



# SAILING ON THE SAVING SEAS

Created by 3rd & 4th classes  
as part of the

Ulster Bank Financial Literacy Programme

# DUBLIN DOCKLAND'S PRIMARY SCHOOLS INVOLVED

St Joseph's Co-Ed Primary School, Dublin 3.

St Laurence O'Toole's CBS, Dublin 1.

St Laurence O'Toole's Girls School, Dublin 1.

St Patrick's Boys National School, Ringsend, Dublin 4.

St Patrick's Girls National School, Ringsend, Dublin 4.

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Acknowledgements



# ABOUT ULSTER BANK FINANCIAL LITERACY PROGRAMME

The Early Learning Initiative (ELI) was one of fifteen organisations to be awarded funding from the Ulster Bank Community Impact Fund. With this funding, the ELI developed a financial literacy programme for 3rd and 4th classes in the Dublin Docklands.

The Ulster Bank Financial Literacy Programme included a home-school-corporate partnership with Ulster Bank volunteers, children in five local primary schools in the Dublin Docklands and their families, whereby a series of learning activities were taught at school and at home over a six week period.

The aim of the programme is to help children develop financial mathematical skills they will need in their everyday lives, which will act as the foundation for them to progress through the education system and obtain the qualifications needed to work in companies like Ulster Bank.

## ABOUT THE BOOK

During the programme, the children covered topics such as income, budgeting, saving, borrowing and currency. Each class worked in groups and they were then asked to include these topics in their story. Our volunteers chose one story from each class to be included in the book.

This book is made up of stories written by nine 3rd and 4th classes in five schools from the Dublin Docklands. The children who are the co-authors of the stories are aged between 8-10 years old.

# A WORD FROM OUR FUNDERS

On behalf of everyone at Ulster Bank, I am delighted to welcome the publication of 'Sailing on the Saving Seas'.

Written by the children, these short stories are smart, funny and full of wisdom. They capture the lessons learned about managing money and saving, and they are a real tribute to the work of the children, and their teachers and parents.

Personal finance education is something we are passionate about in Ulster Bank. That's why we developed our Money Sense for Schools programme in 2007, which is free to schools and helps thousands of young people learn about budgeting, saving and managing money – essential life-skills in today's complex world. Building further on that, we introduced our Community Impact Fund in 2013 to help fund the important work of organisations like ELI in supporting numeracy and literacy in our local schools and communities.

We congratulate ELI on making this project such a success, and commend the students, parents and teachers involved with it. We also thank our Ulster Bank volunteers who helped the children learn a little more about money and banking along the way. Making finance fun is no mean feat. Yet that's exactly what these five great Docklands schools have achieved – the fun and energy that everyone brought to the project was inspiring, and is fully evident in this book.

We wish you every success as you continue your work. We hope that other young people, and indeed other community organisations, can draw on the materials you've developed and enjoy these great stories for many years to come.

Dr. Philip Nolan  
Chairman  
Ulster Bank

# STEVE WINNER

*3rd class, St Joseph's Co-Ed Primary School, East Wall, Dublin 3*

There was a kid that was seven called Steve. He had €100 and he spent €50. He wasted money going to the shop and buying sweets and ice-cream so he had cavities.

He spent the other €50 on a lemonade stand and he bought loom-bands. He was to get €5000. One hundred girls wanted loom-bands. The girls told their friends and their friends wanted loom-bands as well.

The boy and his brother Josh loved chickens. This was so random! He could sell the chickens to the chicken nugget store or sell them on eBay. The chickens lay eggs. One chicken laid a golden egg. He sold it for €50,000.

## THE END



# BUDGET BOY SAVES THE DAY!

*3rd & 4th class, St Laurence O'Toole's CBS, Dublin 1*

Bender the Spender loves spending money on video games, holidays to Spain and Costa Rica, scramblers, jet skiing, mansions, take-aways and fast cars. He throws gold and money around like its going out of fashion while flying around in his private jet.

Suspicious Missus the Saver loves to save her money in the bank so she can make interest, she lives in a bedsit with no TV and only has a Nokia Blockia phone.

Johnny Cash the Bill Payer loves paying bills on time and he has everything he needs. Jackie Chan the Currency Man loves changing his money from euros to dollars and pounds.

