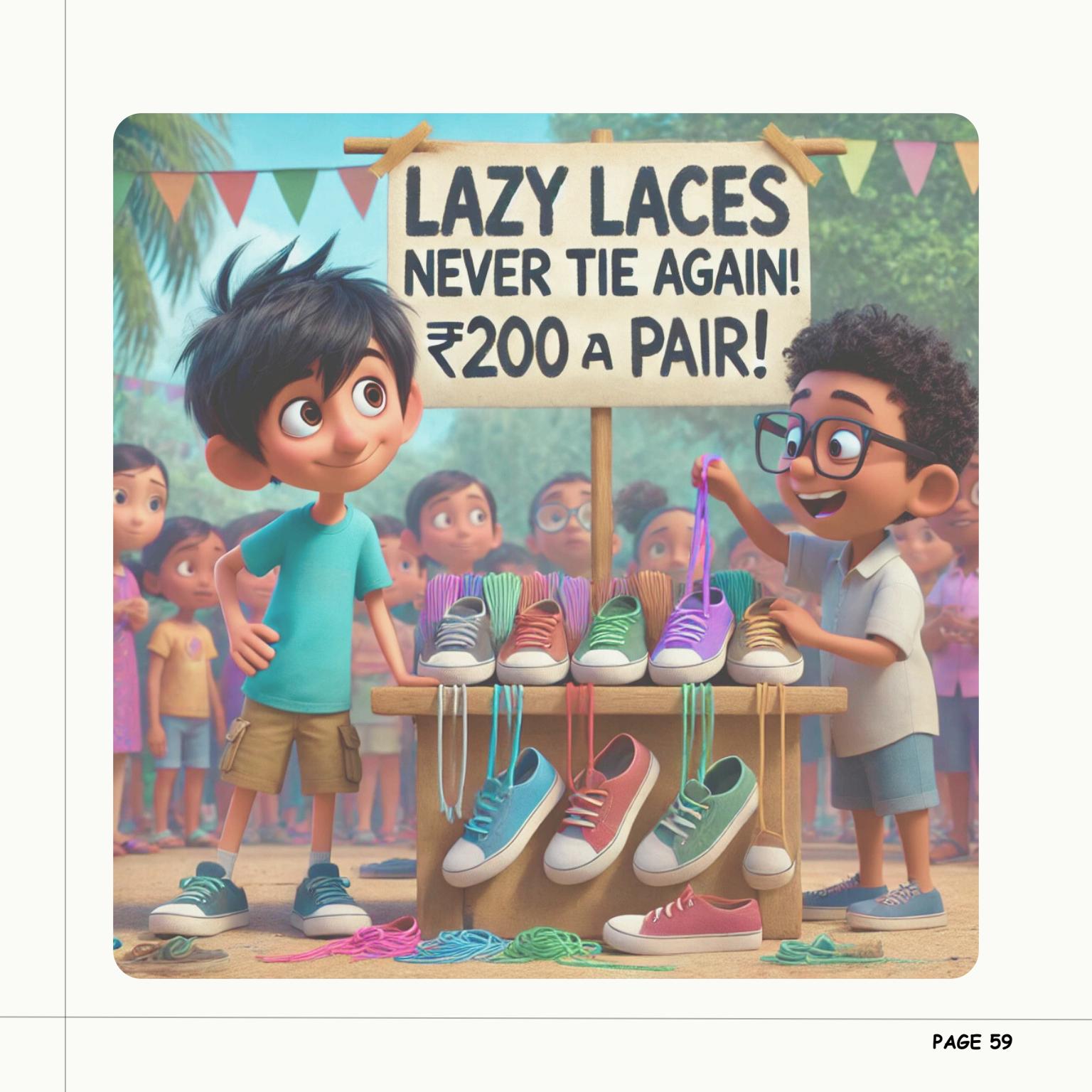
Aarav grinned. "Okay, you're the boss—let's do it!"

They pooled their chocolate cash and ordered 20 pairs of stretchy no-tie laces online, waiting by the gate daily for the delivery guy.

When the box arrived, they tested them on their sneakers and snapped, stretched, done! "Dude, these are dope!" Aarav said, jogging in place.

Zen Z scribbled a sign: "**Lazy Laces - Never Tie Again! ₹200 a Pair!**" They set up near the playground, the monkey bars clanging behind them.

