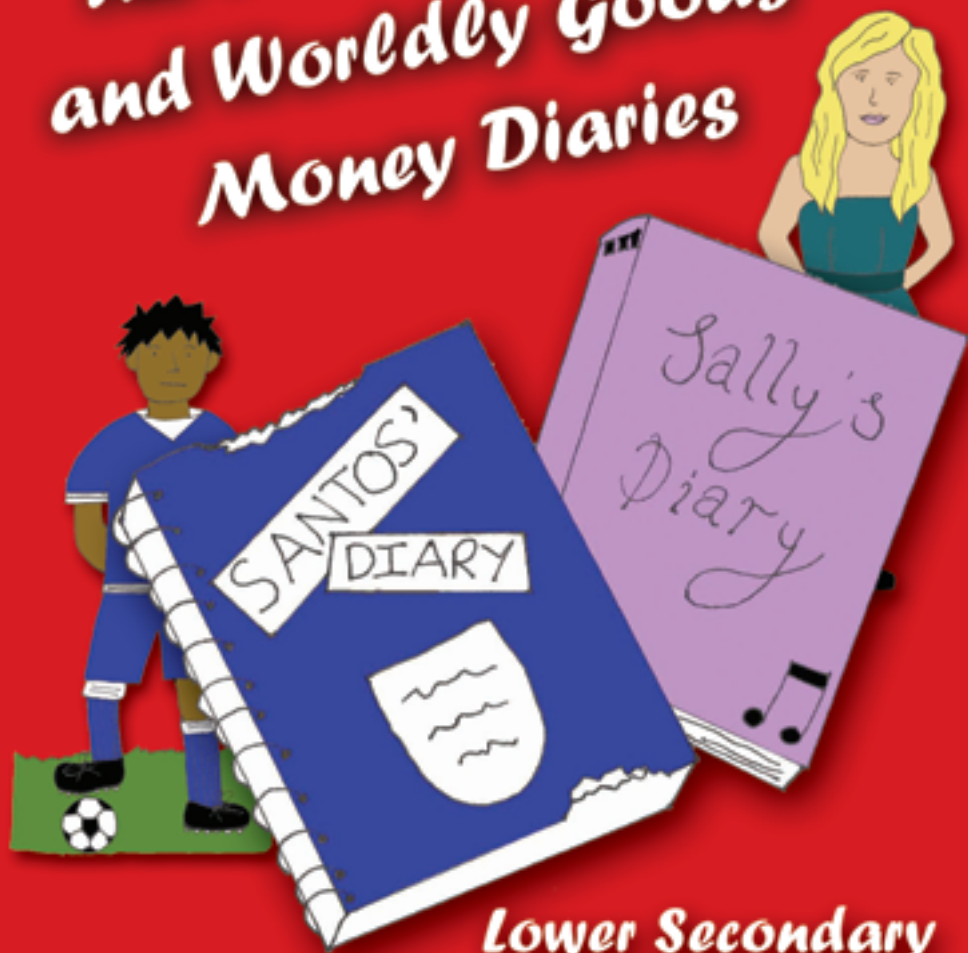


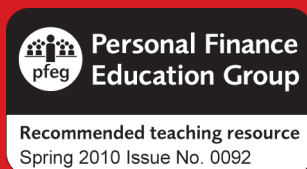
The Price of Fame and Worldley Goods Money Diaries



