

## Audio transcript

# Money Lessons – Fairer Tales

Are you ready to teach the boys and girls about money, Penny? Don't be shy now.

Hello there. I'm Annette and today we're going to learn some things about money. I'm going to read you a fantastic story. Now, it may seem like one you know, but the characters might be a little bit different.

We're also going to be doing some drawing, so you'll need some paper and some colourful pens or crayons. Have you got some? Oh, great.

And are you sitting comfortably? Let's all make ourselves a bit more comfortable.

Oh, right. Oh!

Before we start, let's meet Penny. There she is! Hello, Penny!

This is Penny the Money Spider. And she's going to help us learn, because if anyone knows about money, it's a money spider, right?

Very good, Penny. Well done! Great! Let's get started.

Now, the story we're going to read is called Fairer Tales by Emma Dodd and the first part is about Cinderella.

Cinderella lives with her two grumpy sisters. Not only are they grumpy, they are lazy too. Cinderella spends all her time clearing up after her sisters, cooking for them, and washing and ironing their clothes. No matter how hard she works, nothing is ever good enough.

To make matters worse, Cinderella's feet ache. She is on them all day and, with her toes crammed into uncomfortable, worn-out shoes, she can think about little else.

All day long, Cinderella dreams about comfortable shoes. But these are not any old shoes, they are the most stylish, most comfortable sports shoes ever worn. Every evening, when all the housework is finished, Cinderella works quietly in her room, drawing page after page of beautiful sports shoes.

The grumpy sisters do not notice. They are too busy complaining and trying to impress the handsome Prince. Then one day, an invitation to the Royal Ball arrives. The sisters are very excited, but none more so than Cinderella. Could this be her ticket out of here?

Cinderella looks down at her sore feet. "How can I possibly dance in shoes like these?" She sighs, looking longingly at the shoe designs on her table.

You like dancing too, don't you, Penny? Suddenly... Flash! Bang! Pop!

Cinderella's Fairy Godmother appears.

"You shall go to the ball, Cinderella," she says, "but you don't need to marry a prince to get away from all this."

"You have everything you need for success and happiness right inside you!"

"Now you come to mention it," says Cinderella, "I have always wanted to design sports shoes."

With a wave of her magic wand, the Fairy Godmother changes a pumpkin into a sewing machine, the dish cloths into rolls of soft leather and a wooden spoon into a pair of sharp scissors.

Cinderella and her Fairy Godmother begin work on one of Cinderella's designs. And in no time, they have made one of the most fabulous pairs of sports shoes imaginable.

Later that evening, Cinderella arrives at the ball, proudly wearing her new shoes. They are admired by everyone. They are so springy! So bouncy! So stylish and so comfortable that she flies around the dance floor.

When the manager of Enchanted Forest Football Club sees her light-footed moves, he asks her to make football boots for his whole team. The boots work like magic and the team wins every match of the season! Cinderella decides to open shops selling her footwear in every town and calls the shops "Glass Slipper Sports". She becomes world famous, everyone wants a pair of her amazing shoes.

Well, that was a bit different, wasn't it? I wasn't expecting that.

Oh, look. Penny's got her sports shoes on. Did you enjoy the story, Penny?

I think that means yes. So, Cinderella doesn't marry the handsome prince in this version of the story. She becomes a successful businesswoman, selling shoes, which is great! Have you ever thought about what job you'd like to do?

I've got an idea. Do you like dressing up? Why don't you go and dress up in the clothes that you'd wear for your dream job?

You could dress up as a...Doctor!

That's right, Penny.

Or...

I don't know. A fire-fighter?

Oh, yes, Penny! Or...A chef!

Very good, Penny.

Or anything you want.

Penny!

Let's count down from five together.

Then you can press pause, and go and dress up as quickly as you can. Don't keep us paused for too long.

You too, Penny.

Right, let's count down to the pause from together.

Five... Four... Three... Two... One... Pause!

Ah! Hello again! Let's have a look then!