Zen Z's stomach flipped. "What if they laugh?" he whispered.



**LAZY LACES  
NEVER TIE AGAIN!  
₹200 A PAIR!**

Rohan sauntered over, skeptical. "Why'd I need these?"

Zen Z jumped up, demo mode on. "Imagine racing without stopping to tie laces and bam, you win!" He snapped the laces on, smooth as butter.

Rohan's jaw dropped. "Okay, take my cash!" Kids lined up, giggling, "Me next!" "Make mine blue!" In a few days, they sold out and had a whopping ₹4000 in their pockets!

"Dude, we're unstoppable!" Aarav whooped, counting notes like a pro.

Zen Z tapped his chin, grinning. "Entrepreneurs don't stop, instead they level up! What's next?"

That night, he grabbed a notebook under his flickering tubelight and scribbled:

What bugs kids at school?

What cool stuff can we bring?

How do we grow our cash smarter?

He doodled a lightbulb next to "Mindset = Magic." Success wasn't one win but it was a game of spotting chances, learning fast, and bouncing back.

"I'm not just a kid anymore," he whispered, "I'm a problem-solving ninja!"



**LESSON:** CURIOUS MINDS WIN BIG! SPOTTING LITTLE FIXES, LIKE UNTIED LACES OR A SLOW GAME TURNS YOU INTO A SUPERHERO OF IDEAS.

**YOUR ACTIVITY:** BE ZEN Z'S IDEA NINJA! SPOT ANNOYING THINGS, LIKE TANGLED EARPHONES OR A HEAVY BAG AND TRY TO FIX.



# CHAPTER SEVEN

## THE POWER OF NEGOTIATION

Zen Z was riding a wave of wins, Lazy Laces had kids calling him "the shoe guy" at school!

But there was one trick he hadn't mastered: getting what he wanted without begging. That was about to change.

One Saturday, the sun blazed as Zen Z and Aarav roamed the buzzing market near Commercial Street.



Stalls overflowed with funky bags, shiny trinkets, and the smell of roasted corn came through the air.

Zen Z froze and there it was: a sleek pencil box with compartments, a mini calculator, and a Batman logo. "Whoa, I need this!" he gasped.

He flipped the tag and it was ₹300. His heart sank. "Bro, I've only got ₹200," he groaned, clutching his crumpled notes.

Aarav smirked, twirling a keychain he'd snagged. "Time to negotiate, dude! Watch the master."

Zen Z frowned. "Bargain? Isn't that... rude?"

"Nah, it's a game!" Aarav goes to a wristband stall. "Bhaiya, this is ₹100, right? Gimme two for ₹150?" he said, flashing a grin.

The vendor scratched his beard. "Hmm... deal!" Aarav tossed Zen Z a wristband. "See? Fair for both? now you try!"



Zen Z gulped, palms sweaty. He shuffled back to the pencil box stall, the vendor chewing paan behind a pile of goodies.

"Bhaiya," he squeaked, "I love this pencil box, but I've got ₹200. Any chance for a discount?"



The vendor spat red into a cup. "Fixed price, beta—no less."

Zen Z's shoulders slumped, but then he remembered Aarav's words! A game. He took a breath, smiling.

"Okay, what if I take the pencil box and that cool pen over there for ₹250? Good deal, right?"

The vendor squinted, then nodded. "Chalo, done!" Zen Z handed over the cash, clutching his prize like a trophy.

"It worked!" he whispered to Aarav, who whooped.

That night, Zen Z's brain buzzed. Negotiation wasn't just for markets but it was a superpower! At home, he tested it.

"Maa, if I finish my homework now, can I get an extra half hour of screen time?" he asked, batting his lashes

His mom smirked, stirring dal. "Hmm... if you sweep the floor too, yes!"

"Deal!" Zen Z laughed, grabbing the broom.



At school, he tried Miss Radhika. "Ma'am, if our group submits the project early, can we get five extra minutes of recess?" She chuckled. "Smart one—deal!"

Aarav high-fived him. "Bro, you're a negotiation ninja now!"

Then came the big test. Dad announced, "Family trip time!! you kids pick the spot!" Zen Z's little sis, Riya, shrieked, "Amusement park!" Mom suggested a quiet temple, and Dad dreamed of a hill station. Everyone murmured, voices rising.