Lower Secondary

*Written and Illustrated by
Ruth Gratton
and Nicola Harescough*





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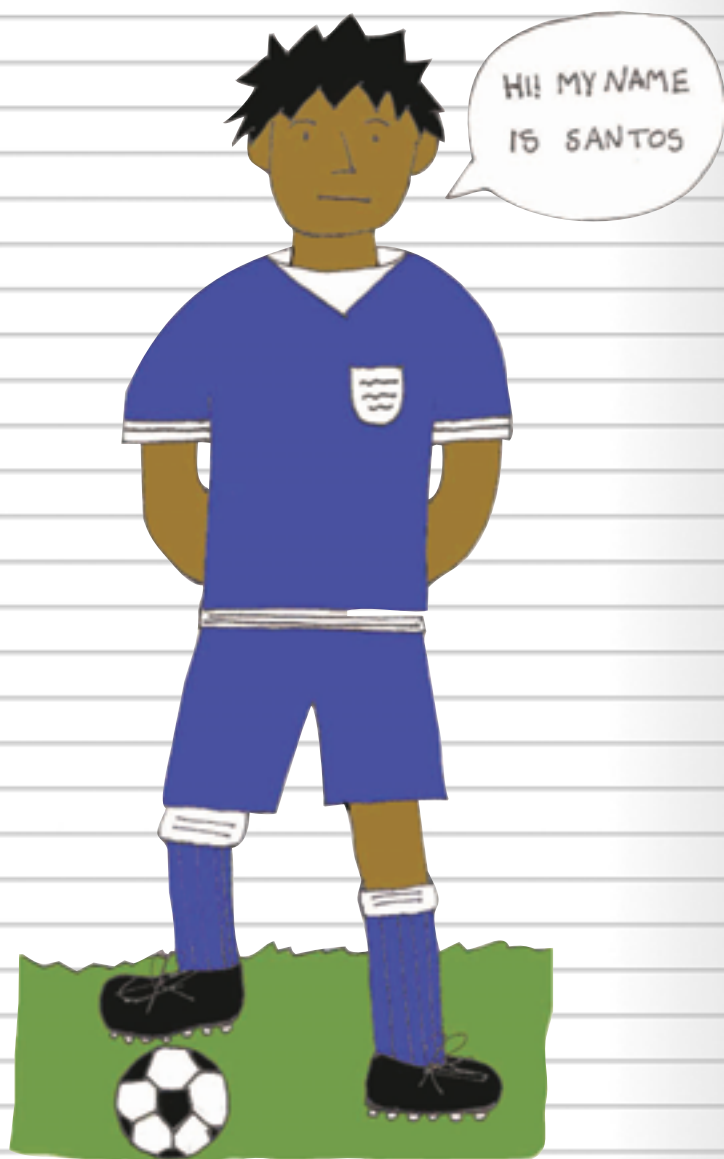
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THE PRICE OF FAME

By Ruth Gratton and Nicola Haresceugh



October 5th

Dear Diary

Today I ran faster than I'd ever run before, I could hear the defender sprinting after me, but nothing was going to stop me. I'd waited for this moment for years and finally I could see the football flying through the air towards me. That was the moment, the moment the ball touched my feet. It wasn't just any ball, it was a Premiership football. After today, I know I have arrived - at last! The ball reached my feet and I ran towards the huge goal posts where glory waited just for me. The defender was no longer behind me, but my heart was still pounding like a set of drums. Taking a deep breath I curled the ball toward the nets with all my power. Silence struck the stadium like a bolt of lightning. Mouths in the crowd opened wide as they watched the football soar through the air. I stood rooted to the spot as it hit the net so fast it nearly tore right through. Thunderous applause roared through the stadium. The hairs on the back of my neck stood on end and my heart beat so fast it drowned out the rapturous crowd's cheers. Before I knew it I had been lifted in the air, my team mates patting me on the back with such force I could hardly speak.

That moment I will savour forever; in fact it is the best goal I have ever scored. It means I have done it, my dream has come true - I, Patricio Santos have scored my first goal in the Premiership. I felt that nothing could ever take my dream away from me!



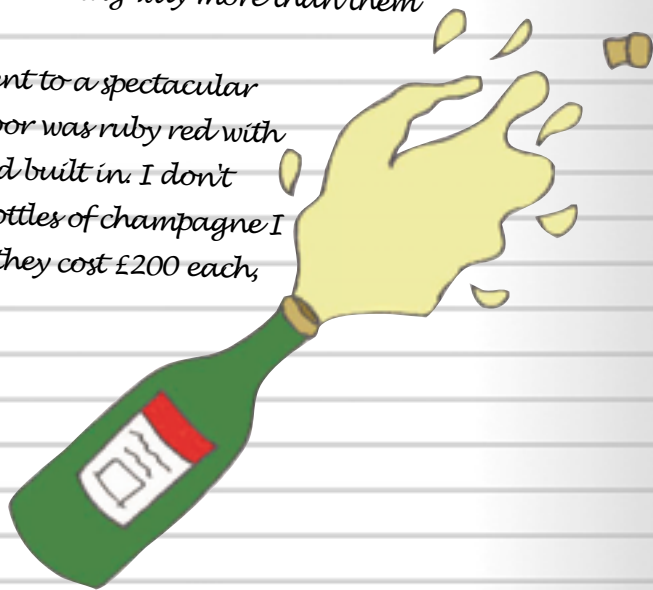
6th October

Dear Diary

Yesterday was the best day of my life! As soon as the match finished the manager congratulated us all in the changing room (it was mostly me that was congratulated since I scored the winning goal). Last night the whole team went out to celebrate our victory. I decided I was going to have the best time ever and the only way to ensure that was to spend money.

