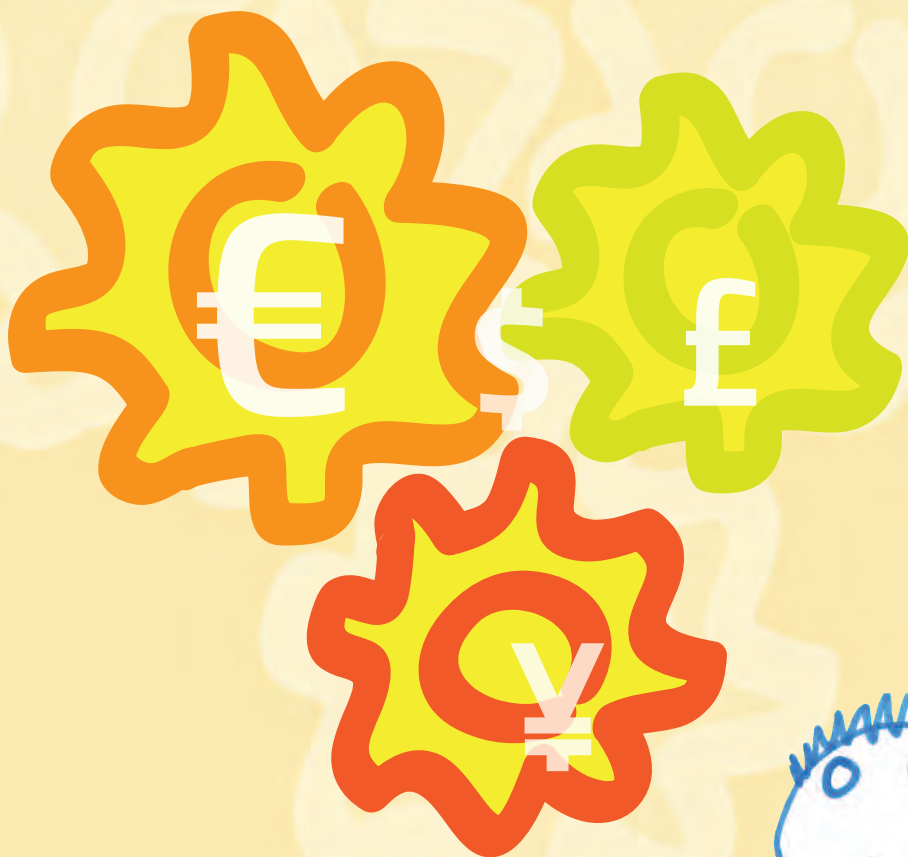
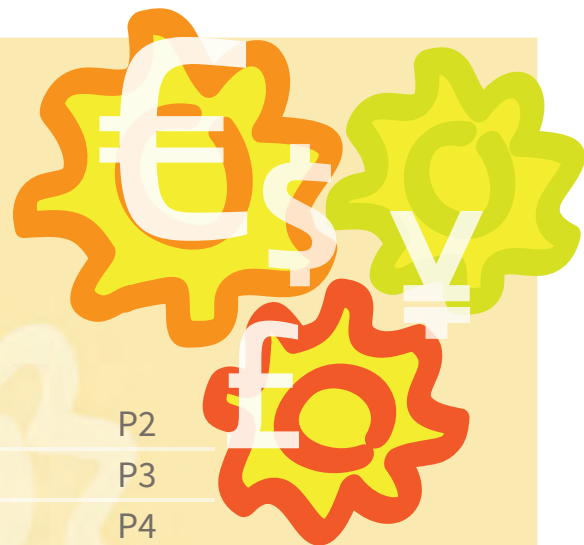


The Smart Money Stories

Created by afterschool children
in the Dublin Docklands
Ulster Bank Financial Literacy Programme



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About Ulster Bank Financial Literacy Programme

The Early Learning Initiative (ELI) was awarded funding from Ulster Bank's Skills and Opportunities Fund to develop a financial literacy programme for children aged 4-12 years old attending afterschools in the Dublin Docklands.

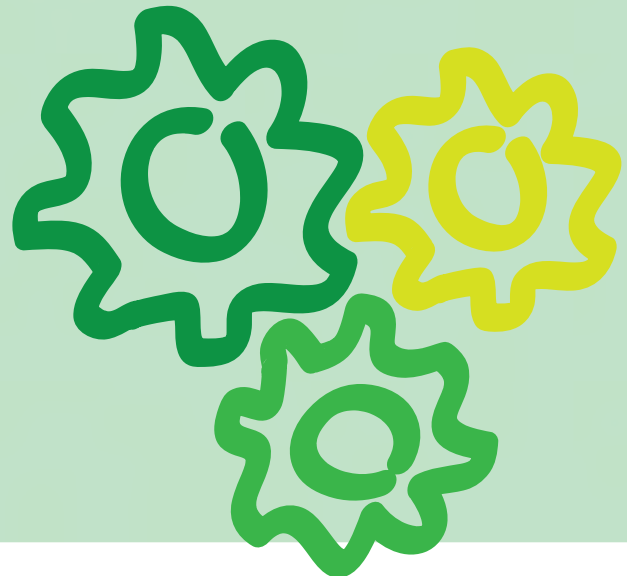
The programme consisted of play-based activities, book reading, arts and crafts which would promote discussions relating to money-related topics such as income, budgeting, saving, borrowing and currency.