Zen Z raised his hands like a referee. "Wait! How about this, first half at the amusement park for Riya, then the hill station for Dad, and we stop at the temple for Mom on the way back? Everyone wins!"

His family blinked, then grinned.

"Zen, you little genius!" Dad said, ruffling his hair. "You just bargained a trip!"

Zen Z beamed, feeling ten feet tall. Negotiation wasn't just about stuff but it was about making everyone happy.

"I'm unstoppable now!" he cheered, imagining himself haggling with billionaires someday.



**LESSON:** NEGOTIATION IS A FRIENDLY SUPERPOWER! WHETHER IT'S TRADING SNACKS OR SCORING EXTRA PLAYTIME, SMART TALKING GETS YOU AND OTHERS WHAT YOU WANT.

**YOUR ACTIVITY:** BE ZEN Z'S DEAL-MAKER! TRY A MINI-BARGAIN THIS WEEK FOR LIKE AN EXTRA GAME TIME FOR CLEANING UP, OR SWAPPING A TOY WITH A FRIEND.



## CHAPTER EIGHT

# HELPING OTHERS IS SUCCESS



Zen Z was starting to get it, success wasn't just about stacks of cash. He'd mastered lemonade, bookmarks, even negotiation, but something bigger was brewing.

One sticky afternoon, he and Aarav rushed back home from school, backpacks heavy, the sun roasting them like tandoori chicken.

That's when they spotted Mrs. Sharma, their gray-haired neighbor aunty, wrestling with grocery bags outside their building.

Her dupatta dragged on the ground as tomatoes rolled out like runaway cricket balls. "Aunty, wait!" Zen Z yelled, sprinting over with Aarav.

"Oh, beta, thank you!" Mrs. Sharma panted as they scooped up her stuff dal, onions, a sneaky mango. "My arms are done for!"

They carried the bags to her flat, dodging a kid on a scooter in the corridor. Inside, she jumped onto a chair, fanning herself.

"You boys are angels! Not many help these days. You know, I could use help weekly, groceries, little chores. I'd pay you!"

Zen Z's ears perked up. "Pay? For helping?" His brain spun wondering if kindness could cash in?



Outside, they sat on the steps, the concrete warm under their shorts. "Dude," Aarav said, "tons of people here need help for carrying stuff, walking dogs, fixing phone settings for uncles who can't do it!"

Zen Z grinned, eyes blazing. "Let's start a Helping Hands Club! We help, they pay or just bless us with ladoos!"

They scribbled flyers on old notebooks: "**Zen Z & Aarav's Helping Hands!**  
**Groceries 🍎 Pets 🐾 Tech 💡 Odd Jobs 🚲 - Call Us!**" They taped them by the lift (still broken) and the watchman's desk.



In a week, five neighbors signed up. Mrs. Sharma even bragged about this in her kitty party!

One day, Zen Z helped Mr. Rao, a grumpy uncle with a french mustache, set up his phone. "Zen, what's your big plan in life?" Mr. Rao asked, staring at the screen.

"To be a mega businessman!" Zen Z said, tapping "Save" on the settings.



Mr. Rao chuckled. "I ran a shop once. Tip - help people, and they'll lift you up.

Keep it up, lad!"

That evening, Mrs. Sharma called, voice crackling.

"Beta, my nephew owns a bookstore and he needs kids to run a book fair at your school. I told him you're perfect!"

Zen Z nearly dropped the phone. "A book fair? For real?!" Helping hand unlocked a jackpot!

He started spotting it everywhere. Explaining math to Riya got him science project tips.

Folding laundry for Mom scored extra pocket cash. "Bro," Aarav laughed, counting their Helping Hands haul.

"it's like the universe high-fives you for being nice!"

Zen Z nodded, grinning. "The more we help, the more we win. it's the real deal!"



**LESSON:** HELPING IS A WIN-WIN BLAST! SHARING A TOY, FIXING DAD'S PHONE, OR CARRYING A BAG MAKES EVERYONE HAPPY AND YOU TOO!

**YOUR ACTIVITY:** BE ZEN Z'S HELPING HERO! DO THREE KIND THINGS THIS WEEK LIKE HOLDING A DOOR FOR DAD AND MOM, FEEDING A STRAY, OR TEACHING SOMETHING TO YOUNGER GUYS.