The night started off at a swanky restaurant in the city centre. The cost of the starter alone would have equalled a full three courses in any other place but I didn't care; it was my night to shine. I have to show the other players I am just as good off the pitch as on it. I know some of them earn a lot more than me but I also know that I will be earning way more than them soon enough.

Afterwards we went to a spectacular nightclub; every floor was ruby red with sparkles of real gold built in. I don't know how many bottles of champagne I bought but I hear they cost £200 each, I think...?



11th October

Dear Diary

I've loved every training session this week, it's been great! Everyone thinks I'm so good; they're all my mates now after Saturday night at the nightclub. It's such a fantastic lifestyle going out all the time and playing football everyday. I can't wait for next Saturday when we play one of the best teams in the Premiership - I'm going to train extra hard. I know I - I mean we, can beat them!



19th October

Dear Diary

The match on Saturday was amazing! 3-0 to us! And guess who scored two of the goals? Yes, that's right - me.

The first goal was a header; I saw a gap in the defence and darted through, then suddenly, smack and the ball thumped the back of the net. The second goal was a penalty; the coach picked me to take it obviously since I'm fast becoming the best in the team.

We were all going to go out to celebrate again but I secretly planned a party at my house so I invited everyone I know, and even some people I don't know. You see; I was prepared, I knew we'd win.

I pulled out all the stops for this party; there were waiters everywhere and lots of gorgeous food and drink. I even hired a famous DJ and marquees for the garden. In fact, it was so good I didn't even get to bed until gone six in the morning!

The party was such a great success that I think I'll have another one soon. I don't care how much it costs. I can afford it now; I'm a Premiership footballer.



26th October

Dear Diary

I got my first pay cheque today! I couldn't believe the amount, still, seeing as I'm a famous footballer I deserve it. My hard work has finally paid off. The moment I looked at my bank balance I knew I had done it - I am now a Premiership footballer with the salary to match.

Since I've been working so hard lately I decided a little celebration was in order. So, I grabbed my credit card and hit the shops. I knew what I wanted above anything else; of course it was a sports car and I picked the perfect one. It is shiny red in colour, glinting in the sunlight - in fact it is the most expensive one there is.

It was so easy. I just flashed my credit card. It was so unbelievably easy, I didn't even have to use cash, all I needed was a piece of plastic.

In my sports car I raced to the shops, the engine roaring continuously. I felt so good. I got a new watch; gold and studded with diamonds. I went round to all the designer shops - footballers are supposed to be fashion icons and I'm not going to be the one to break that trend. In one of the shops I nearly bought up all the stock!

It was expensive but I don't care; I need the best seeing as I am the best. I just used my credit card, nothing could stop me.



28th October

Dear Diary

I woke up later than usual today since there wasn't any training this morning. While I was sitting eating my breakfast of high protein foods (even I could do with stronger muscles) I heard a thud in the hall. A noise echoed through the house so I went to see what it was. Hopefully it was going to be that CD I'd ordered off the Internet, it was that one that no one owned yet. On the mat was a heap of post. I scooped the letters up and sifted through all the junk mail to find the CD. I noticed a stern looking white envelope with my name on it. I quickly ripped it open to see what was inside (maybe it was the first of my fan mail!), but it wasn't fan mail at all. The letter said that I was in debt and that I owed the bank thousands of pounds.

I just thought, "How can I be in debt? I'm a Premiership footballer for goodness sake!" I am sure it must be a mistake; banks are always sending letters to the wrong people anyway. In the end I decided to ignore it and chucked the letter in the bin where it belonged.



15th November

Dear Diary

I got another one of those letters today. I don't see why they bother sending them; I just tore it up and chucked it in the bin. I'll have to remember to ring them one day and tell them they've made a mistake. I'll probably forget; after all I've got bigger things to think about like training and matches.