Oh Penny!

Penny wants to be a policewoman so she can keep people safe. Isn't that right, Penny?

Now, there's a lot of reasons why people choose to do the jobs they do. Sometimes a hobby can turn into a job. You might like caring for animals or talking to people. But there's another reason why adults go to work. Do you know what it is?

That's right, Penny! We go to work to get paid, so that we can buy the things we need and the things we want. But do you know the difference between things you need and things you want? Let's figure it out together.

So, here we have 6 items. Ice cream, a coat, vegetables, water, a games console and a teddy bear.

Now, things you need are things you can't live without.

Things you want are fun extras, you might also call them treats.

So, let's see if these things are things we need or things we want.

Penny, can you help?

Let's start with ice cream. Do you like ice cream? Now, if it's chocolate flavour, I can eat it by the bucket load. But does that mean it's something I need or something I want?

Correct, Penny! Well done. Ice cream is something I want. What about the others?

Can you shout out 'need' or 'want' to help Penny?

Where should the coat go?

Good job! We all need a coat. Especially if it's cold.

How about vegetables?

That's right. Vegetables are good for us and help keep us healthy.

What about a games console?

Excellent! Gaming is awesome, but it's definitely something you can live without.

Next up, water.

You're pretty good at this! Nobody can live without water.

OK. The teddy bear is next.

Well, he's cute but is he something you definitely need?

Hmm. Probably a Want, but for some boys and girls, he could be a Need. That's the thing. Sometimes wants and needs are different for different people.

And spiders.

Well done figuring out where all those things belong!

Are you ready to find out what happens next in the story?

We've learnt about Cinderella, let's see who we're going to learn about now.

Yes, it's Sleeping Beauty.

The Prince, who did not meet anyone he wanted to marry at the ball, rides off in search of a bride. He has heard that there is a beautiful, sleeping princess, who has fallen under the spell of a bad fairy. She has been sleeping for nearly 100 years, and he hopes to break the bad fairy's spell by waking her with a kiss. After all, isn't that what a fairytale prince is supposed to do?

Sleeping Beauty's garden is overgrown because whilst she was sleeping, there was nobody to mow the lawn or prune the hedges. After fighting his way through the tangled bushes, the Prince finally arrives at the front door and rings the doorbell.

Ring! Ring! Ring!

Sleeping Beauty wakes up from her deep sleep, puts on her slippers and dressing gown and goes to see what all the noise is about.

But what is this she finds? There, on the doormat, lies an enormous pile of letters. A hundred years is a long time, and an awful lot of post has arrived!

There's Penny with another letter!

Oh, that one's for me. Could you pop it somewhere safe?

Sleeping Beauty picks up a letter from the top of the pile. To her surprise, it is from her bank. All the pocket money she put in the bank on her 18th birthday had been growing while she slept. Just like the pile of letters, and she now has enough money saved up to do whatever she wants.

Ring! Ring!

Sleeping Beauty has forgotten all about the ringing at the front door. She opens it to find a young man standing there. "I am Prince Charming!" He says. "I've come to wake you with a kiss and to take you for my bride."

"Thank you." says Sleeping Beauty, "But, I don't need a kiss, because all your noisy ringing has already woken me up."

"Perhaps you could join me for a cup of tea instead? All that sleeping has made me very thirsty."

The Prince and Sleeping Beauty both enjoy a cup of tea, while she opens the rest of her post.

Well, that was a bit different too, wasn't it?

It was good that Sleeping Beauty saved up her money so now she can buy things for herself. Are you good at saving your money?

Do you keep it in a piggy bank? You need to be good at counting it though. Shall we give it a try?

OK.

First challenge.

How many notes are there?

Can you count them? Let's do it together.

One ... Two ... Three ... Four!

There are four bank notes.

Did you count the same?

Well done.

Ooh! There are a lot of coins here. Shall we give it a try?

Can you count them with Penny?

One ... Two ... Three ... Four ... Five... Six... Seven!

Penny counted 7 coins, did you?