# CHAPTER NINE

## HELPING OTHERS IS SUCCESS

Zen Z was stacking skills like a pro, business tricks, negotiation chops, and now helping hands that paid off big.

One evening, as he half-slept on the couch watching a cricket match, saw RCB smashing it but his dad walked in, waving a book instead of the remote.

"Zen," Dad said, sitting down, "guess what all big-shot winners have in common?"

Zen Z muted Kohli's sixer. "Umm...they're loaded?"

Dad chuckled, shaking his head. "Sure, but here's the secret, they read like maniacs. Every day!"

Zen Z scratching his nose. "Reading? Like boring textbooks? No thanks!"

"Not just that," Dad said, tapping the book, a bright cover with a rocket on it.

"They dive into stories, ideas, and tips from legends. Books are like cheat codes for your brain!"

Zen Z tilted his head. "So... reading can make me a winner?"

"Big time!" Dad grinned. "It's a shortcut to smarts."



The next day, Zen Z dragged Aarav to the school library, dodging a gang of kids playing kabaddi in the hall.

Dust puffed as he grabbed a book about a kid inventor who built a robot from junk. "This better not suck," he muttered, cracking it open.



At first, it felt weird, no screen, no swipes.

But then bam! he was hooked. He pictured the kid's crazy lab, felt his flops and wins, and captured ideas like "keep tinkering.

" By the last page, Zen Z slammed it shut, saying. "Dude, this was epic!"

Aarav peeked over, munching a vadapav. "Told ya—books are brain hacks!"

Zen Z turned into a reading ninja.

He googled "what billionaires read" on the school computer, Bill Gates, Elon Musk, even Virat Kohli, all book nerds!

"If they do it, I'm in!" he declared. He made a hit list: inventor tales, money tricks, cricket hero bios and one book a month, game on!

Soon, his brain was popping:

- New biz ideas like glow-in-the-dark pens!
- Smarter class answers teachers shocked.
- Chatting with uncles like a pro no more shy nods.

One day, Miss Radhika asked, "Who knows how money grows?" Kids shrugged, but Zen Z shot up.

"Compound interest, ma'am! I read it, save a bit, let it multiply like magic!"

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Save a bit, let it multpply like magic!

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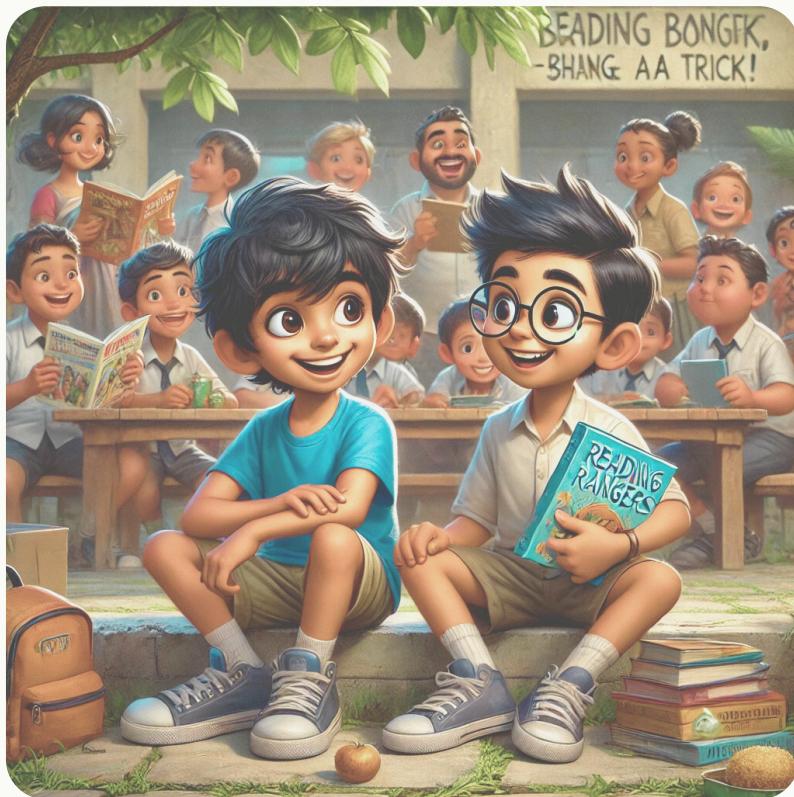
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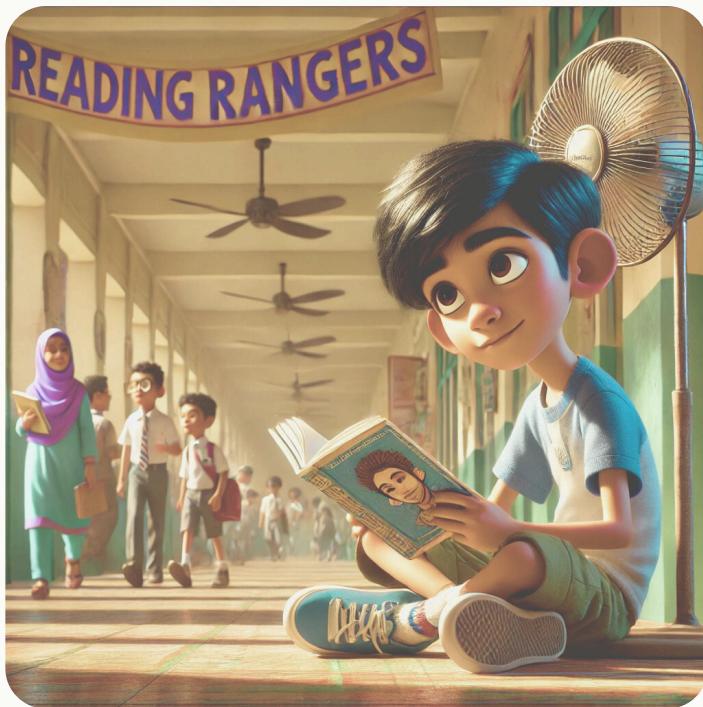
The class stares, jaws dropped. Aarav whispered, "Bro, you're a genius now?" "Books, man!" Zen Z winked. He got hooked, why stop? He and Aarav started a Reading Rangers Club at lunch.