The aim of the programme is to introduce children to financial topics that they would encounter in their everyday lives. This will act as the foundation for them to progress through the education system and obtain the qualifications needed to be successful in the world of work.

About the Book

The Ulster Bank Skills and Opportunities Fund supplied toys, board games, books, as well as arts and craft materials to each of the four afterschools participating in the programme. As part of the project, the afterschool children were asked to write their own stories to encourage other children to talk about money related topics.

This book is made up of stories written by children from the four participating afterschools in the Dublin Docklands. The children who are the co-authors of this book are aged between 4-12 years old.



A Word from our Funders

Once again Ulster Bank is proud to give our support to the Early Learning Initiative. Over 90 children aged 4 to 12 from four local afterschools have taken part in the programme, and the fruits of their learning are borne out in this lovely collection of stories – ‘The Smart Money Stories’. Each gives a fresh and witty perspective on money and numbers, and is a fantastic tribute to the work of the children, afterschool staff and parents.

At Ulster Bank we believe that it’s never too early to help children build their confidence with numbers.

We developed our Money Sense programme for secondary schools in 2007, and improved and extended it last year to also reach 5-12 year olds.

As a free resource, MoneySense today helps thousands of young people build practical maths skills as they learn about budgeting, saving and managing money – skills that will benefit them throughout their lives.

We have also provided over €500,000 in grants to organisations like the Early Learning Initiative for projects like this one through our Skills and Opportunities Fund. This helps us to support numeracy and personal finance in more schools and communities throughout Ireland. For 2017, we have committed to providing a further €175,000 in funding such projects.

It has been a pleasure to work with Dr. Josephine Bleach and her great team at the Early Learning Initiative who coordinated the programme. We commend the students, parents and afterschools for their achievements and for the fun and energy they brought to the project. We hope that lots of other afterschools and communities will take inspiration from them.

 **Ulster Bank**
Help for what matters

Pauline McKiernan
Corporate Sustainability Manager
Ulster Bank



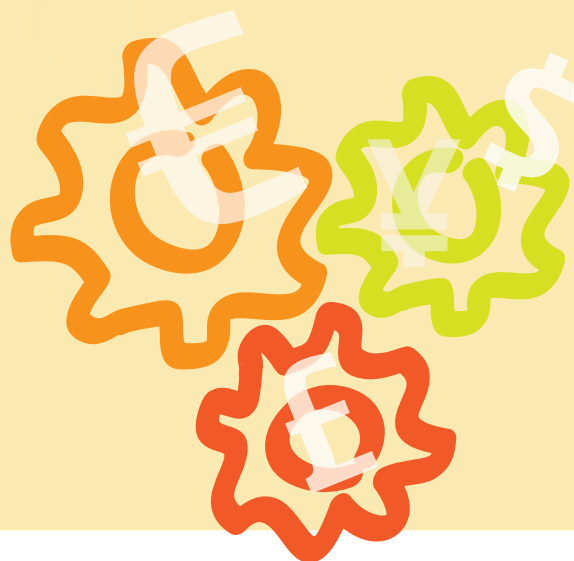
Ted's tricks and Daniel's disbelief!

CDTEB Foundations Project, Tilly's, Sean McDermott St, Dublin 1

By James (11 years old), Heidi (12 years old), Dora (11 years old), Mark (9 years old), Katelyn (10 years old) and Kyle (9 years old).

Once there were two brothers called Ted and Daniel and they were both identical twins. So one day, Ted thought of a plan to trick his mother into giving him more pocket money. That plan was to dress up as Daniel because they were identical twins and the only difference was what they wore.

So Ted puts on jeans and a shirt so he can be more good-looking and look like Daniel! Daniel thinks Ted is up to something suspicious. **“Eh... why are you wearing my clothes”** said Daniel. Ted says **“Eh... nothing!”**



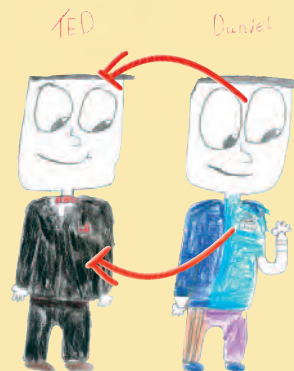
On the inside, Ted was getting very nervous about the plan because he felt Daniel was catching on to his little plan but Ted still goes up to his Mam and says **“Mam, can I please have my pocket money because I have to bring €10 to school for my football club”**. He had written a note pretending to be his teacher asking for €10 and gives it to his Mam. His Mam then gives the money to him.