Great work.

More bank notes. Ready to count?

One ... Two... Three... Four... Five!

There are five bank notes.

Did you get that right? Well done.

Wow. This one looks tricky. We'll go slowly.

One ... Two ... Three ... Four ... Five ... Six ... Seven ... Eight ...

Let's keep going!

Nine ... Ten ... Eleven!

There are 11 coins. Did you count all of them?

Well done if you did.

Did you get all the sums right? Some of them were quite hard. So, I think now it's time to sit back and enjoy the last part of the story. Are you ready to find out how it ends?

Yes, this part is about Rapunzel.

One of the letters for Sleeping Beauty, is from her friend Rapunzel, who is trapped in a tower! Held prisoner there by a wicked witch.

The tower has no stairs and no doors, so Rapunzel is waiting to be rescued by a handsome prince. "What can be taking him so long?" She thinks. Rapunzel looks down at her long hair, which now almost touches the ground and decides that she has had enough of all this waiting and will take matters into her own hands.

Taking out a pair of sewing scissors, Rapunzel cuts off her long hair, ties it firmly to the window frame and uses it as a rope to lower herself out of the window.

Yes, you'd be able to escape Penny. But let's see what happens with Rapunzel.

Free at last, Rapunzel visits the Wicked Witch to give her a piece of her mind and decides to make her an offer.

"I would like to buy the tower, please." Says Rapunzel.

The Wicked Witch has grown tired of casting spells, there's no fun in it. Young women are becoming too clever these days.

"Perhaps it would be better to sell the tower to Rapunzel? She thinks. "After all, it isn't much good to anyone. It doesn't have a staircase or even a door."

But Rapunzel has plans. She borrows money from the bank to turn the tower into three beautiful flats, adding doors and a staircase, as well as beautiful kitchens, bathrooms and bedrooms. She decides to live in the top one herself. It has magnificent views.

Rapunzel invites her friends Cinderella and Sleeping Beauty to live in the other two flats, and in return they give her money each month, which helps her to repay the money she has borrowed.

After a while she receives enough money to buy more towers for more people to rent. Rapunzel is now a free woman, who earns lots of money and is able to live well. She even has some spare money which she can use to buy a share in Cinderella's new and exciting sports shoe business.

Cinderella, Sleeping Beauty and Rapunzel are all successful young women. They have used their brains, imagination and good sense to earn enough money to look after themselves without a prince charming in sight. They decide to start a special club called The Fairy Godmothers, where they use their money to help other clever young people with brilliant ideas.

And guess what? They all live happily ever after.

Well, that was a bit different as well, wasn't it?

Would you like to live in a tower like Rapunzel?

Or somewhere else maybe?

Here's an idea. Why don't you draw your dream house?

It could be a castle or a house with a huge slide in the garden, or a swimming pool or whatever you want!

Have you got pens and paper?

Penny's ready.

OK. Pause the video, use your imagination and draw your dream house!

Penny's started already.

Let's count down to the pause together.

Oh and don't forget to unpause me when you've finished!

Ready? Five... Four... Three... Two... One... Pause!

So, have you drawn your dream home? I'd love to see it.

I'll let you know at the end of the lesson how you can share your pictures with me so that we can add them to our gallery. Shall we see what Penny's dream home looks like?

Oh! Wow. That's a very pretty web, Penny.

Well, you've worked really hard today. I hope you had fun and learnt something new. I've had a lot of fun. Let's have a quick roundup.

So we learnt about Cinderella and her job selling shoes and then you had a think about what job you'd like to do. Then we learnt about why people work.

That's right, Penny.

And we learnt about the difference between things you need and things you want.

And we learnt about Sleeping Beauty and Rapunzel with her dream home. Which reminds me, if you'd like to send me your picture of your dream home, I'd love to see it.

Just ask an adult to send it here. They just need to write your first name and your age.

Well, you have a lovely day now and well done again.

It's goodbye from me and goodbye from Penny.

Goodbye.