"Bring a book, share a trick!" they shouted. Kids piled in, swapping comics, space stories, even a dog detective tale.

They added a challenge: "Most books in a month wins a prize!" and stash of Zen Z's leftover stickers.



Weeks flew by, Reading Rangers ruled! Miss Radhika beamed. "You've sparked a book storm zen, proud of you!" Zen Z grinned, flipping a page under the corridor fan. "Reading's my secret weapon now!"



**LESSON:** BOOKS ARE BRAIN BOOSTERS! DIVE INTO ADVENTURES, DINO FACTS, OR SUPERHERO YARNS AND SEE THEY MAKE YOUR IDEAS SOAR AND SMARTS SHINE.

**YOUR ACTIVITY:** BE ZEN Z'S READING RANGER! PICK A FUN BOOK SPACE, SPIES, OR SILLIES. READ 10 MINUTES A DAY, THEN DRAW YOUR FAVORITE BIT LIKE A ROCKET OR A SNEAKY DOG!



# CHAPTER TEN

## GRATITUDE AND POSITIVITY



Zen Z was stacking wins like a pro cricketer piling runs with business smarts, negotiation tricks, even a reading club buzzing with kids. But one day, his dad dropped a curveball that made him stop mid-bite of his evening idli.



"Zen," Dad said, leaning over the dining table, "what's the real secret to winning big?"

Zen Z chewed, thinking hard. "Uh... hard work? Cool ideas? Cash?"

Dad shook his head, grinning like he'd stumped him in a quiz. "Nooope, gratitude and positivity.

The biggest champs say 'thanks' for what they've got and keep smiling, even when the stumps get knocked!"

Zen Z's jaw dropped, dipping his idli in chutney. "Thankful? How's that make you successful?"

Dad slid a small notebook across the table. "Try this, it is your Gratitude Journal. Every night, jot down three things that rocked your day. Big or small and just watch what happens."

Zen Z said. "Okay, weird, but I'll try." That night, under his creaky fan, he scribbled:

- Mom's *idlis* were spicy perfection.
- Aarav's dumb joke made me laugh.
- Finished homework before the power cut.



Next few days, something wild kicked in, he felt... happier! He noticed the good stuff more like monkeys chattering outside, his sister's goofy dance and the little annoyances, like a late bus, didn't bug him as much.