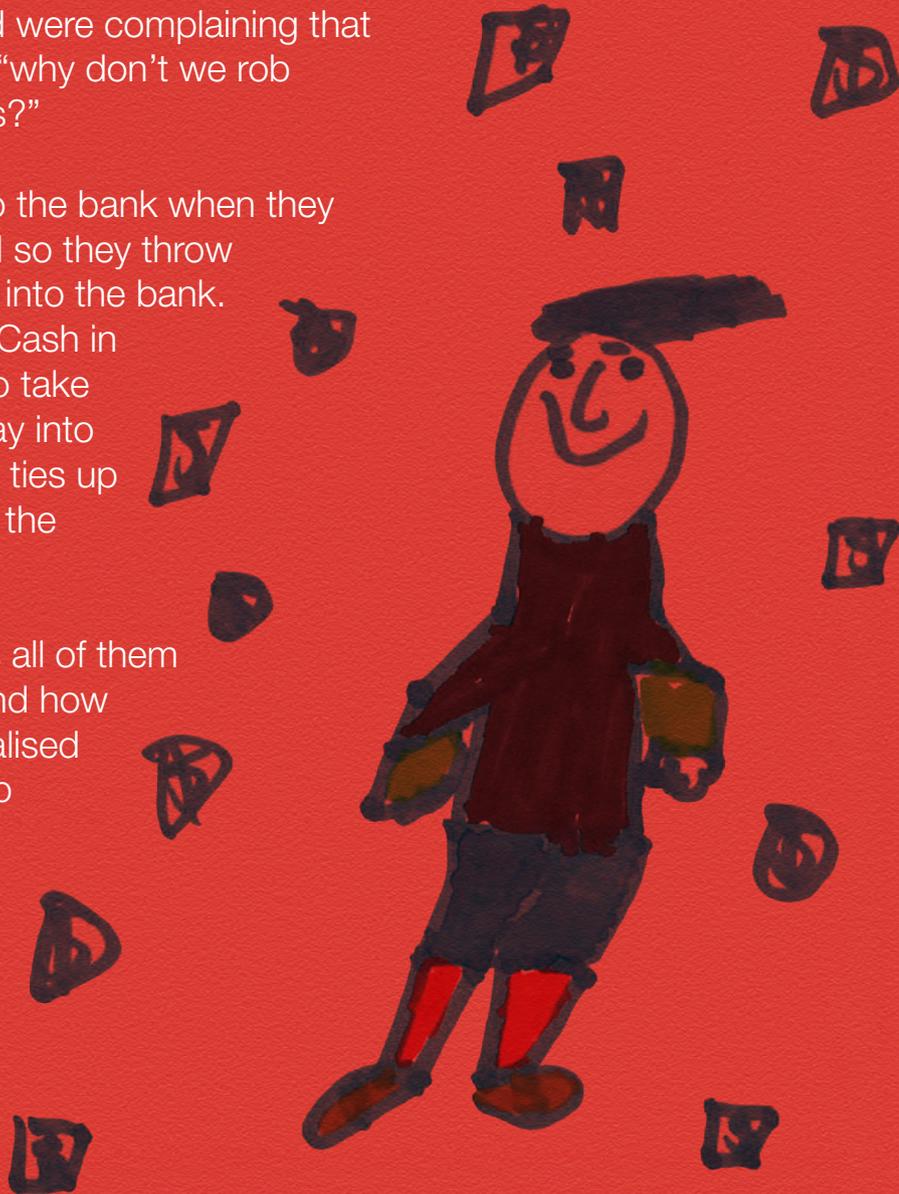


Bender the Spender ran out of money one day and went into debt. At the same time Jackie Chan the Currency Man changes his currency into a currency from a country nobody had heard of and lost all his money! Bender and Jackie meet each other in town on O'Connell Street one day and were complaining that they had no money when Jackie said "why don't we rob from Suspicious Missus as she's loads?"

One day they were about to break into the bank when they saw Johnny Cash in there paying a bill so they throw a smoke grenade and FLASH! BANG! into the bank. They go into the bank and tie Johnny Cash in the branch. Just as they were about to take the money, Budget Boy pushes his way into the bank and unties Johnny Cash and ties up Bender the Spender and Jackie Chan the Currency Man.

