

# A SMART WAY TO START

## A SMART WAY TO START



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

Mara Catherine Harvey  
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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](http://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](http://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!*







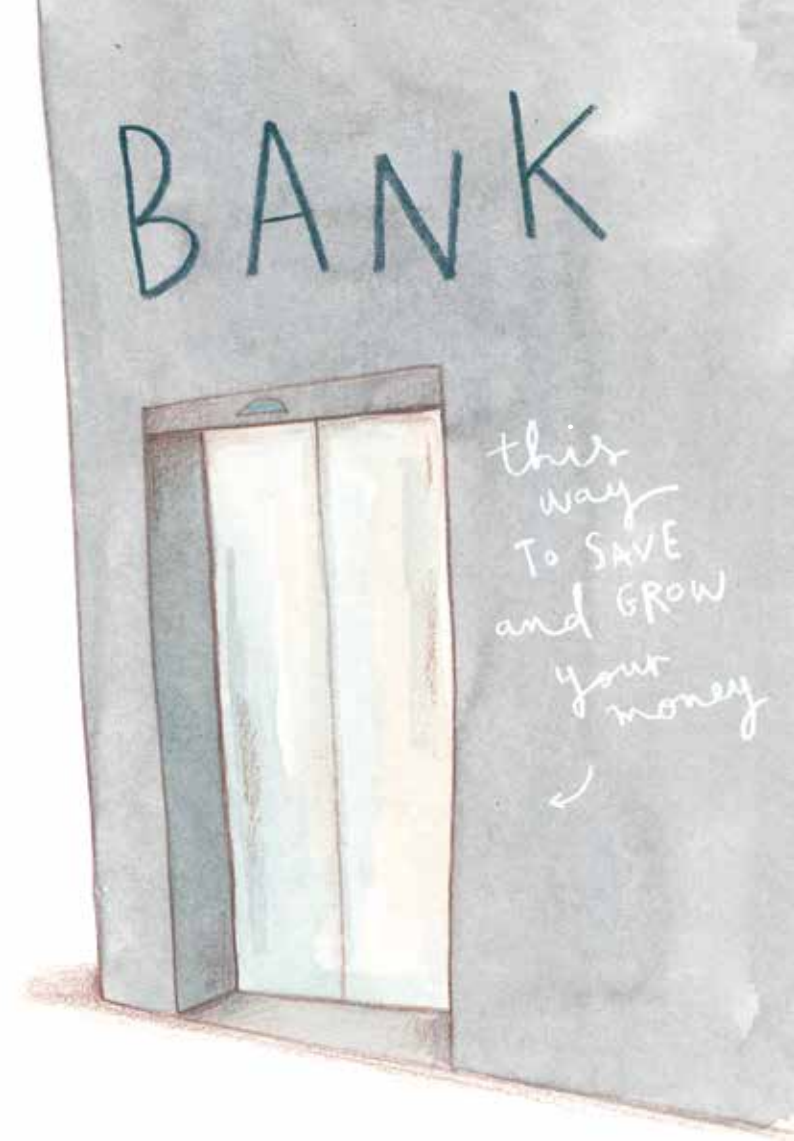
Now you should put all your pennies aside,  
and keep them for later until you decide,  
what you will do with the pennies you've got.

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:

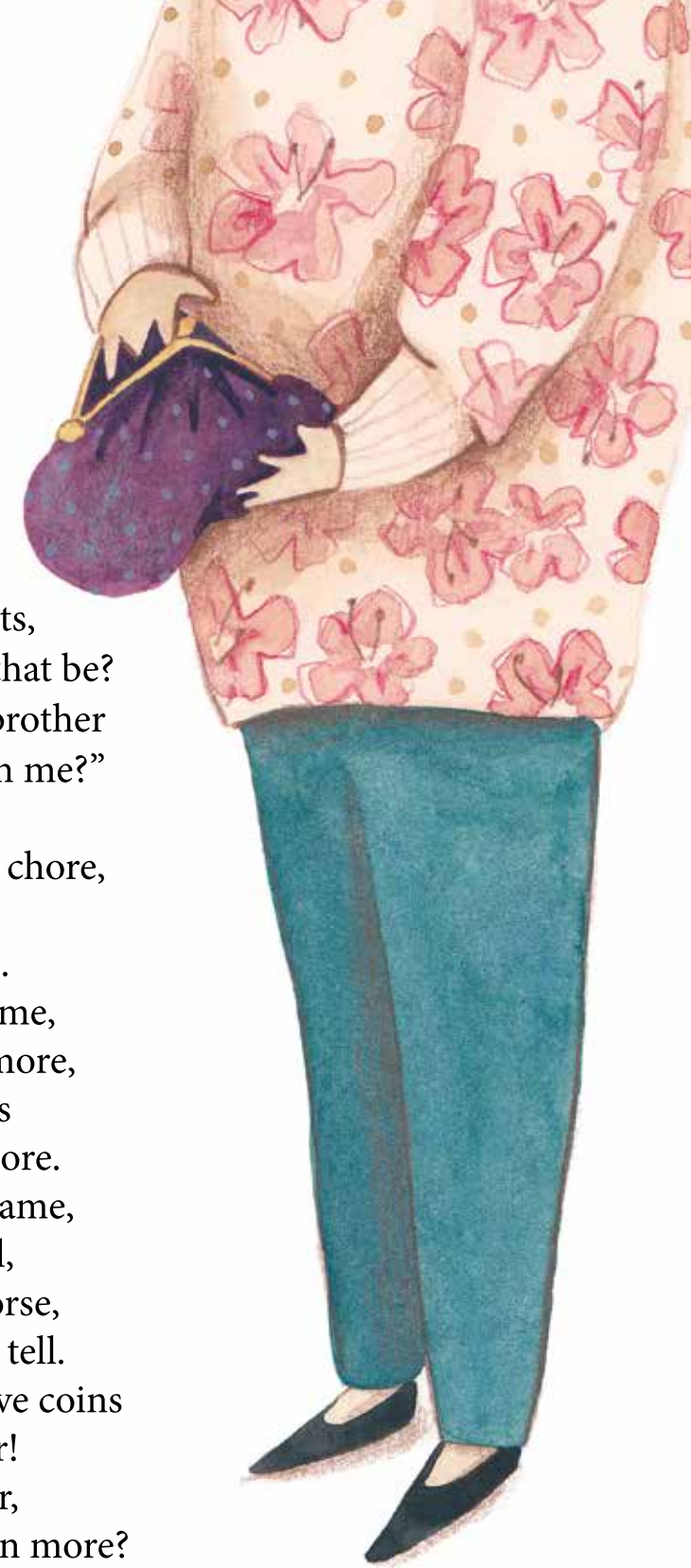
*Hip hip hooray!*



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.

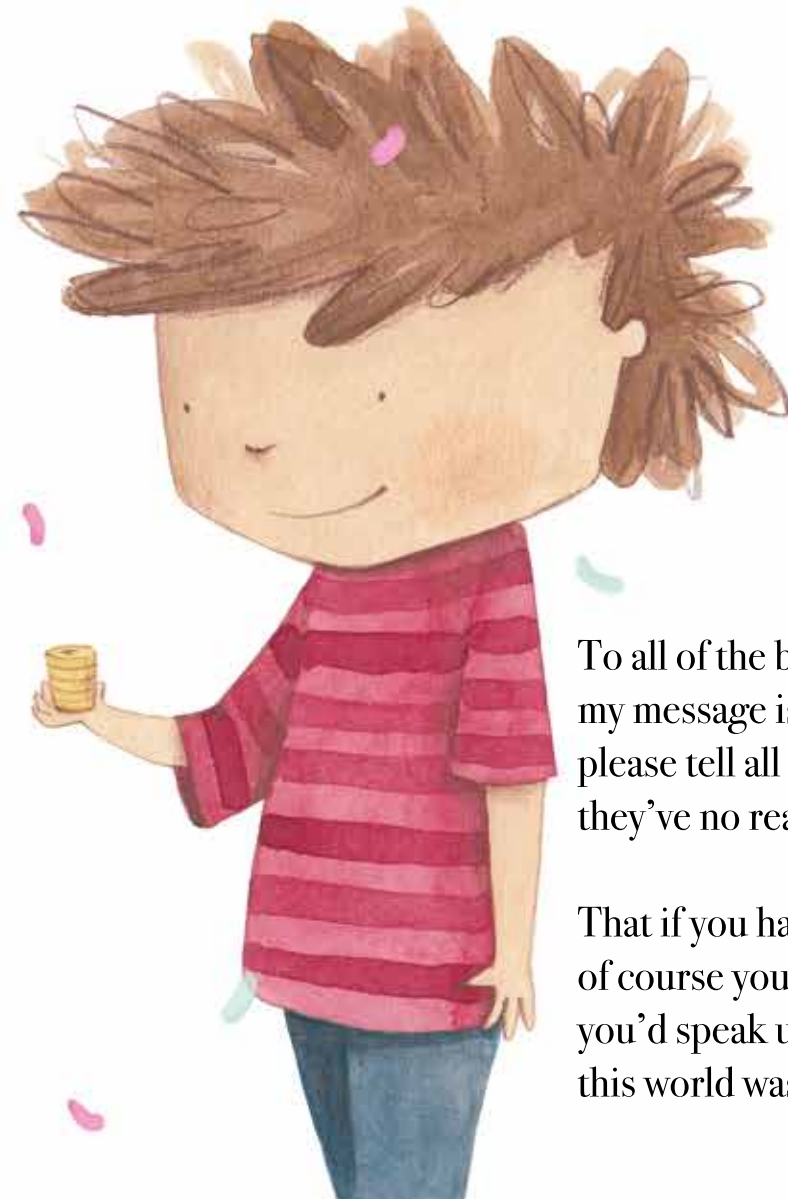
In this day and age, it's really high time  
for girls to earn same as the boys do, this time!