"This is nuts!" he told Aarav, waving the notebook. "Being thankful actually works!"

Aarav smirked, kicking a football. "Duh I've been saying, focus on the wins!"

At school, Zen Z saw grumbling everywhere with rainy shoes, tough maths, soggy tiffins.



"New challenge!" she boomed. "For a week, every complaint gets a positive twist with no excuses!"

Zen Z jumped in. When Aarav moaned, "Math test ugh!" Zen Z shot back, "Yeah, but we get out early after!"

When Riya complained about the heat, he grinned, "Perfect excuse for gola after!" Slowly, the class caught on and grumbles turned to giggles.

Then came a test. Zen Z and Aarav were prepping a school fest stall when their supplies got stuck and delayed delivery, total panic.



We're toast!" Aarav groaned, kicking dirt.

Zen Z took a breath, notebook vibes kicking in. "Hold up, what's still good? We've got time, brains, and a backup plan.

Let's thank our lucky stars we even get to try!" Aarav blinked, then nodded. "Okay, optimist, let's fix this."

They scrounged extra stuff from home like string, paint, old boxes and their stall rocked the fest, kids swarming for their quirky crafts.

"Your positivity saved us, bro!" Aarav cheered, slapping Zen Z's back.

Zen Z grinned, munching a victory samosa. "Gratitude's my new bat and it smashes bad vibes!"

**LESSON:** SAYING "THANKS" TURNS DAYS INTO TREASURES! SPOT THE GOOD LIKE A TASTY SNACK OR A PAL'S LAUGH AND WATCH YOUR SMILE GROW.

**YOUR ACTIVITY:** BE ZEN Z'S HAPPY SCOUT! EACH NIGHT, LIST THREE THINGS THAT ROCKED LIKE A RAINY PUDDLE SPLASH OR A TEACHER'S THUMBS-UP.



# CHAPTER ELEVEN

## DREAM BIG START SMALL



Zen Z's brain was a fireworks factory gratitude, book smarts, helping hands, all sparkling like Diwali crackers.

But one question nagged him as he stared at a poster of Burj Khalifa taped above his bed: How do giant dreams like that tower actually happen?



Zen Z sighed, flopping back. "Papa, I wanna do something huge, start a company, invent a gadget, maybe save the world! But it's so big, where do I even start?"

Dad grinned, setting his cup down. "Every mega dream starts tiny, Zen. You don't need the whole plan, just one step needed. Like a seed turning into a banyan tree!"

Zen Z blinked. "So... even giants began small?"

"Everyone!" Dad nodded. "Take a swing and see what grows!"

Next day, Miss Radhika dropped a bombshell in class.

"School annual gathering is coming and your chance to shine! Want a stall? Pitch me!" Kids murmured dance, food, games.

Zen Z's hand shot up. "Aarav, bro stall time! Let's do it!"

Aarav smirked, chewing gum. "Sell what, genius?"

Zen Z grinned, unstoppable. "Something small but epic, Dad's right, we start there!" They brainstormed under the corridor fan stickers? Too old.

Lemonade? Done that.

Then Aarav jangled his keys. "Keychains! With cool quotes kids would love 'em!"

"Boom!" Zen Z whooped. They raided their piggy banks for string, beads, and tiny rings, cheap but funky.

At home, they turned Zen Z's desk into a craft chaos, threading quotes like "Dream Big," "Be a Star," and "Never Stop." "These are fire!" Aarav said, dangling a glittery one.



Gathering day hit a humid, loud, city schoolyard riot. They set up their stall near the hopscotch grid, a sign screaming: "Zen's Keychains - ₹20 Each!" Zen Z's stomach flipped. "What if it flops again?"

First hour? Crickets are just kids chasing balloons. "We're doomed," Aarav groaned, slumping.



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Zen Z shook his head, positivity kicking in. "Nah let's grab 'em!" He yelled, "Buy one, get a free name tag for a limited time!" Kids perked up.

"Write 'Riya Rules'!" "Make mine 'Super Rohan'!" Soon, a crowd gathered shouting, giggling, coins flying. By dusk, they'd sold out ₹500 in the bag!

Zen Z grinned. "Started small, went big boom!" That night, Dad asked, "How'd it go?" Zen Z puffed his chest. "Sold every keychain! You're right, small steps rock!"



