

A SMART WAY TO START

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When you grow up, what will you be?
Any or all of the things that you dream!
You could go up to space or design a new car,
you could be CEO, you could travel afar.
For all of your goals, there are two things you'll need:
some money to start and a smart plan indeed.

Earning your pennies can be such a joy!
But... why should a girl earn less than a boy?



Smart
inventor

great
gadget
maker

awesomely
NICE
person

CEO

Super
Planet
Saver

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Financial confidence for kids
Book 1

ABOUT THE AUTHOR:

Mara Catherine Harvey

I am passionately driven by two strong beliefs: that we cannot wait another 100+ years to see economic gender equality come to life, and that daily financial decisions are the most untapped source of positive social change. These convictions are at the heart of my stories.

Over the past two decades, my work in the financial industry led me to explore the profound differences in the ways men and women approach wealth. Very often women feel less financially confident than men in managing money. Research shows that money messages are biased and this bias starts at a very young age. So I decided to find a playful way to convey important money messages around equality, earning, saving, spending and sustainability to young children, and to girls in particular.

Because money is not just a transmission of value:
it's a transmission of values.



Book 1: A Smart Way to Start

Book 2: A Smart Way to Save

Book 3: A Smart Way to Spend

Book 4: A Smart Choice to Make

For more information: www.smartwaytostart.com



ABOUT THE ILLUSTRATOR:

Mariajosé Gajate Molina

(MARIAJO ILUSTRAJO)

Loving drawing since I can remember, I followed my passion studying illustration at the art school *Arte10*, in Madrid. I've been a freelance illustrator since then, completing projects for a wide range of clients.

Learning never stops, so some years later I moved to Bath where I studied Graphic Communication at Bath Spa University.

I enjoy learning new ways of working, developing new styles or just getting my hands dirty. Nothing is more important than loving what you do ("sketcher, traveller and tea drinker").

I always carry a pencil and a notebook in my bag. Maybe you'll find me doodling in a cafe!

Currently I am studying MA Childrens Book Illustration at Anglia Ruskin in Cambridge to continue improving and having fun.

If you want to know a bit more about me:
www.mariajoilustrajo.com

A SMART WAY TO START



DEDICATED TO MY DAUGHTER
AND TO ALL THE YOUNG GIRLS OUT THERE,
WHO ARE GOING TO ROCK THIS WORLD!

AND TO MY SON AND ALL THE BOYS
WHO SUPPORT THEM ON THEIR WAY!

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When you grow up,
what will you be?
Any or all of the
things that you *dream*!

You could go up to space,
or design a new car,
You could be CEO,
you could travel afar!

Create many things,
invent gadgets galore...
And find ways to help
save the planet for sure!





For all of these goals,
there are two things you'll need:

Some money to start...
...and a smart plan indeed!



If you earned some pennies
for doing a chore,
and saved all the pennies
so they became more,
you'd have lots of money
that you could then... *spend?*



But once it is spent
then it's gone...

... that's *the end!*

The end?
Well, it would be
the end of this book.
So let us go slowly
and take a good look
at all of the things
that money can do,
before you decide
what your pennies will do.

Spending is easy,
but saving is better!
So how to get started
and how to be *clever?*



“A fool and their money are easily parted”
So don't be a fool! It's time to get started.



The very first lesson there is to be learned,
is that all your pennies just have to be earned.

They don't grow on trees,
I'm sure you have heard...

And they don't fall from heaven,
I give you my word.

So where to get pennies?
What must you do?
You earn them by working
and doing good, too.

Try asking your parents
which jobs you could do,
and offer to help them
with chores after school.



no
money
↙ up here

You can take out the rubbish,
or bathe your old dog.

Sweep ash from the fireplace,
and stack up the logs.



You could clear up the kitchen,
or tidy your room.

You could help do the dishes,
sweep floors with a broom.



You could rinse out the bath tub
and wipe window glass.
You could feed all the fishes,
or mow all the grass.