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!



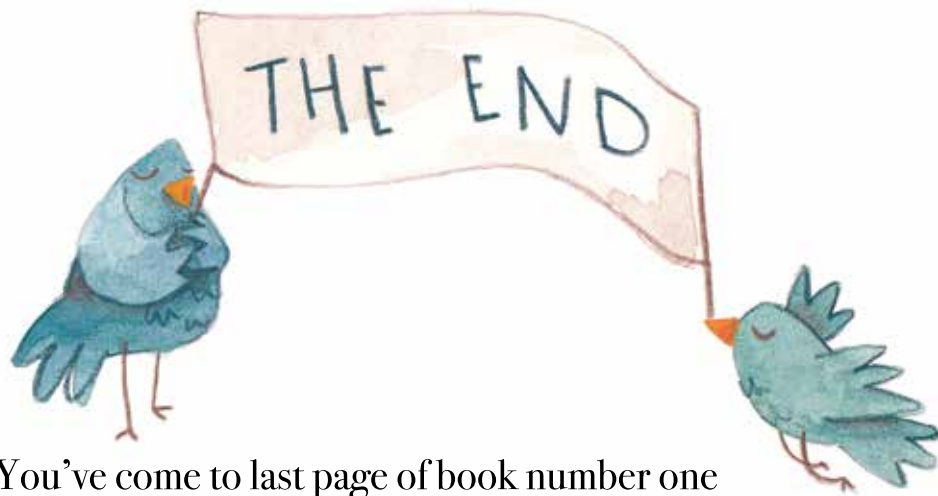
To all of the boys  
my message is clear:  
please tell all the girls  
they've no reason to fear.

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!

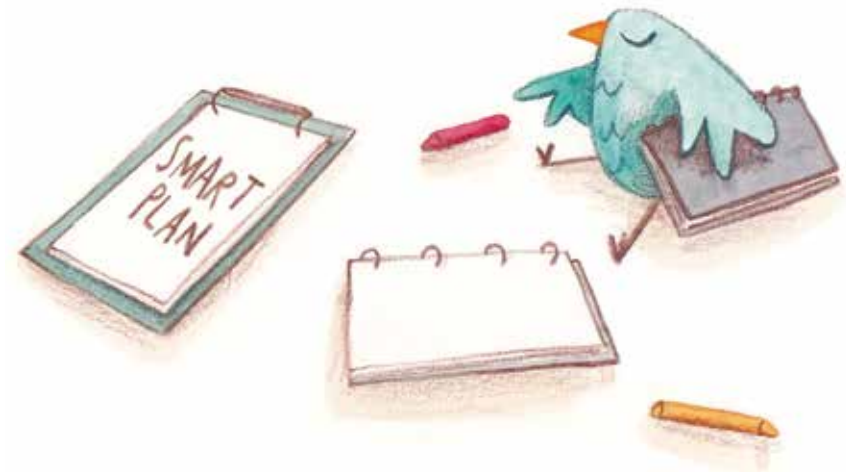


You've come to last page of book number one  
but the journey continues, and it is such fun!  
Discover the story in book number two,  
about counting and saving and interest, too!

## 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