Anyway, I didn't believe my life could get any better but yesterday it did. I went and bought something even more fantastic than a car - I bought a yacht. It was the biggest one in the harbour.

It's pearly white with a navy stripe along it. I just took my credit

card out and now I own the largest yacht in the harbour, it was all mine! I can't wait to take it out to sea.

20th November

Dear Diary

I got yet another overdraft letter,
I really must remember to tell them
to stop bothering me, I am a
famous footballer.

I've just booked a
Mediterranean holiday for next
year, a blistering hot beach where
I can relax - I'll need it after all of
my hard work. I'll have to buy a
whole new wardrobe - I can't wait!



27th November

Dear Diary

It's my girlfriend's birthday next week so I went out to the shops today to buy her something nice. I thought that she'd love some jewellery so I went to a famous jeweller to pick out a necklace. However, the strangest thing happened when I was there. I handed over my credit card to pay with as usual but when I typed my PIN number in, the card was rejected! I blamed it on the cashier at first so they tried the card again and it just did the same thing; the words 'insufficient balance' flashed up on the screen. I was so angry, what was the bank doing to my card? Of course I had enough money, I decided to ring them up and tell them about their mistake. The bank told me that I had no money left in my account. They offered to give me more credit by increasing my overdraft. I am happy with that though because a little more debt can't bother me; after all, I'm rich now.



3rd December

Dear Diary

I had the most awful day yesterday, it was terrible! With the extra credit I went back to the jeweller and bought the most dazzling necklace I'd ever seen for my girlfriend's birthday present. She loved it and wore it when I took her out for a surprise birthday meal to the most expensive restaurant in the city. I had a caviar dish which was delicious. To make the night even more special I'd reserved us our own private booth. Everything was perfect, the food, the wine and the service.

I got the bill, and I won't lie, it showed the extravagance of the meal but it didn't matter I had my credit card, with extra credit. I handed it over to the waiter and typed in my PIN number but a loud beeping noise started to erupt from the machine. Everybody turned to look at me; I just wanted the ground to swallow me up. Those dreaded words 'insufficient balance' appeared on the screen. The waiter looked at me and then at my girlfriend. She had to pay for it all, I felt so guilty, it was her birthday and she had to pay. I was so red with embarrassment and my girlfriend was really angry - it ruined her birthday. I don't understand why my credit card didn't work - I have extra credit now.



When I got home, I tried to ring the bank to ask them about my credit card but my phone line has been cut off. To top it all off, I turned on the TV and there was no picture or sound, and none of the lights would turn on.

9th December

Dear Diary

I must be quite stressed about what's been going on with my credit card and money because it has started to affect my play. We had an important match today but my mind wasn't on the game and I have to say that it resulted in my playing being appalling. I had a shot at goal but the ball flew right over the cross bar and into the crowd. What's more, whenever I received a pass, I either lost the ball to the other team or miskicked it completely. By the end of the game hardly anyone would pass to me. Although the worst thing of all was that the crowd booed me. If I don't improve soon I might get subbed and may not get a renewal of my contract. I can't afford that to happen, I have a duty to maintain this lifestyle since it's what all the other footballers do; it comes with the job description.



17th December

Dear Diary

I hate the post, I absolutely dread it when I hear that familiar thud in the hallway. I'm still getting those letters but they're not just from the bank anymore. I also receive letters from my gas and electricity suppliers and letters about mortgage payments.

What's worse than this though is that I've been subbed because I was no longer like a 'true' Premiership footballer. My bad play is all from worrying about money and credit cards. Why couldn't I have been more careful with how I spent my money?



25th February

Dear Diary

How can this happen to me! I thought that just because I was a Premiership footballer debt didn't affect me but it does.

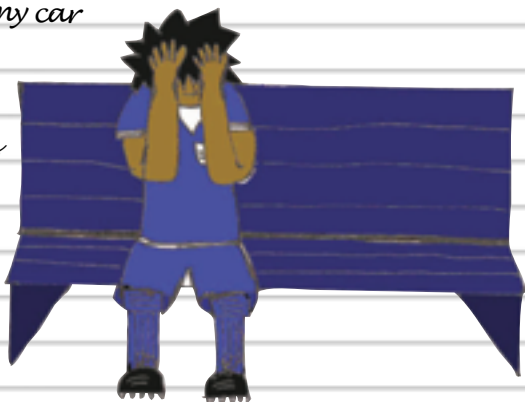
I kept getting those letters but I ignored them, I borrowed money off friends and family to pay for my lifestyle and now they want their money back. I had to borrow money from another bank just to pay back my bank.