Whatever it is that your parents might need,
or even your neighbours,
just ask if you please.
This is your chance to do a good deed
and earn a few pennies, if such is agreed.



One penny or more?
How much for this chore?
For you to discuss with each adult before.

So now do your chore,
and please do it well!
Because a chore badly done
will not pay you well.
Make sure it is done



as best it could be,
and your reward for the chore
is a penny...
...or three!

You earned your first pennies!
It's a happy day!

We really must celebrate!

Tip tip hurray!





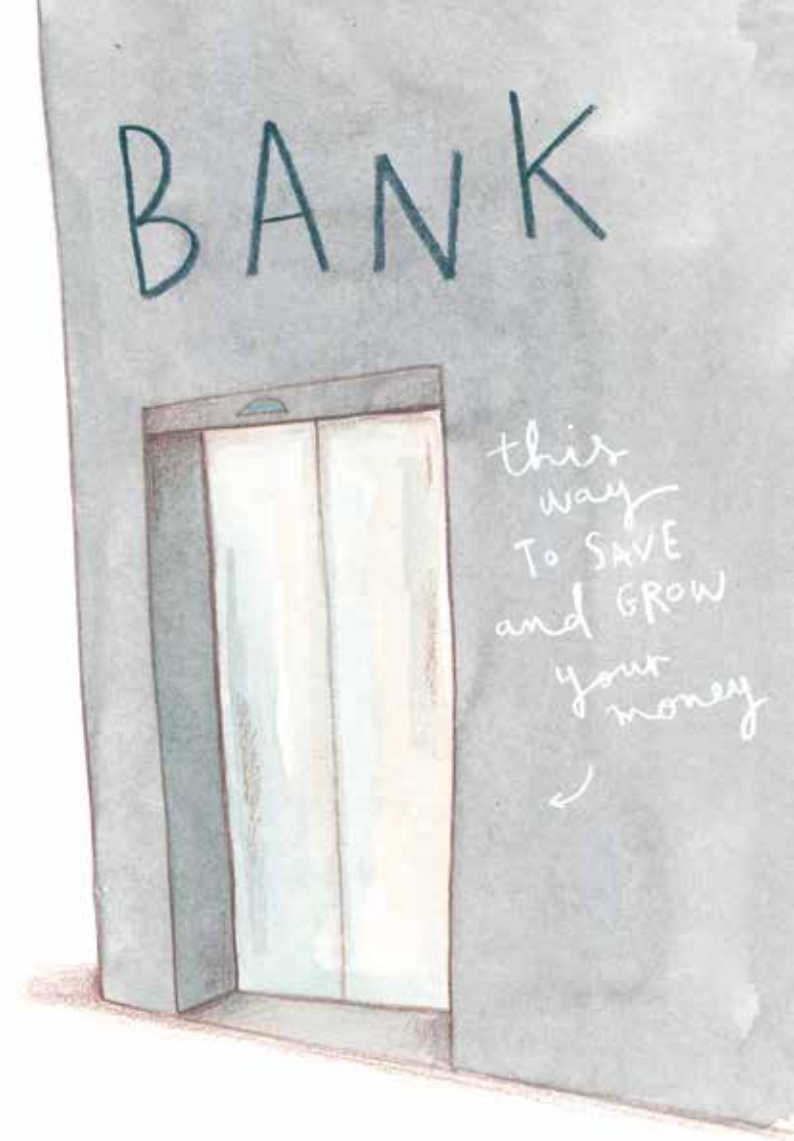
Now you should put all your pennies aside,
and keep them for later until you decide,
what you will do with the pennies you've got.

Save them for something you wish for a lot!
You might spend some on sweeties, or gaming, or fun.
But be wise and save some, before they're all gone!



Away in a piggy bank, a jar or a box?
Well, that's a good start,
but they might get lost.
Make sure that you put them
away in a place
that's safe and protected,
a most secure space.





Safest is putting them on your account,
at the bank down the street
where they'll help you to count
the number of pennies
you earn chore by chore.
Your savings will *grow*
while you earn more and more.