Later on in the day, Daniel goes up to his Mam asking for money for his football club. His mam says **“I have already given you money today!”**

“What?! That is impossible... I haven’t asked you today!” says Daniel, **“I’ll show you that I didn’t ask you... follow me!”** When they get into the living room, Ted was sitting at the computer wearing his brother’s clothes. His mam says **“Oh I see, I will talk to him later”**.

the plan

Ted pretends to be Daniel



cheeky

“Ok I understand honey BUT if you wanted more money, I could have given you more chores so you would have a bigger budget”

Instead, a couple of hours later, Ted decided to go to his Mam and talk to her about what he did and asked her to forgive him. His mam says **“Ok I understand honey BUT if you wanted more money, I could have given you more chores so you would have a bigger budget”**.

His dad overheard him talking to his mam and his dad wasn't happy with what he heard. His dad grounded him and Ted was not allowed pocket money for a month AND his pocket money was given to Daniel instead.

The end.

TED

Daniel



page 6



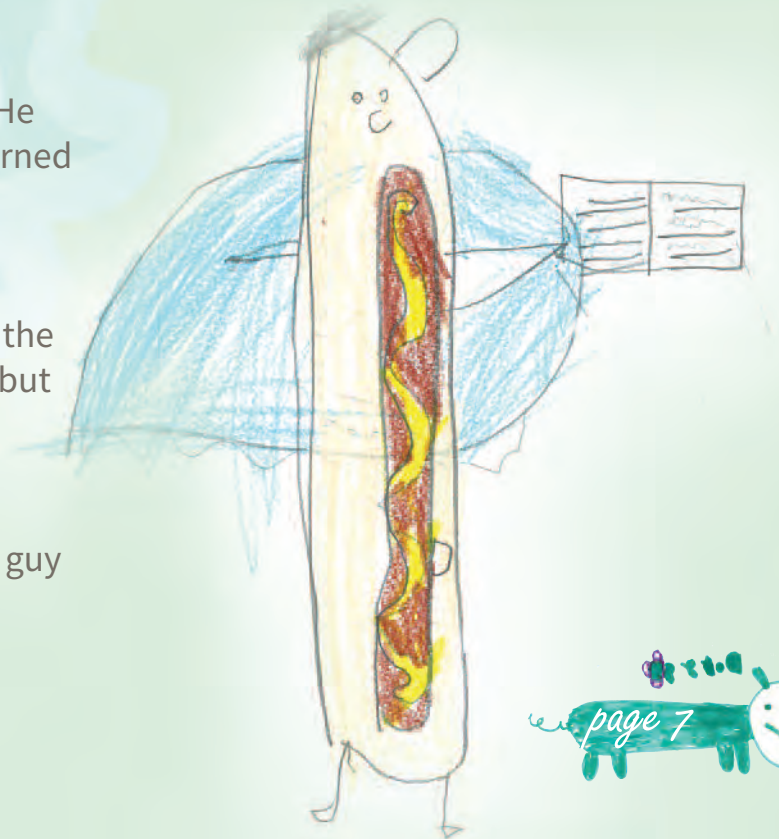
Super Saving Hotdog

CDTEB Foundations Project, Tilly's, Sean McDermott St, Dublin 1

By Alvaro (7 years old), Emmanuel (7 years old) and Michael (6 years old)

The Super Saving Hotdog had money in his pocket. He was a secret spy hotdog who helped the police by putting cameras in all the shops. He worked 109 days a year and he earned €13,000. He kept his money in his pocket.

One day, Shrek the bad guy, stole the money from the Hotdog's pocket but the Super Saving Hotdog knew because he had a camera in his pocket. The Super Saving Hotdog then starts chasing Shrek the bad guy on his bike but then he fell off!





Shrek grabbed the Hotdog's bike but the Hotdog also jumped on the bike too. The Hotdog kicked the bad guy into a rubbish bin and then the Super Saving Hotdog jumped into the bin too and grabbed his money from Shrek the bad guy.

The bin man collected the bin with Shrek the bad guy still in it and brought it to the dump. Shrek the bad guy built body armour which was free because it was junk. He became a really evil robot named Shredder. He decided to take over the world.

The end.