I've nothing anymore. My house has been repossessed, my car and yacht have had to be sold to try and pay off some of the debt. My girlfriend has left me; guess she only liked me for my money. I've got to live at my Mum and Dad's house now which is nothing like the lifestyle I had.








My football career isn't my dream anymore; I'm still in the second team. Now I just have to sit and watch on the subs bench, hoping someone gets injured so I can have just one more touch of the Premiership ball, so I can once more live the dream.

I wish I'd looked after my money better. I was so naïve. Now I know money can't buy your dreams but it can certainly lose them.

SUBS



FACTS AND FIGURES ABOUT DEBT

-  The average household debt is £9,280, excluding mortgages.
-  The Citizens Advice Bureau says it is dealing with an average of 7,241 people a day seeking advice.
-  Most personal debt is built up through credit cards and personal loans, and fuelled by the increase in household utility bills, growing unemployment and the overhang from Christmas spending.
-  Every day 323 people are declared insolvent or bankrupt.
-  143 properties were repossessed every day during the last three months of 2008.
-  Personal debt is increasing by £1m every fifty minutes.
-  Despite the fact that the press are saying that we are all repaying our debts, personal debt is in fact still rising! Consumer borrowing in the form of credit cards, car and retail finance deals, overdrafts and unsecured personal loans has risen to £4,850 per adult in the UK as of March 2009.

Above information provided by Credit Action -

1st May 2009

WORLDLY GOODS

By Ruth Gratton and Nicola Haresceugh



2nd June

Dear Diary,

Beep beep! Beep beep! Beep beep! I slowly opened my eyes and squinted in the light while I felt around for my alarm clock. When the noise stopped I remembered; 'The Good Notes' are finally going on a world tour! We're finally going to show the world our music and from now on it's going to be great. I'm counting down the days, one week to go until we catch the flight to China, where we will kick off the world tour.

I've never been to China, but I know there's a lot of bright lights and skyscrapers. I hope I'll be able to see the Great Wall of China if there's enough time, but if I plan it there will be.

It's going to be fantastic; Sasha, Lola and I - 'The Good Notes' are going to have the best time ever. We're going to go all over the world; Europe, China, Australia, USA, Britain and loads of others. It's a dream come true!



10th June

Dear Diary,

Just got off stage from our first concert of the world tour, China love us and we love China! The scenery is breathtaking and the hotel we are staying in is decorated like an Emperor's palace. I absolutely adore this job. We're going shopping tomorrow morning before our practice. I think I'll buy a small souvenir to remember the trip by.



11th June

Dear Diary,

I can't believe how much Sasha and Lola spent in those shops! Just because we have our own world tour now means they think they can do what they like. I've always been careful with my money since I was little. My Grandad showed me how to manage my money properly and to save it up in a bank account.

However, Sasha and Lola obviously don't know how to handle money properly they were going mad and buying anything they could get their hands on. In the end I bought a soft toy pig. That's because I was born in the year of the pig. I've decided to call him Chequers since it was my Grandad's last name.



4th July

Dear Diary,

It's been a blast, so far. We've done so many shows and travelled to lots of countries, including New Zealand, Japan and Australia to name a few.

I'm on the plane now, Lola and Sasha are asleep. I think all their late night partying and heavy spending has caught up with them. We're just flying over the Pacific Ocean (the largest ocean in the world) to America, the USA! This will definitely be the best place yet.

I've decided, instead of going on huge spending sprees everywhere I'll buy a small souvenir to remind me of each country I've visited.

I got a boomerang from Australia, a Kiwi bird fridge-magnet from New Zealand and an origami set from Japan.

Besides, I need to save my money because I want to buy a house when I get back to Britain.



26th July

Dear Diary,

We're going back to Europe in a couple of days, catching the earliest morning plane so we can get there in good time.

I was right, the USA is the best place yet. I've been to the different states; I saw the Statue of Liberty in New York and the White House when we went to Washington.