And when you're grown up,
your savings are there
to pay for your travels
and, if you take care,
you'll have what you need
for your studies and more,
to start your own business,
invent things galore!



So do make a plan
for your goals and your dreams,
putting your pennies
in good savings schemes!
And while you are dreaming,
be happy and say
"I know what it takes!" Shout:

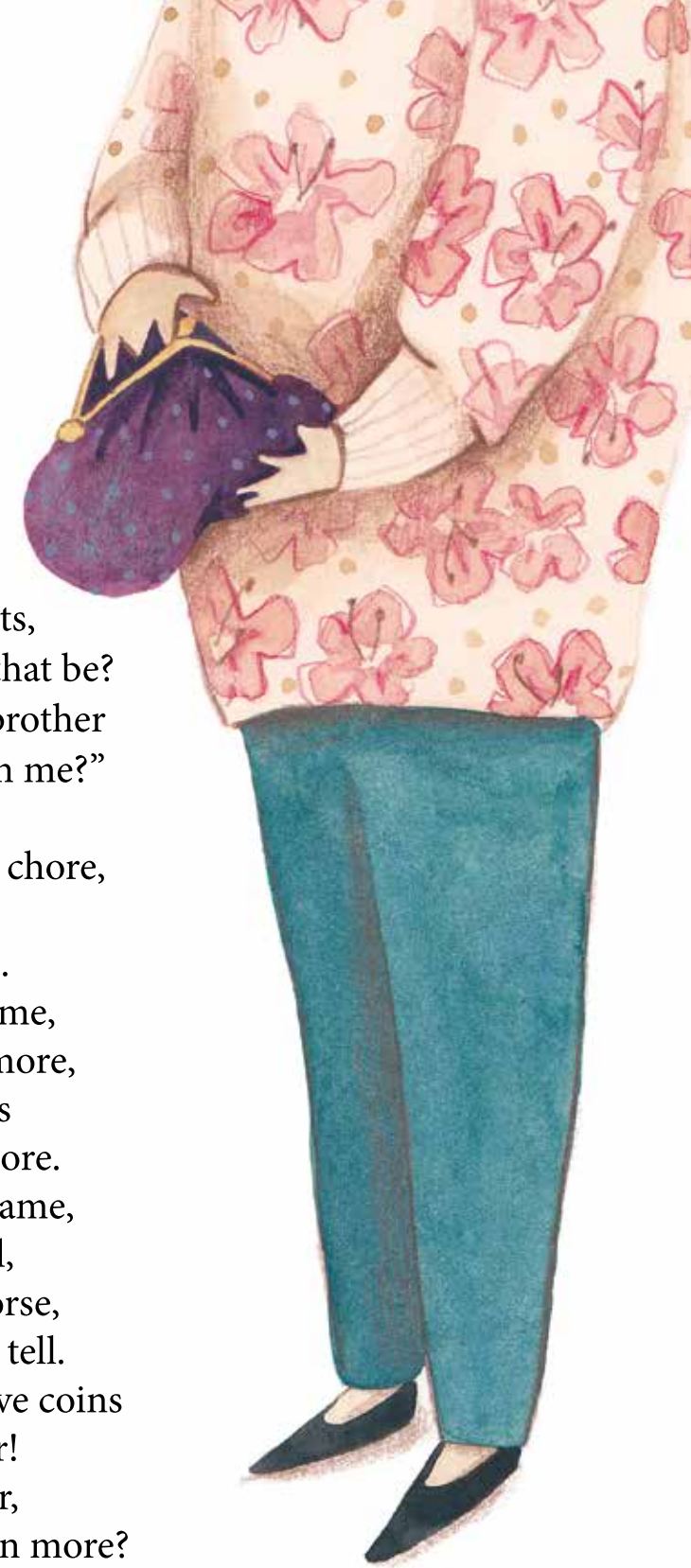
Hip hip hooray!