After spending the night in jail, he gets all of them together so that they can all understand how cool it is to work together and they realised it was wrong and greedy to try and rob other people's money.

**THE END**



# OLAF THE PIG

*3rd & 4th class, St Patrick's Boys National School, Ringsend, Dublin 4*

Once upon a time there was a chubby pig called Olaf the Pig and his best friend is a chihuahua. He was walking down the street one day with his Mammy Pig and he said "Hey Mam, I want to buy a statue that says **#YOLO.**"

Mammy Pig says "You'll have to save money. You will have to keep track of your money so you can buy it!"

So Olaf says "I'll either do chores at home or get a job and then I'll budget my money."

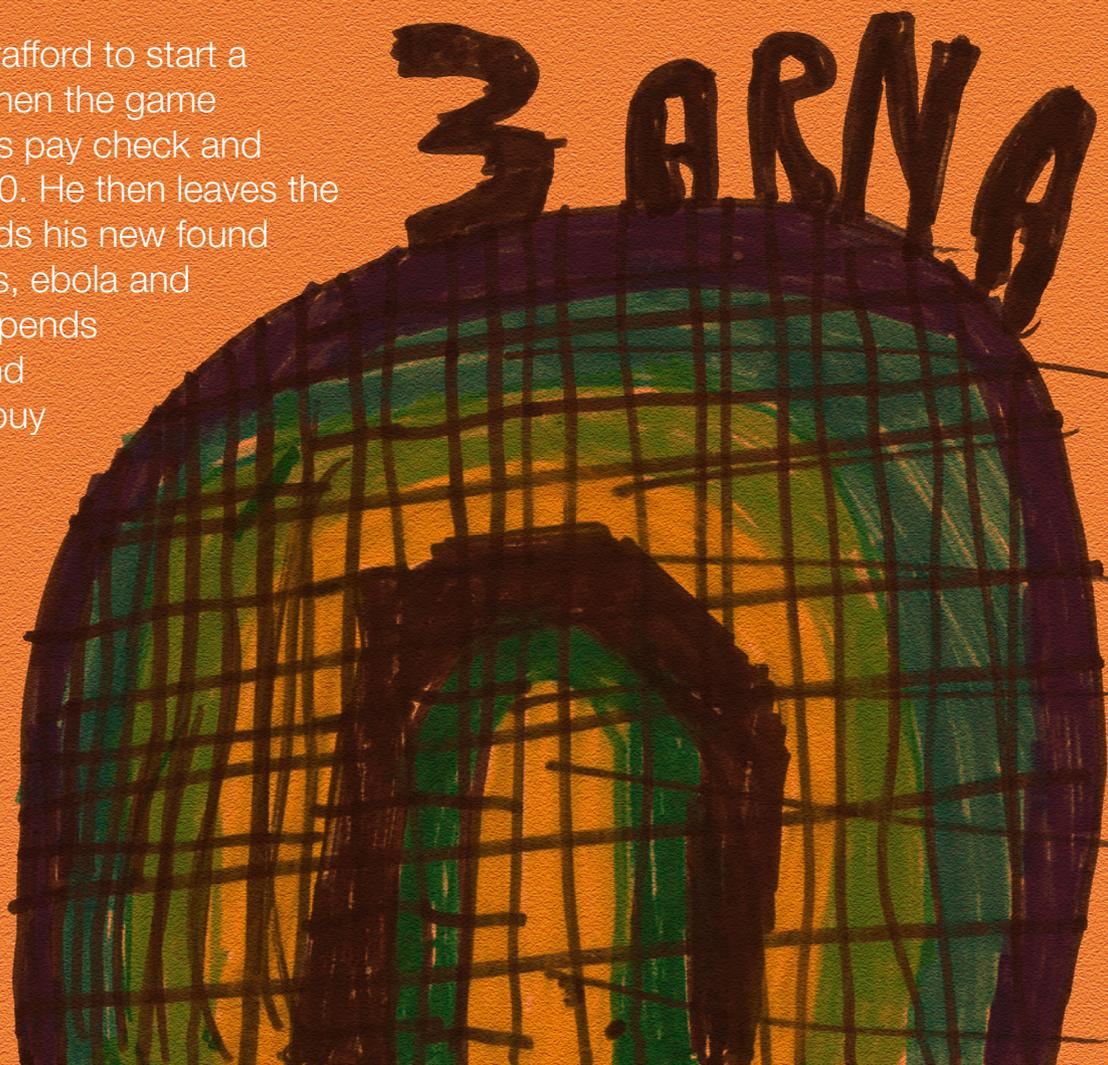
Mammy Pig says "Yes, you can get a job."