The most memorable place of all was Las Vegas; I've never seen anything like it. It is amazing! I still can't believe how silly Lola and Sasha were, they asked me to go to the casinos with them and I went. I knew what they were like with money so I thought I'd better make sure they didn't do anything stupid - but they did! I couldn't stop them; they just kept betting and losing.

They also went a bit crazy in New York, I lost count of the amount of clothes they bought and they weren't the cheapest either.



28th July

Dear Diary,

We're in Europe now, I've heard that world tours are tiring but I never knew they were this bad. I rang home; mum and dad say they're really proud of me. I told them I missed them so much and let them know all the stories about the different places I've been to. Mum also had some great news for me. The house that I've wanted to buy for as long as I can remember has come up for sale! I'm so excited; if I can carry on saving money at the rate I'm saving now then I'll be able to put a deposit down on the house when I get back to Britain!



1st August

Dear Diary,

This is it - the last night of the tour! I just looked out from the side of the stage at the crowd. It's the biggest yet; there must be over 90,000 people out there all cheering for us. I feel so nervous, we've done so many concerts but it's the one at home that's most nerve wracking. Sasha and Lola are asleep in their dressing room. I can't believe those two; they were out nearly every night in Europe. They're either partying, or eating at posh restaurants or shopping. I'd like to do all of those things but saving up money for my house means more to me. Oh...the two sleeping beauties Sasha and Lola are here now; we're about to go on stage. Wish me luck!



2nd August

Dear Diary,

It was the most amazing, fabulous, exciting concert ever, like the cherry on top of the cake. The stage was electric, my voice sounded throughout the stadium so every corner was filled with our music. The strobe lights constantly flashed; vivid colours hitting the stage. Everyone roared when we walked on stage, they chanted 'The Good Notes,' 'The Good Notes,' 'The Good Notes,' again and again and again. I never wanted it to end!

I went to the after-party as soon as the concert finished, everyone was there; Lola, Sasha, our manager, VIPs and the press. I heard we're going to get a really good review in the paper. It's great - I saw mum and dad, who I've not seen in ages, but I had to leave early because I need to drive back to my home town. Tomorrow I've got a meeting with the estate agent to view the house I want to buy and then, if I still like it I'll have to arrange a meeting with both my financial adviser and bank to discuss a mortgage.



3rd August

Dear Diary,

I just got back from looking round the house and everything is how I want it to be apart from a bit of decorating here and there but that's nothing. The garden is heavenly; it has a pond and gorgeous flowers. The views from the house are stunning; you can see for miles around across glossy green fields full of sheep and cows.

I have let the estate agent know I am interested in the house. I was able to tell the estate agent that my bank had agreed to me having a rather large mortgage. This is because I have been very careful with all of my earnings to date.



18th August

Dear Diary,

My offer got accepted! I'm absolutely thrilled! The next stage is drawing up the mortgage agreement; I agreed to pay a bit extra for the carpets since they are new and the kitchen and bedroom wardrobes are in with the price. The people who own the house are taking things like furniture and the shed with them though. This means I'll be doing a bit of shopping for a new dining table, some beds and a living room suite.



25th August

Dear Diary,

I went to have the meeting with the bank today to see if everything was okay with the mortgage agreement so I can buy the house. I was quite daunted, I was scared that something would not be in order and I would be stopped from buying the house of my dreams and all my hard work would have been for nothing. When I walked into the bank, you could see all the cashier desks where the bankers serve the customers. I knew at least if they didn't give me a mortgage it wouldn't be in public but in a small quiet room.

When I was in the room, it wasn't really all that bad. The banker was friendly and approachable, and seemed like he wanted to help. I told him I was a first time buyer, which seemed to please him as he swiftly gave a box on the piece of



paper he had in his hand a big tick.

He started talking about my credit rating, which is calculated from my financial history, like whether I pay stuff back or not. He said mine was very good so that means the bank have a high probability of me paying the mortgage back, I'm reliable - good job my Grandad taught me about spending and saving - I'm what they call a good risk!

He explained about the different types of mortgage and which one would most suit me. There were lots, like a repayment mortgage, interest-only mortgage or a conventional, offset or current account mortgage. The names were quite scary but once he explained and I understood them, it all made sense. I think the offset mortgage sounds the best for me, but I'll have to ask my financial adviser.

The banker seems to think I should be able to get a mortgage so I should be able to buy my house.



