

SATOSHI STEPS

*Building your child's future through Bitcoin,
one small step at a time*

Jochen van Dijk

2026

For Marlinde, Julian and Mattis.

*You are my real all-time high.
Every day with you is my best investment
and the greatest return I will ever know.*

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Introduction

I remember exactly when it started. Not with a price chart. Not with Bitcoin. But with a simple calculation, somewhere at the kitchen table, on an evening when nothing else was happening.

I was trying to work out what a university education would cost by the time my children got there. What a first home might require. And how much money had quietly lost its value over the past few years. No panic. No drama. Just numbers, placed side by side.

That was enough.

Saving alone is not enough. Not because saving is foolish. On the contrary. Saving feels safe and sensible. It is what we were taught: set money aside, be disciplined, and you are doing the right thing. But as I worked through those numbers, something shifted. Not acute stress — more a quiet unease that stayed with me. Because alongside the figures, something else was present: responsibility.

To be clear: I have no desire to hand my children a life free of effort. Hard work has never done anyone harm.

But I do want to give them a fair start. A start that is not slowly eroded while you do everything that always seemed sensible.

That realisation sharpened during the pandemic.

The world ground to a halt, but money did not. Within weeks, support packages were announced, billions committed, figures revised. What had seemed extraordinary quickly became routine. Money no longer appeared as something earned or accumulated — it appeared as something that could simply be made available when needed.

It became painfully clear that money is, in the end, just a number on a screen. Something everything revolves around, but which a handful of policy decisions can multiply at will.

There is a line that captures that feeling precisely.

No man should work for what another man can print.

Your time is finite. Your energy too. If you work for money that can be created out of nothing, then the effort, the hours, and the years you put in become worth a little less with each passing year. Inflation does not just erode

purchasing power. It erodes the future plans built on the assumption that saving is always enough.

With a background in economics, what struck me most was the speed. How quickly money was being created. How large the amounts were. How few questions it raised.

When I looked further back, it was clear this was no isolated event. During the 2008 financial crisis, the same thing happened. The system came under pressure. Interventions followed — not to solve the problem, but to buy time.

Since then, the pattern keeps returning. Debts that do not disappear, but are resolved with new money. Obligations pushed forward. To the next round. To the next generation. A system that keeps running as long as everyone believes it will. Until, suddenly, it does not.

That feels abstract. Until you have children.

Then it is no longer about returns or clever choices. It is about time. About looking eighteen years ahead and asking yourself: what will be left of what I set aside today?

My old conviction was simple: saving is good, investing is risky. What I had to admit — and what felt uncomfortable — is this: you can lose money by doing nothing too.

Not all at once. Slowly. Year by year. Inflation is not a blow to the face. It is a quiet thief of future plans. Like a bathtub with no plug. You let the water run, everything seems under control, until you notice one day that the level has sunk much lower than you thought. Money that stands still does not stay neutral. It quietly falls behind — while you think you are doing nothing wrong.

At the same time, I knew exactly what I did not want. I did not want to become a parent who checks prices every day. I had no interest in chasing quick gains. No desire to turn something that should bring calm into a source of stress. And certainly no desire to take risks without understanding them.

Investing is exciting. Especially when Bitcoin is involved. And yet I feel no nervousness. Not because I am certain about everything — but because time, used well, straightens out a great deal.

Why that is, and how to approach it calmly, is what this book explains.

This book is not here to convince you. Not to make you start sooner. And certainly not to make you feel behind. It exists because many parents feel exactly what I felt at that kitchen table. Doubt without panic. The sense that you want to do something for later, but are not sure what is wise.

You do not need to know that yet.

This book will help you calmly understand how money works, why time matters more than smart timing, and how to take small steps that are genuinely sustainable. So that in eighteen years, you need not think: I wish I had. Instead, you can think: I did what made sense at the time — with the knowledge I had.

For a parent today, that is enough.

1. Why this book exists

There are moments when the day finally goes quiet.

The toys are roughly put away. The last feed is done. Your child is asleep. Maybe you are still on the sofa, phone in hand, not really looking for anything. Just scrolling. Just breathing. Just taking a moment to know where you are before the next day arrives.

And sometimes, in that quiet, a thought surfaces. Not a loud one. Just one that lingers.

"Am I actually doing enough for later?"

Not as a panicked question. Not as something that makes you immediately restless. More like a quiet doubt that does not push itself forward, but does not go away either. A question that tends to appear in still moments — because it lives beneath a lot of other things. Beneath the worrying, the organising, the forward-thinking. Beneath the instinct to want to protect something, even before you know quite how.

For many parents, that is where it starts.

Not with investing. Not with Bitcoin. Not with a strategy or a plan. But with the awareness that there is someone for whom you want to look further ahead than just next week or next month. Suddenly money is no longer only about the weekly shop, the childcare bill, or a buffer for when the washing machine gives up. Quietly, it also becomes about later. About room. About possibilities. About whether something you do now might still make a difference years from now.

That feeling is not unusual. It is entirely normal.

Most parents are not looking for something spectacular. They do not want to become financial experts. They do not want to spend their time thinking about money. And they certainly do not want to end up in a world of big claims, strong opinions, and complicated choices that feel like they have to be got right in one go.

What they actually want is usually much simpler.

To build something that might be worth something to their child one day. Not to pin everything down. Not to make the future controllable. But to give something along. A slightly softer start, perhaps. A little more

freedom. A little more room in a world that does not seem to be getting cheaper, calmer, or easier to read.

But between that wish and the reality, there is often a wide grey area.

Because what is actually wise? What feels safe, but might help less in the long run than you thought? And where do you even begin when you feel like you should do something, but are not quite sure what?

That is exactly where many parents get stuck. Not because it does not interest them. And not because they are putting it off out of laziness. Usually it is care that holds them back. The moment something involves your child, the weight of every choice shifts. A decision feels less casual. Doubt carries more. And before you know it, something that could be fairly straightforward becomes much larger in your head than it needs to be.

That is understandable. Especially in a world where money is rarely explained with any calm.

Many people grew up with a simple and familiar idea: saving is sensible. You put something aside, leave it alone, and you are doing the right thing. That picture

gave people something to hold on to for a long time. It felt measured, responsible, manageable. Everything beyond it quickly acquired a sense of risk, complexity, or something for later — for when you had more knowledge, more time, or more room.

That story is not strange. But for many people, it no longer feels entirely complete.

Not always in a sharp or spoken way. More as something you notice in small shifts. In prices that keep moving. In amounts that once felt comfortable but now seem to go less far. In the sense that saving carefully and working hard still matter — but no longer seem to produce the same results they once did. As though you instinctively feel that time does something to money that no one has ever sat down and explained to you properly.

And that is exactly where this book came from.

Not from a desire to prove something. Not to hold up one path as the right one. And not to make something complex seem smooth or simple. This book exists because many parents can feel that this subject matters — but rarely find a way in that feels clear, human, and sustainable.