So the next day, Olaf the Pig goes to the 3 Arena and got a job. He earns €20 a day selling tickets for One Direction. The statue saying **#YOLO** is costing €200 and it will take him 10 days to earn the money he needs.

Olaf then flies to Old Trafford to start a new football career. When the game was finished, he got his pay check and had earned €2,000,000. He then leaves the football club and spends his new found wealth on curing rabies, ebola and all diseases. He then spends €50,000 on his girlfriend Megan the Fox. They buy a new house from that money and the remaining money is left in their bank account and gathers 50% interest.

**THE END**

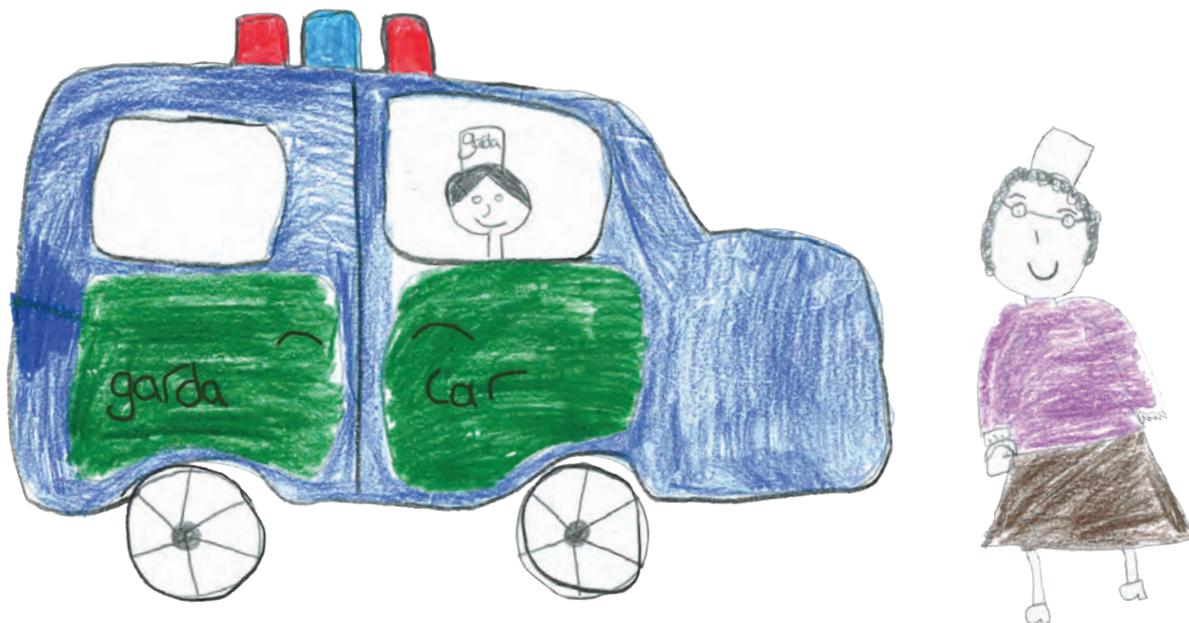


# SUPER SAVER NANNY SAVES THE DAY

3rd & 4th class, St Laurence O'Toole's Girls school, Dublin 1

My nanny saves money every week from her pension. One day in December she decided to go to the bank to take out some money to buy her Christmas shopping. On her way to the bank she met a homeless man and he asked her for money. She opened her purse and took out €7 and gave it to him. As she was walking away she heard a loud noise and turned around to see a person trying to rob the homeless man... she ran back as far as she could and hit the robber over the head with her handbag. He fell down and then the guards came to take him away. The guards said nanny was a hero!

When she got to the bank she was very happy to hear that she had got interest on her savings... it meant she had extra money for her Christmas shopping. She always tells me how important it is to save money every week from my pocket money.