Shredder
**decided to take
over the world**

The elves and Santa work in the toyshop

CDTEB Foundations Project, Tilly's, Sean McDermott St, Dublin 1

By Kathleen (6 years old), Mikaela (7 years old) and Brooke (6 years old)

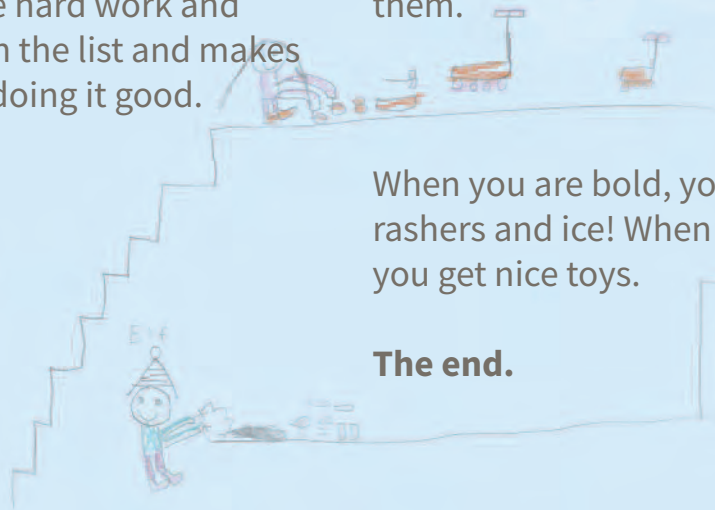
Santa works in the North Pole with the elves and the elves make all the toys for Christmas. Santa went to the sleigh and after getting all the presents, he went down the chimney and got all the cookies and milk.

People give Santa money and then Santa can pay the elves wages. The elves do all the hard work and Santa goes through the list and makes sure that they are doing it good.

The elves work night and day to make presents except on Christmas day because that is their day off. They make presents for people and sometimes they make electric scooters. The elves are good at working and you can't cry when you get your presents because the elves spend a lot of time and money on them.

When you are bold, you get a bag of rashers and ice! When you are good, you get nice toys.

The end.



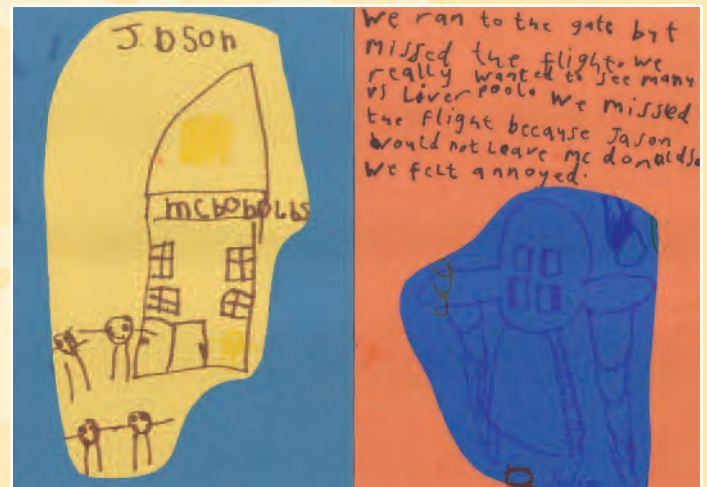
The match that got away

Co-operative Childcare Ireland, Island Key, East Wall, Dublin 3

By Dylan (8 years old), Maxym (6 years old), Julia (5 years old) and Jason (5 years old).

The story starts with four friends – Dylan, Maxym, Jason and Julia. They were going to a football match but they woke up late. They were rushing around to try catch their flight.

They ran to the gate but missed the flight. They really wanted to see Man U vs Liverpool. They missed the flight because Jason would not leave McDonalds. They felt annoyed.



choice

**Man United
or a Big Mac?**

After all that, Julia and Jason wanted to stop to see Santa and that cost €50 each. Dylan and Maxym needed to get food.

The end.

Our story

Co-operative Childcare Ireland, Island Key, East Wall, Dublin 3

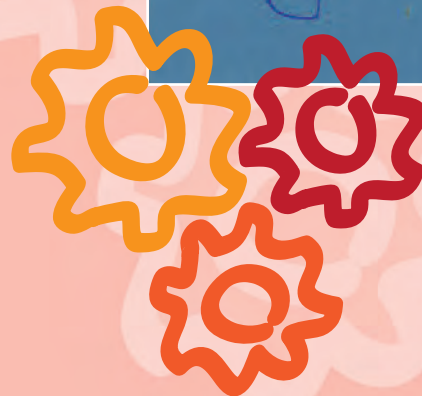
By Ellis (7 years old), Kacey (5 years old), Arjius (6 years old) and Matas (7 years old).

Tommy was getting ready for school.
It's nearly Christmas.

Tommy was folding his clothes and
his Mama gives him €2. He was
sweeping and hovering and then he
got €5. Then he puts his money in the
bank.

They set up the tree.

The end.



Mam's birthday surprise!

Co-operative Childcare Ireland,
Island Key, East Wall, Dublin 3

By Sean (6 years old), Lily
(5 years old),
Luke (7 years old) and Ethan
(5 years old)

So Joan wants to get her Mam a present. Jayden wants to get his Mam a present for €40. Joan wants to get her Mam six little bunnies and go to the pet shop.

Jayden wants to go to the shoe shop to get runners for his Mam. They finally decide to get a charm bracelet for €40.