Dad winked. "Keep stepping, beta one day, those dreams will touch the sky." Zen Z jumped on his bed, staring at Burj Khalifa. Big dreams aren't scary; they were just a bunch of small swings, stacked up. "I'm building my tower, one keychain at a time!" he whispered.



**LESSON:** BIG WINS START WITH BABY STEPS! LIKE LEARNING A TRICK OR SCORING A GOAL, EVERY GIANT THING GROWS FROM A TINY TRY.

**YOUR ACTIVITY:** BE ZEN Z'S DREAM STARTER! PICK SOMETHING WILD YOU'D LOVE TO DO, FLY A KITE, BAKE A CAKE, DRAW A COMIC. WHAT'S YOUR FIRST TINY STEP?



# CHAPTER TWELVE

# MILLIONAIRE

# MINDSET

# BEGINS!

Zen Z had come a long way from lemonade stalls, chocolate flops, keychain wins and he'd turned small ideas into big bangs like a city traffic jam turning into a parade! One breezy evening, he sat with Dad on the balcony, the city lights flickering below like a sea of stars.



Papa," Zen Z asked, swinging his legs, "can a kid like me really be a millionaire someday?"

Dad smiled, leaning back. "Beta, it's not just about crores and it's about thinking like a millionaire. That mindset? You're already building it!"

Zen Z's eyes popped. "For real? How?"

Dad held up his fingers, counting slowly. "One you chase solutions, not problems. Two you learn like a sponge.

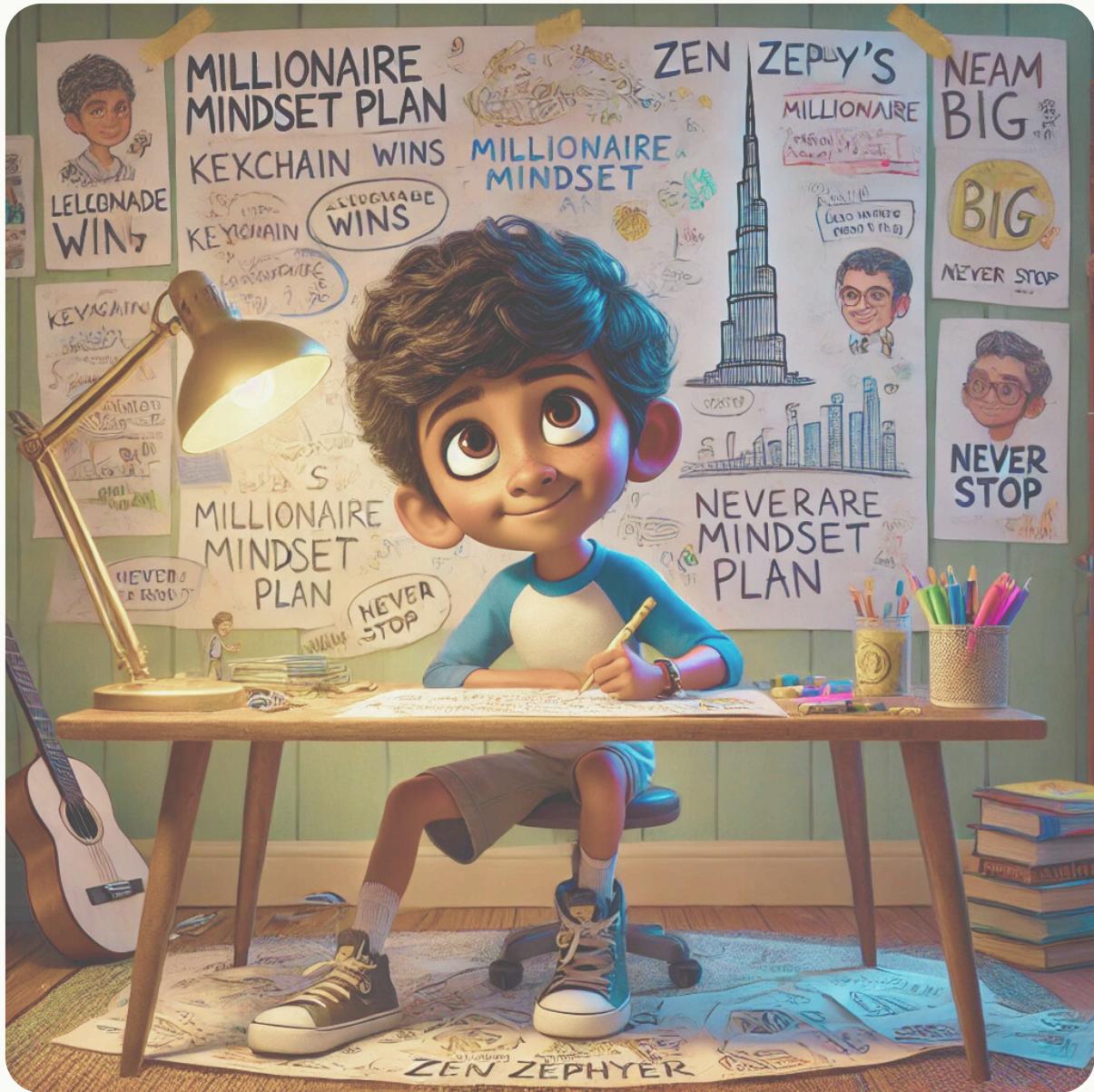
Three you bounce back from flops. Four you lift others up. Five you act, don't just dream. Sound familiar?"