27th August

Dear Diary,

I now had to get a survey done in case there are any problems like structural damage or damp.

I also had a meeting with the financial advisor to discuss a few final extras to do with the mortgage. She told me that it would be a good idea to get life insurance. This would mean that if anything happened to me, like I died, then the insurance company would pay off my mortgage so my family aren't forced to. That was a relief, I'd hate for my family to have to do that. She also mentioned house insurance in case something happened to the house like it burnt down or got flooded. After all, you don't want to be paying the mortgage for a house you haven't got! The advisor also told me I'd be paying the insurance every month so my savings will help me cope with it. They really have come in handy.

It's strange that I'm getting a mortgage because it's like a debt and my Grandad had always taught me never to get myself in debt. However, I guess a mortgage can be a good kind of debt since without it hardly anyone would own a home or building.

I'm off to see Lola and Sasha tomorrow; it feels like I haven't seen them in ages after all that's been going on. We need to start writing some songs for our next album too.



28th August

Dear Diary,

I saw Lola and Sasha today. It was good to catch up with what they'd been doing; they've started writing some songs for the new album. I told them about the house and the mortgage, they were really stunned. I think they want to get a house too but seeing as they spend a lot I don't know whether the bank will let them have a mortgage.



10th September

Dear Diary,

I received the results of the survey today and everything is fine apart from the fact that the house does not have double glazing. It will cost quite a bit to get it sorted out, as there are plenty of windows, but because of my savings I can easily afford it.

17th September

The house is mine! I was given the keys to the house today. I can't wait to start decorating but first I need to get some quotes for the double glazing. I've paid my first mortgage instalment and I am about to pay some of my insurances. I'm so relieved that my Grandad taught me how to save from an early age since I wouldn't have been able to do any of this without my savings.



23rd January

Dear Diary,

'The Good Notes' are going to release a new album in a couple of weeks; everyone thinks it will go straight to number one! I really hope it does.

I've owned my house for three months now and it's great knowing I've got a place to call my own. I'm keeping up with the payments for the mortgage and insurance, and it's all decorated so it looks even more fabulous.

My favourite room is my bedroom because it's full of my souvenirs from the world tour. I love the colour; it's pink and matches the little soft toy pig called Chequers perfectly.



GLOSSARY

BAILIFFS

A bailiff is someone who collects a debt on behalf of the person who is owed money.



BALANCE

The amount of money in your bank account.

BANK LOAN

Banks lend money to customers for things like paying for cars, holidays or home improvements. These loans can be called personal loans. For someone to get a loan they need to be at least 18 years old.



BANK STATEMENT

A bank statement is a record of all the transactions (money coming in & going out) on your account. A bank usually sends one to the account holder every month by post. Mini statements come from ATMs (cash machines) and show the balances and recent transactions.

BUDGETING

This is looking at the money you expect to receive and the money you expect to be paying out. This helps people know how much money they have and where it is all going and coming from.



CAPITAL

Money that has been either invested or borrowed.

CHEQUE

A cheque is a piece of paper that instructs the bank to give a specific amount of money from your account to another person or company. You can pay for goods/services by a cheque. When you are 16 you can ask for a cheque book which contains blank cheques that have your name and personal details on them so you can fill them in. But, cheques are only valid for six months from the date written on the cheque.



CONTRACT

A written agreement. In housing terms, agreeing a cost of the property and what comes with it e.g. carpets and curtains.

CREDIT CARD

A plastic card which lets you buy things immediately then pay for them later. There is an agreed limit on the amount you can borrow, and the time that the money should be repaid. To get a credit card you must be at least 18 years old.



CREDIT RATING

This is a rating system used by banks to judge an individual or company's credit worthiness, which tells them whether you will be reliable to pay back a loan for looking at whether you have paid off previous loans. Depending on your financial history and personal details the bank will either reject or accept your claim.



CURRENT ACCOUNT

A current account is a bank account where you can withdraw money immediately. You earn less interest than you would in a savings account when paying and withdrawing money regularly.



DEBT

An amount of money owed to a person or company.

DEPOSIT

Money put into an account.



INTEREST

Interest is paid by a bank on savings placed in it. If you borrow money from the bank you have to pay interest on what you've borrowed. Interest is the price of saving or borrowing money.