Jayden went to work to earn money and with some of his money he bought a lotto ticket and won €100! Joan looked after pets from the pet shop. She feeds the cats, the dogs, the hamsters, the rats and a rabbit. She earns €3.

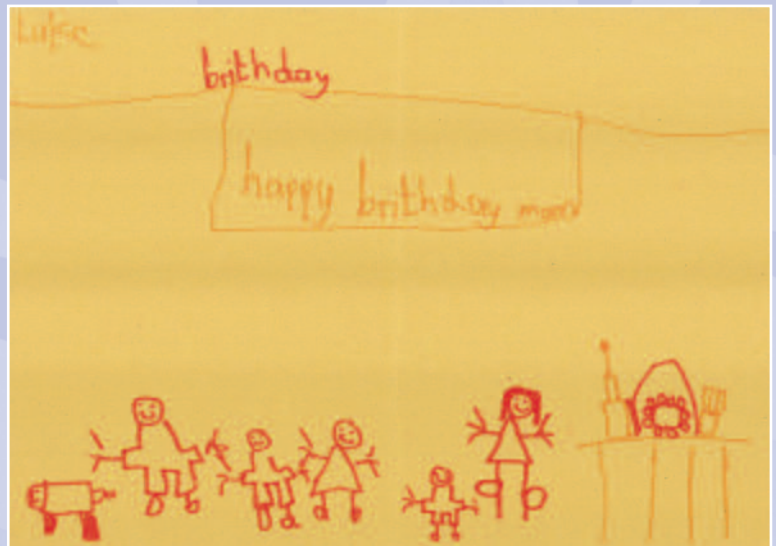


They have €103 altogether so they went to the shop and bought the charm bracelet. They have €63 left so they buy a cake for €30 – it's a banana split cake! Jayden wants to get a ring for his mam – it looks like a princess ring. It cost €33.

All the money is gone.

Mam comes in with baby Ethan and gets a shock. A happy shock. She sees the cake and sees presents for her. Dad comes in and was happy and they ate cake. They had a party and they ate LOADS of chocolate until their bellies hurt!

The end.



Erik's trip to the bank

Co-operative Childcare Ireland,
Island Key, East Wall, Dublin 3

By Calvin (8 years old), Pippa
(5 years old), Kayla (4 years old),
Erika (5 years old) and
Callum (5 years old).

Erik passed a pet shop on his way to school every day. There was a snake in the window. He had blue and purple skin! Erik wanted to buy him. He was €20.

Mam agreed to have a snake once Erik promised to mind him. She reminded him that he would need to buy a terrarium and food too.



The terrarium was €30 and food was €10. Erik would need to spend €60. Erik had €30 left from his birthday money from gran so he needed to save €30.

Mam agreed to give him €10 a week if he did chores around the house. He would wash dishes, clean his room and clean the floors. It would take Erik three weeks to save for his snake.

Erik went to visit the snake every weekend while he was saving. Each Saturday, Erik walked with his Mam to Ulster Bank to deposit €10 into his account. Calvin the bank manager was very nice to him. He explained to Erik how banking worked and gave him a tour of the bank. On his tour, he met Pippa and Kayla who were working behind the desk. Callum the guard protected the bank from robbers. He always waved to Erik and his mam.

After three weeks, Calvin told Erik that he finally had saved enough money to buy his snake! Erik rushed to the store and bought his snake, the terrarium and snake food. He called his snake Carter. He was so glad that he saved up enough money for him.

The end.



Robots, Kids and Money

Ozanam House, Mountjoy Square, Dublin 1

By Zara (8 years old), Aishat (8 years old), Malik (5 years old), Ava (5 years old) and Francesca (6 years old)

Once upon a time, there were three robots and there were these little kids. They were from a different planet and didn't know how to use money. The robots and the children went shopping and they didn't know what to do.

The kids found some money on the floor. **"Huh?!"** said the kids.

The robots then stole the money from the kids! Next the kids shouted **"Help us! Help us!"**

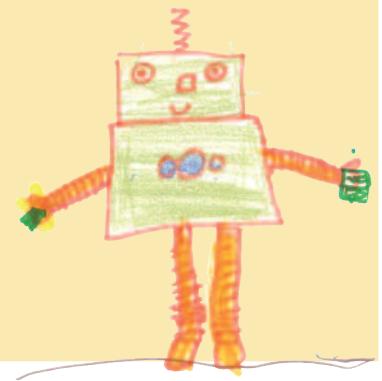
The policemen got the money and arrested the robots and the kids got the money back. They went to Ulster Bank and they asked what they had. Michael Bubl  was working there and he said "You all have  1 – you can buy ice-cream and sweets and bonbons."

The kids said **"We're rich! We're rich!"**

1. Robot



Robot 2.



