

SHORT STORY



MONEY

Hi, my name is Ricky! Today is Saturday and I need money! Mom, Dad, do you have **some** money for me, please? I want to go to the movies.

I never have any **cash!** I am sixteen years old and use my phone to pay **digitally**. It is very convenient and there is no chance that I could lose my money. I just need to scan the **QR code** with my phone and pay for whatever I buy. I **deposit** money once a month in my bank account when Dad gives me my **pocket money**.

Dad is still **old-fashioned**. He likes to **draw** cash from the **ATM** when he needs it. He goes to the bank once a month and **deposits** and **withdraws** whatever money he has and wants. Dad likes to **save** so he visits the bank often to see what the **balance** of his savings account is!

Mom likes to use her **credit card**. She doesn't **carry** cash on her and she doesn't like to use the digital way of shopping. Her credit card is her best friend and she always pays the **full balance** due at the end of each month so that she does not have to pay the bank any **interest**.

I cannot wait to start working. I want to earn my own **salary**. My parents give me **pocket money** each money and I need to draw up a **budget** so that I can see how much I can **spend**, work out my **expenses** and also try to **save** for a **rainy day**. Thank you Mom and Dad for this because it taught me to be **responsible** with money.

Mom always says: **money doesn't grow on trees!**