Zen Z grinned, ticking them off in his head lemonade, books, helping hands. "That's me!"

"Exactly," Dad said, ruffling his hair. "You're on the path!"

That night, Zen Z grabbed a big sheet of paper, markers flying under his table lamp. At the top, he scribed: "**ZEN Z'S MILLIONAIRE MINDSET PLAN**". He listed his wins:

- Be creative! (Lemonade vibes)
- Solve stuff! (Lazy Laces FTW)
- Never quit! (Chocolate comeback)
- Keep learning! (Book ninja)
- Help out! (Mrs. Sharma's bags)



He doodled a cricket bat, a stack of books, and himself in a cape saying Zen Z, the Millionaire Kid! He pinned it above his bed, next to Burj Khalifa.

"This is my map!" he whispered, fist-bumping the air.

Next morning, he raced to Aarav at school, waving the plan. "Dude, I'm thinking like a millionaire now!"



Aarav smirked, juggling a tennis ball. "So, you're buying me a jet yet?"

Zen Z laughed. "Not yet but we're starting something huge! What if we launch a Young Entrepreneurs Club? Teach kids to dream big, make stuff, win like us!"



Aarav's jaw dropped. "Bro, that's fire!"

We could show 'em bookmarks, keychains, even comic swaps!"

"Exactly!" Zen Z said, eyes blazing. They pitched it to Miss Radhika at recess.

"Ma'am, we wanna start a club where kids learn to hustle like pros!"

She grinned, adjusting her glasses. "Zen, Aarav you've got my yes! Start it!"

Soon, a crew of kids piled into the club giggling, crafting, dreaming.

They made friendship bands, sold doodles, even traded IPL cards.

Zen Z watched, heart thumping.

"The richness isn't just cash, instead it's growing, sharing, winning together!"

Walking home, the sun dipping low, Zen Z smiled.

"I'm not a millionaire yet but I've got the mindset.

That's step one!"

He pictured towers, gadgets, a world he'd shape one small, awesome idea at a time.



**LESSON:** A SMART, GUTSY MIND MAKES MAGIC! BUILDING, LEARNING, HELPING IT'S HOW YOU START BIG THINGS, ONE COOL STEP AT A TIME.

**YOUR ACTIVITY:** BE ZEN Z'S MINDSET MASTER! LIST FIVE TRICKS YOU'VE LEARNED FROM HIS RIDE LIKE FIXING FLOPS OR HELPING PALS. PICK ONE YOU'LL ROCK LIKE BIKING OR JOKING AND DRAW YOUR PLAN!

Thank you

Thank You



KEEP DREAMING BIG

**ARE WE THERE YET?** - Keeps kids and giggling at home, on the road, and beyond

**READING FRENZY** - The best way to keep them reading? make them forget they're reading

ZEN R ZEPHYER IS AN AWARD-WINNING AUTHOR OF MORE THAN 50 CHILDREN'S BOOK. HIS WORK HAS BEEN ECHANTED BY AUDIENCES OF EDUCATORS, PARENTS, AND CHILDREN FOR DECADES

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