

Hello everyone.
My name is Penny Wise.



This is my book all about when I
tried to teach my little brother
about looking after his money.



This is my smelly little
brother Fred.
He is five years old.
When he grows up he
wants to be a superhero.
I think if he was a
superhero he would
be called Stinkyboy!

Auntie Paula explained what a Child Trust Fund was.

After Jessie was born Auntie Paula got a letter from the government!



It said that it was important to save money for when Jessie was grown up. They gave Auntie Paula £250 to start a Child Trust Fund for Jessie.



Auntie Paula thought of a safe place to keep Jessie's Child Trust Fund.



Auntie Paula took the £250 to an investment company. An investment company looks after people's savings.



They put Jessie's £250 in a Child Trust Fund. They would look after Jessie's money until she is 18 years old.



This is what I think Jessie will look like when she is 18.

But that's not all. The amount of savings in Jessie's Child Trust Fund keeps growing!

When I came down Fred was busy making a moneybox. It had a hole to put the money in and was painted bright colours.