The next week she was out for a walk when a man came up to her and said “I am the homeless man you helped last week. I bought a scratch card from the money you gave me and I won €5million!!! I bought myself a nice car and house and new clothes. As a present to say thanks, I’ve bought you a Christmas hamper and I will pay for you to go on a big holiday to Benidorm or Hawaii...”

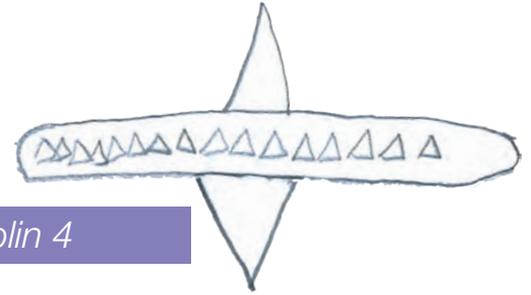
My nanny was so happy! She told the man “to make sure and don’t spend all your money, save some in the bank because you never know when you might need it!”

**THE END**



# SAVING UP FOR HOLIDAYS

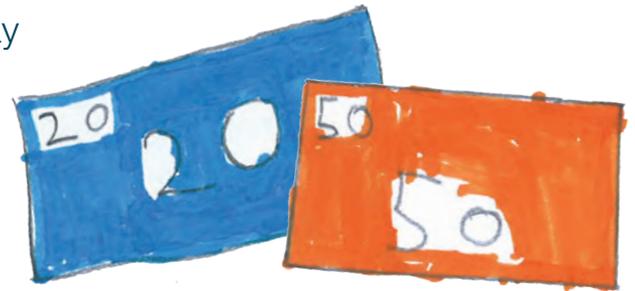
*3rd class, St Patrick's Girls National School, Ringsend, Dublin 4*



Once upon a time, there was a big family. They were the Dooleys and their names were Chevy Dooley, Robyn Dooley, Lucy Dooley and Sara Dooley.

They all wanted to go on a holiday but they didn't have enough money to pay for the plane tickets, passports, hotels or restaurants.

Chevy Dooley wanted to go to Britain and his holiday would cost £340. Robyn Dooley wanted to go to Japan and her holiday would cost 15,650¥. Lucy Dooley wanted to go to France and her holiday would cost €400. Sara Dooley wanted to go to America and her holiday would cost \$567.