I'll tell you a story of when I was young
and something that happened when I had begun...
I'm happily doing my chores every day
And carefully putting my money away.
But one day I found out that for the same chore,
my elder big brother got *one penny more!*



I ran to my parents,
and asked: "Can that be?
Why should my brother
be paid more than me?"
One penny more
for the very same chore,
a simple chore
that's quite a bore.
Our task is the same,
not less and not more,
yet one penny less
and one penny more.
The chore is the same,
we both do it well,
not better, not worse,
my parents could tell.
My brother got five coins
and I got just four!
He might be older,
but should he earn more?



Injustice! Injustice! Injustice! I shout!
I just wasn't able to figure it out.
I don't think it's fair - this just cannot be!
I cannot accept he is paid more than me.
I work just as hard, I do the same chore.
We both should be getting the exact same, not more.



My parents were startled! But then they agreed.
They hadn't intended to be mean to me.
They thought it was normal for boys to earn more,
because that is the way that things were before.

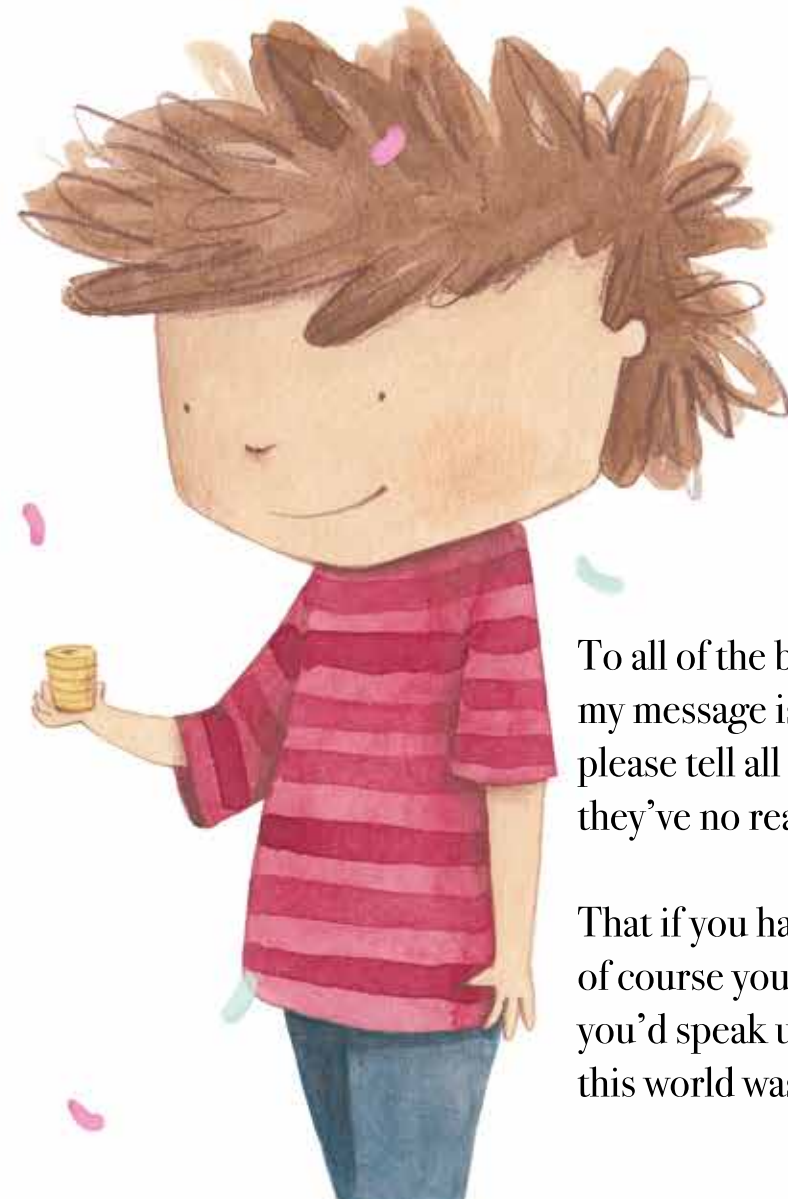
In this day and age, it's really high time
for girls to earn same as the boys do, this time!