Michael Bubl  said **“You can also get one bank card each.”**

“What is a bank card?” they said. Michael Bubl  said **“It is a card that you use to get money from your bank account”**. But they still didn’t understand.

Michael Bubl  said **“It is a piece of plastic that has your money on it”**.

Then they understood.

They were all very grateful for the money they had and when they grew up, they got jobs.

The end.



Michael
bubl 



bank card
a piece of
plastic with
money on it!

Save Money

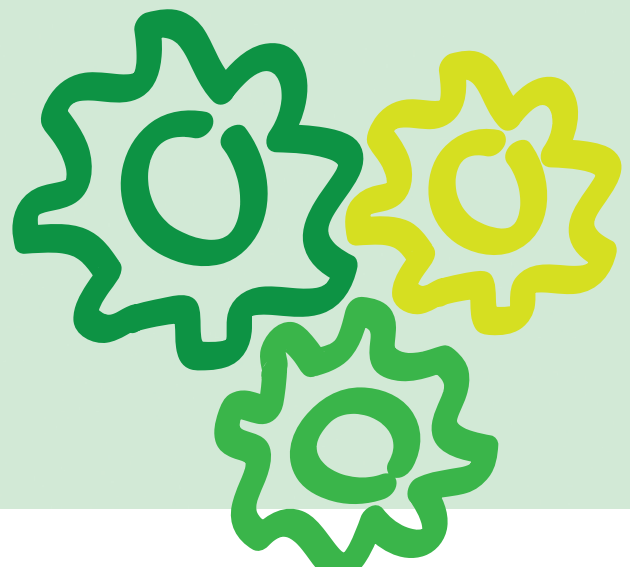
Ozanam House, Mountjoy Square, Dublin 1

By Merry Ann (7 years old), Mony (11 years old) and Cameron (6 years old).

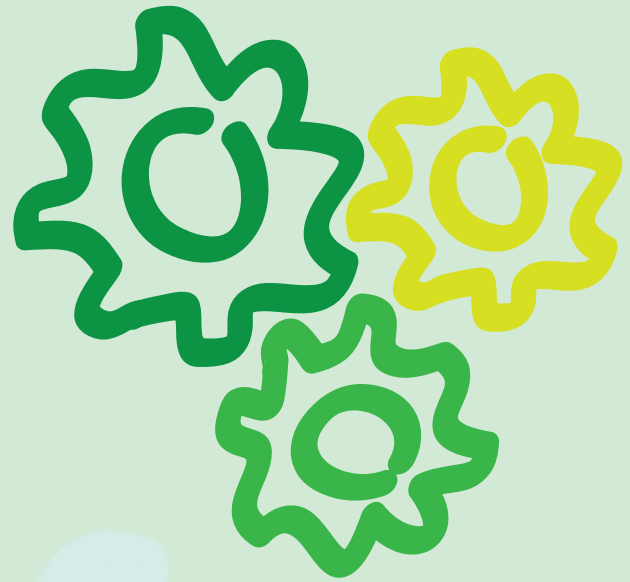
Once upon a time, there lived a lovely girl named Rachel. She loved saving money. She has more than €900 in her piggy bank. She has been saving money for four years. She dreamt of a mansion so she decided to save more and more and more money.

On the other side, there is her rude class mate, Robin!!! She dreamt of getting a mansion too. But the only problem is... she doesn't have any money in her piggy bank. She spent all her money.

Whenever she got some, she buys only sweets. She steals others money... she is so, so, so rude! She literally hates every one. Every single one except her back-ups Delilah, Mary and Sophie. They are extra, extra, extra mean to every single person in their entire school.



One day Rachel's bestie, Julie, invited everyone in the class. Even Delilah, Mary, Sophie and Robin. The day before Julie's birthday, Rachel started packing a present. She then decided to take a fiver from her piggy bank. She got a Ferrero Rocher ten pack. She was so pleased that she had found them. She put the change back in her piggy bank.



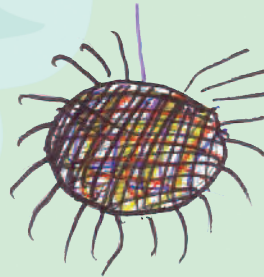
She went to the party and saw Robin and her friends moaning there. She got close to them to hear what they were talking about. **"I don't have a present but I mean that's because I have basically nothing in my piggy bank"** said Robin. **"But it's alright, we could still steal others money"** said Mary. **"I don't think I like it"** said Rachel. **"Mind your own business"** said Delilah.



“Should I tell you something” said Rachel, **“Saving money can help you getting a mansion one day so start saving money. You will get more and more money and finally you will reach your goal getting a mansion. This is not only for you Robin but it is for you all. I hope you understand. Bye bye!”** said Rachel.

From that day on, they all saved money and everybody got what they wanted. Everything ended happily ever after.

The end.



Money

Kids are saving their money!