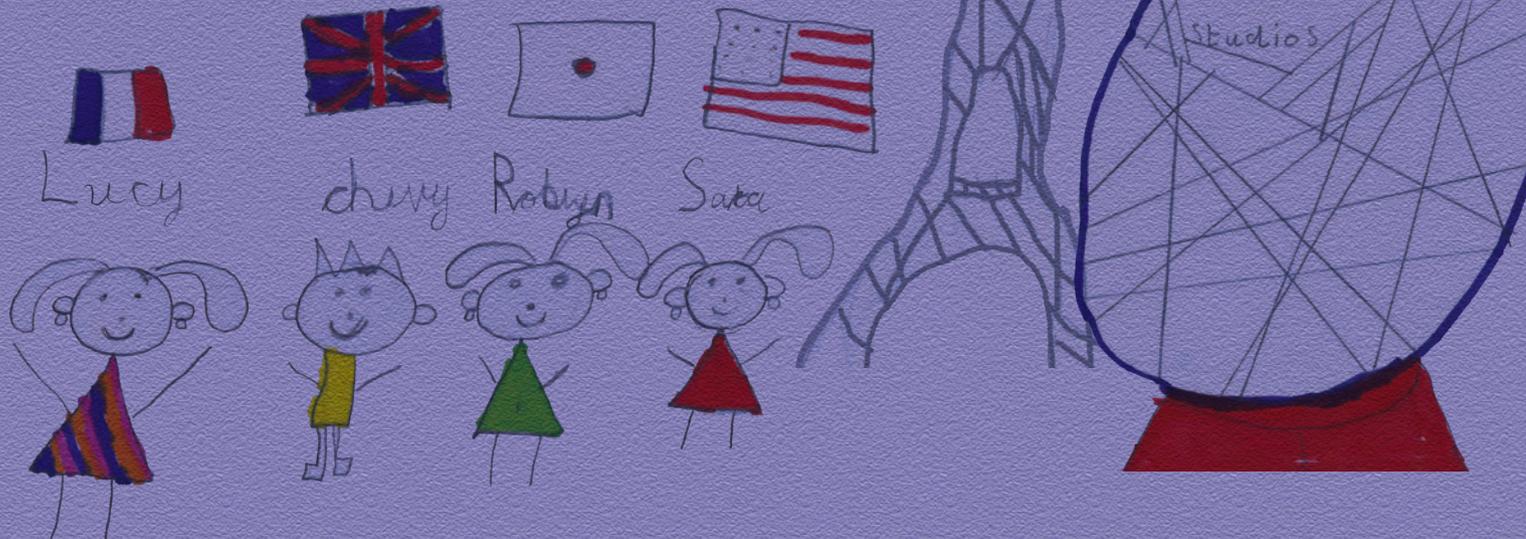


Chevy Dooley stopped going out for 3 months to save up for his holiday. Robyn Dooley sold dresses and old CDs on eBay and saved up all the money for her holiday. Lucy Dooley worked in Tesco and saved some of her income to pay for her holiday. Sara Dooley sold fruit on a stall to make income and she saved some of this to pay for her holiday.

They all earned interest from the bank. When they had all saved their money, they went to Ulster Bank to buy their currencies: Pounds for Britain, Yen for Japan and Dollars for America. Lucy did not need to change her money at the bank because she already had euro.

And they all went on holiday and had a great time.

## THE END



# FIMBLE AND BUBBLES

*4th class, St Patrick's Girls National School, Ringsend, Dublin 4*

There once was a set of twins called Fimble and Bubbles. Bubbles and Fimble were arranging a going away party for their friend Pimple who was going to New York for business. He was getting a promotion in New York as a barrister and he was going for two years.

Fimble says to Bubbles "Let's go to the shops and get some decorations!"  
Fimble says "Can I borrow 10 quid off you Bubbles?"

Bubbles says "yes, let me just go to the ATM across the road to get money out!" He got the money out and walked over to Fimble who said "The minute I get paid from work, I'll pay you back". Bubbles said "That's no problem!"

They went to Woody's DIY in their Ferrari and went to the party section. They picked out loads of silver and gold party decorations and balloons. They then went to Dunnes stores to get food and when they get the food, they go to a hotel and decorate a room. When they finish decorating, they ring Pimples and say he is in big trouble and he needs to get there now!



Fimble and Bubbles turn off the lights and they count down "5...4...3...2...1... SURPRISE!" They then start stuffing their faces with cake and sweets and coca cola and they really enjoyed it and there was nothing left at the end of the party.

"Fimble, can I have my tenner back" says Bubbles. Then Fimble says "Yeahhh... about that...." Fimble turns off the lights and runs away screaming. Fimble is running off but when he gets outside, he gets a bit of bad karma. He sees a football coming towards his face, he would have ducked but he froze in shock and the ball hits him in the face. Then Bubbles comes out of the hotel and catches Fimble and says "Where's my tenner? I need it for work and when you borrow money, you always have to give whatever you borrow back!"

# THE END



# ACKNOWLEDGEMENTS

Thank you to our partner Ulster Bank - without their financial support and the active engagement of Ulster Bank volunteers, we would not have been able to make this book. We would like to acknowledge and thank all who help to make this book and who supported us in the Ulster Bank Financial Literacy Programme.

- The children in 3rd and 4th classes who took part in the Ulster Bank Financial Literacy programme: St Joseph's Co-ed Primary School (East Wall), St Laurence O'Toole's CBS (Seville Place), St Laurence O'Toole's Girls school (Seville Place), St Patrick's Boys National School (Ringsend) and St Patrick's Girls National School (Ringsend).
- Thank you to the teachers for participating in the programme and for welcoming volunteers into classrooms.
- A special thank you to my team of Ulster Bank volunteers who visited the children each week - your time, dedication and sense of fun were very much appreciated.
- Thank you to the judges who chose the front cover, the stories and also named the book.
- Thank you to the third level student volunteers from National College of Ireland for helping when needed.



**Early Learning Initiative**

National College of Ireland

*'Funded by Ulster Bank through  
the Community Impact Fund'*

 **Ulster Bank**