Hip hip hooray!

My parents agreed
to pay me the same as my brother, indeed!
All this to say that today is your day:
if you're just as good, you deserve

Today girls must know just what they are worth.
And this is important all over the Earth.

Wherever you go,
in all that you do,
there's no reason a boy
should earn more than you!

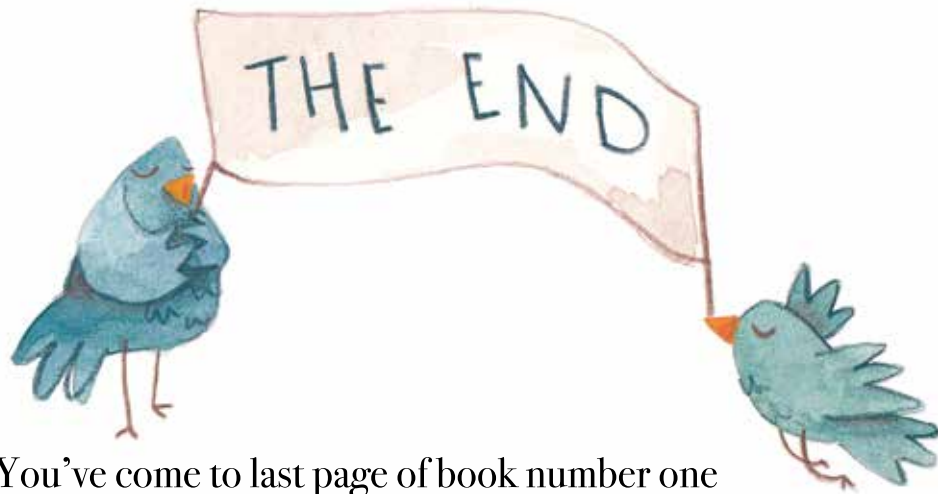


To all of the boys
my message is clear:
please tell all the girls
they've no reason to fear.

That if you had *your* say
of course you would care,
you'd speak up and make sure
this world was more fair.



So earn all your pennies
by working so hard,
And save lots of pennies
to show you are smart!
Take care of your savings,
so money can grow,
And off on your journey
through life you will go!

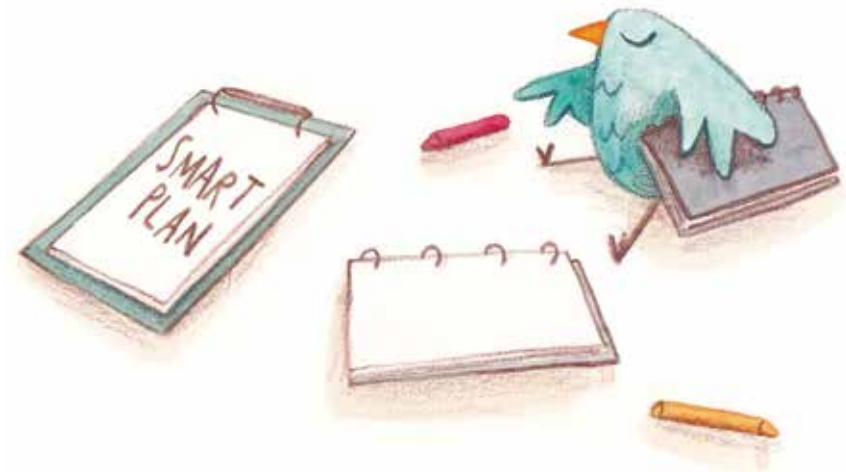


You've come to last page of book number one
but the journey continues, and it is such fun!
Discover the story in book number two,
about counting and saving and interest, too!

A SMART WAY TO SAVE

You earned your first pennies by doing your chores.
You saved lots of pennies so now you have more.
But inside your piggy bank, money can't grow.
It lies there quite still, with nowhere to go.
What if your pennies could grow day by day,
Rather than lying there, all locked away?

**Is there a smart way to save and be clever,
to make sure your pennies keep growing forever?**



Financial confidence for kids
Book 2