Ozanam House, Mountjoy Square, Dublin 1

**By Sinead (6 years old), Ava (5 years old), Laila (5 years old)
and Ava (5 years old)**



The first kid that was born was Katie, then Lucy and then Kevin and they lived in peace. They started saving money because they wanted to be rich so they had a GINORMOUS piggy bank. They wanted to buy a hotel and they were only kids. Kevin worked in Smyth's Toy store and he earned money.

Lucy worked in the Doctors' office but she didn't get any money because she didn't do what she was told. When Kevin had a little bit of money he would put it in the piggy bank. Katie shared her money with everyone. They didn't have enough money to buy a hotel but they still lived happily ever after.

The end.



Superheroes saves the day!

Ozanam House, Mountjoy Square, Dublin 1

By Ally (7 years old), Katie (9 years old), Calvin (8 years old) and Robert (8 years old)

Ganja the Hyena hops out of his lair and walks into New York City. Katie, Doggie Super Hero and Super Sidekick are strolling through the streets busy saving the world.

Ganja sneaks into the Ulster Bank and steals all the money!!! Ulster Bank call the cops and say “Cops! Cops! Our bank just got robbed! Come and help us. We think it was **Ganja the Hyena!**”

hey dude
i've seen
you before



New York City



The cops said **“Oh no, not Ganja! This is too big a job for us. We need to call Katie, Doggie Super Hero and Super Sidekick.”** The cops turned on the signal for the superheroes. Thankfully the superheroes saw the giant ‘X’ in the sky straight away and ran over to help.

Doggie Super Hero used his amazing nose powers to sniff the trail of Ganja. The superheroes follow Ganja’s scent back to his secret lair. Super Sidekick makes a distraction and Katie sneaks into the lair and rescues the money.

The superheroes bring the money back to the bank – they saved the day! Ulster Bank had a huge party to say thanks.

The end.

Ganja the hⁱⁿige



Scott's Hotel

Ozanam House, Mountjoy Square, Dublin 1

By Davina (8 years old), Nicholas (7 years old), Steven (8 years old), Lexie (8 years old) and Mochy (8 years old)

Chapter 1

One day Maya, Max and Milly had saved a booking for Scott's Hotel. It was night time when they got there. Maya went to the desk to pay €500 for three nights.

Chapter 2

The lady at the desk said bed and breakfast is included in the price. The lady was called Lucia Gannon. Everybody says that she is the best adult in Scott's Hotel.



Chapter 3

The room we have is a double with a shower. The room number is 402 on the 4th floor. We will have dinner in the dining room. It will cost €200 for three people. I think this is good value. No children are allowed in the bar after 9 o'clock.

Chapter 4

The lady said there is a new swimming pool on the 5th floor but it will cost extra. She said €3.50c for three people so we thought it was a good price and we all went swimming.

Chapter 5

So today we were going home. Maya said that the hotel was the best value we only spent €703.50c for three nights.

The end.



Lily-Rose and her cat Lily

St Andrew's Resource Centre, Pearse St, Dublin 1

By Summer (7 ¼ years old), Flavio (6 ½ years old) and Mirco (7 ½ years old)

Lily-Rose has blonde hair and her cat is black and white and her cat's name is Lily. Lily-Rose is six years old. She was walking one day and then she saw her friend Callum and then she said **“Do you know what hotel I could live in?”**

Callum said **“Yes, I do know one but it is in America and it is too far and it costs one million dollars.”**

She decides to make stuff and sell it on the street. **“WHO WANTS STUFF? WHO WANTS STUFF?”** she yells. She sold balls that cost €50, tyres that cost €1, play-doh that cost €2, flowers that cost €5 and coats that cost €1.



She still didn't have enough money because none of the stuff was expensive so her next plan was to go to her friend and her friend said **"Ok, I'm going to have to say to my Daddy that you need some money because he is rich"**. Her friend's Daddy said **"Yes I can give you some money, how much?"**

Lily-Rose says **"Well, I need to go to America and it will cost one million dollars"**. The rich daddy says **"Well I do have one million dollars but you will need to give me some of the stuff you sold – like the flowers I will give to my lady, the tyres will be**

used on my car, the ball will be given to my kids, the baby will have the play-doh and the coat will be for ME!"

She makes some more stuff and she gets the money. Her friend gave her some toys that she didn't need too so she sold the toys to make more money. She packs her stuff and buys the hotel in America where there was a swimming pool so she could get cool and there was also a jacuzzi with bubbles. Lily-Rose made a little cosy bed for her cat Lily and it is a happy ending.

The end.