INTEREST RATE

The percentage paid on every £1 saved or borrowed.

MORTGAGE

A loan to help you buy property. However, the bank can take the property off you if the loan isn't paid back.



OVERDRAFT

This is an agreement with your bank to allow you to spend more money than you actually have in your account. But, they charge for this service of borrowing money. You have to be aged 18 or more to take out an overdraft. An agreed overdraft is the limit up to the account holder can borrow from the bank, when there is no money left in his/her account. You shouldn't exceed the agreed limit to avoid excess bank charges.



PIN

PIN is your Personal Identification Number. It is a four-digit number that you enter into an ATM when you want to take out cash, and you use to pay with your chip and PIN card. You never give this number to anyone, or write it down.



SAVINGS ACCOUNT

A savings account is an account with a bank or building society in where you save money. This account earns more interest than a current account, but you may have to give notice before withdrawing money. A savings account is often the best account to have if you won't be withdrawing money regularly.



TERM

A term is the number of months the bank give the customer to pay the money back by.

MORTGAGES



IN GENERAL

Any loan is acceptable as long as it is affordable and you will be able to pay back on time. Don't forget mortgages are an acceptable kind of loan to help you buy property. But only if you can afford the monthly repayments! However, the bank can take back and sell the property if the loan isn't paid back. There are many kinds of mortgages and different ones suit different types of people with different financial situations. Here is some information about types of mortgages and what they all provide.



REPAYMENT MORTGAGE

A repayment mortgage is also known as a capital and interest mortgage. This means that part of the money paid for the mortgage each month pays off some of the interest that the bank charges and the actual money that has been borrowed. So each month some of the mortgage is paid off. However, for the first few years the payments go mainly to just paying interest.





INTEREST-ONLY MORTGAGE

With an interest-only mortgage you only pay back the interest charged on the loan, this means you don't actually reduce the loan itself. An interest-only mortgage is a mortgage for people who are on a tight budget because the monthly payments are lower than with a repayment mortgage as you only pay the interest. But an important thing with this type of mortgage is to find another way of repaying the loan. Most people make monthly payments into an investment/savings plan to change the mortgage to a repayment mortgage plan later.



OFFSET MORTGAGES

(otherwise known as Conventional or Current Account Mortgages) An offset mortgage is a home loan that is more flexible than other mortgages. They link credit (savings and current accounts) with the mortgage. This means that when you put money into your savings account your mortgage goes down and your savings go up. And if you take money out of your savings account then your mortgage will increase again. So basically an offset mortgage is just saving up money until the mortgage can be paid off with the saved up money.



About the Money Diaries Project



The **MONEY DIARIES** project has come together through a working partnership between Southlands School and the Debt Advice Foundation, which has been responsible for project funding.

SOUTHLANDS SCHOOL

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DEBT ADVICE FOUNDATION

A registered charity founded in 2002, its core objects are:

- Provide free, impartial and appropriate **advice** to people with unaffordable debts.
- Help people with debt problems to gain free access to **solutions** that will help them.
- Promote the **education** of young people in money management so as to reduce the likelihood that they will misuse debt later in their lives.
- Undertake or fund **research** understand why problem debt happens and its effect on individuals, families and the wider UK economy.
- Use this evidence to become a force for **beneficial change** within the credit and debt solutions industry and to work with government to bring about legislative change to benefit UK consumers.

The Trustees of the charity are Dennis Benson (Chairman), Andrew Redmond, Paul Latham and John Reynard.

Debt Advice
Foundation

Pictures of Nicola & Ruth of Southlands High School, Chorley



THE AUTHORS

Nicola Haresceugh was born in Preston, Lancashire and has lived in Chorley all of her life. Her hobbies include swimming and piano. Nicola and her family have a pet lop eared rabbit called Miffy. Nicola is currently doing her GCSE's at Southlands High School and wants to go on to study at college before training to become a Doctor.

Ruth Gratton was born in Preston, Lancashire and has lived in Adlington since she was born.

She enjoys hobbies such as, piano, keyboard and dancing.

Her and her family have two pet German shepherd dogs called Jess and Daisy.

At the moment Ruth is doing her GCSE's at Southlands High School and wants to go on to study at college.

This is the second book that the two girls have written about debt and the benefits of saving.

OINK!
I'M CHEQUERS!