\$1,000,000

yes 6 zeros



A famous footballer called Yahia Toure

St Andrew's Resource Centre, Pearse St, Dublin 1

By Yahia (5 ½ years old)

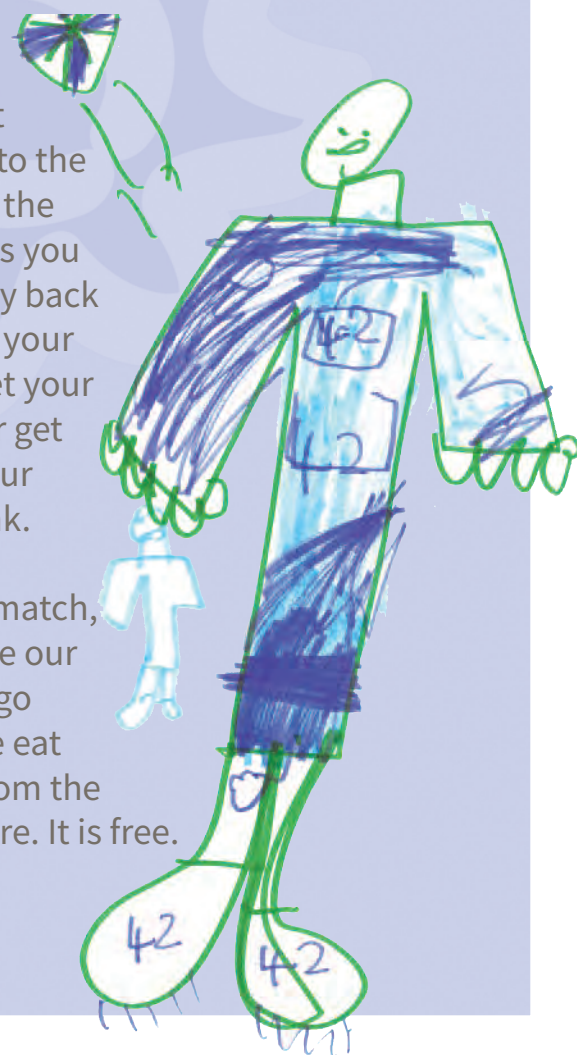
I win every match and I am focused so I win loads of medals and trophies. Ronaldo and Messi are footballers too. My mum works in Microsoft and she gets €5 or €60 pay to buy clothes and stuff.

It costs €100 to get into the stadium. Supporters sit down on seats and cheer. A show begins before the match and there are loads of medals and a trophy to win. Supporters pay money to the club by buying stuff like horns to blow and scarves to wear and the money goes into the bank.

We all put money into the bank and the bank gives you the money back – you use your card to get your money or get it from your piggy bank.

After the match, we change our gear and go home. We eat donuts from the donut store. It is free.

The End.



A Gingerbread Man

St Andrew's Resource Centre,
Pearse St, Dublin 1

By Oscar (6 years old)

I'm a tasty gingerbread man. It costs €20 for a gingerbread man. I'm made in the gingerbread man shop but I run away and nobody pays. I ran away because I didn't want anyone to eat me.

I went to the forest. A fox tries to catch me! I run away to another place so the fox can't catch me.



I run away to the North Pole. A polar bear then runs after me. Then I come to an igloo and then the Eskimo tries to eat me but I'm very fast!

I run to Santa's workshop. Santa tells me that I'm on the good list. Santa gives me €20 so I can have a gingerbread pal. It costs €4 for the gingerbread, €3 for the M&M buttons, €1 for the lemon peel smile and €2 for icing eyes. My gingerbread pal is called Ginger-Bree.

I have €10 change. I give €5 to Ginger-Bree and then I have €5 for me.

The end.



A famous swimmer

St Andrew's Resource Centre, Pearse St, Dublin 1

By Sean (6 years old)

I really really like the water from my swimming pool. I swim up and down and up and down in the Navan Road pool. You have to do a stroke up and down the pool.

You have to pay €8 to swim in the pool. My mam pays the €8 and she doesn't get any change. Mammy gives me money and Mammy gets it from the bank. The bank minds the money. My mammy works in Trinity College and she gets €5.

You walk into the locker room, get changed and wait to go into the pool. It's freezing at first so you have to move your hands quickly and the water gets warmer. This helps to heat the water up because it is really freezing and you can see other fellows' teeth chattering! It's very cold and it's like icebergs - like the titanic!

Every day the person who owns the place gives staff money to spend.

The end.



Acknowledgements

Without the active engagement and participation of Ulster Bank, we would not have been able to make this book. We would like to acknowledge and thank all who helped to make this book and who supported us in the Ulster Bank Financial Literacy Programme.

- The afterschool children who took part in the Ulster Bank Financial Literacy programme 2016: CDTEB Foundations Project (Sean McDermott Street); Co-operative Childcare Ireland (Island Key, East Wall); Ozanam House (Mountjoy Square) and St Andrew's Resource Centre (Pearse Street). This book showcases the knowledge and creativity that I witnessed throughout the programme.
- A special thank you to the afterschool staff who supported the programme – your involvement was invaluable.
- Thank you to the Ulster Bank volunteers who helped during the project – the children enjoyed your visits.

the end...



and, thank you

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 **Ulster Bank**
Help for what matters