

Sammie

Learns to Earn



This book belongs to:

Sammy **Learns to Earn**

by

The Florida Department of Financial Services



Nona's
Ice
Cream

“Yay!! School’s out for the weekend!!” Sammie exclaims as he walks home from school. Passing Nona’s Ice Cream Shoppe, he traces his finger down the list of flavors.

Flavors



Chocolate-Black
Cherry

Vanilla Cookie
Dough

Snickerdoodle
Chunk





Sammie asks, "How much does your ice cream cost today? I'm here to try some and ready to pay."

"Here at Nona's Ice Cream Shoppe, the ice cream costs \$1.50 for one scoop, \$2.25 for two scoops and \$3.00 for three scoops" offers the clerk. "We pile it high, up to the sky, on a DELICIOUS, crispy waffle cone."

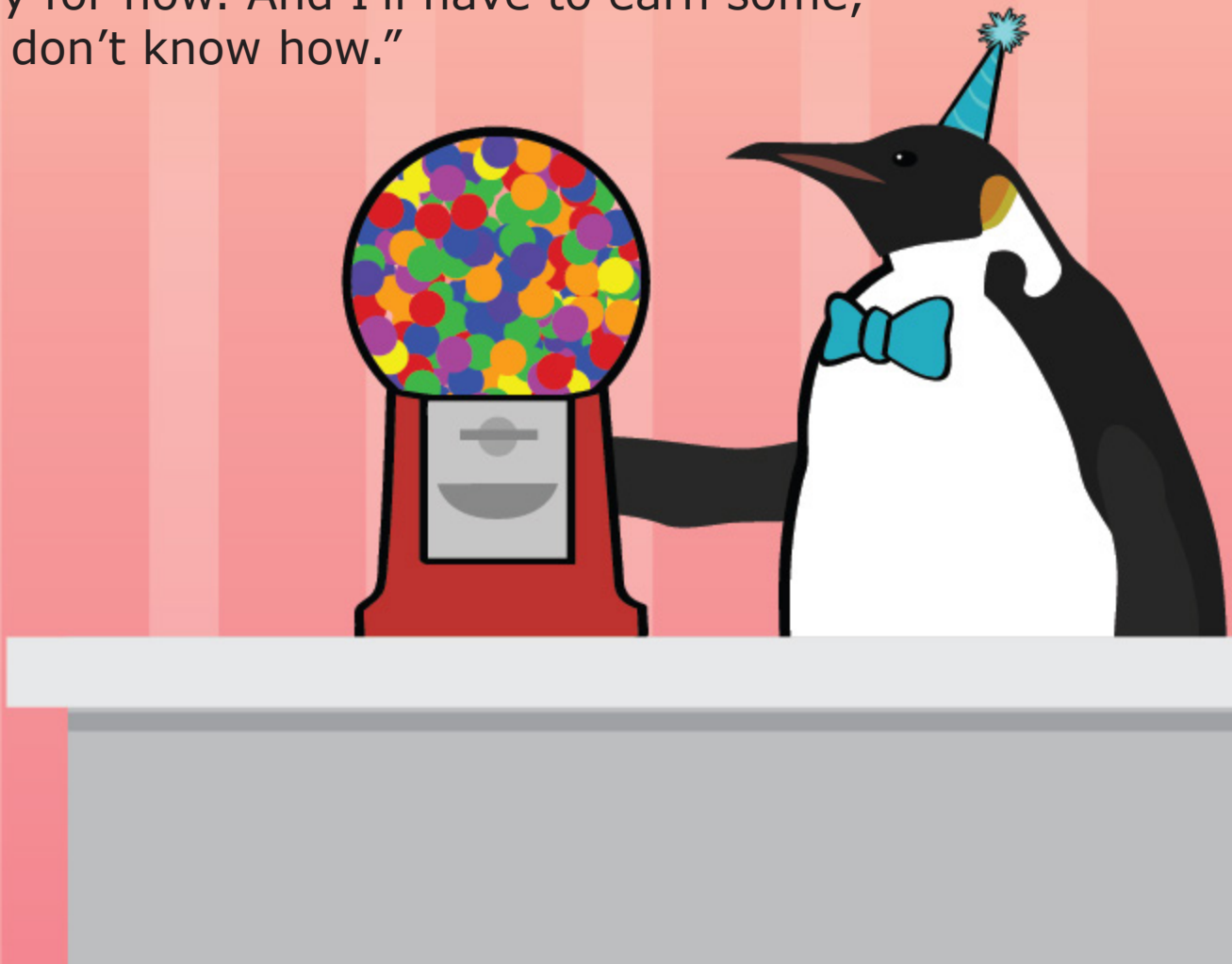




Shaking his head, Sammie asks hopefully,
“How much ice cream can I get for 30¢ now?
It’s what I have, so what do you allow?”

"We cannot sell you any ice cream for 30¢. You can get three gumballs for your three dimes. Maybe that would be good enough this time?"

Sammie thanks the clerk nicely. "No, thank you. I want some ice cream, you see. Bubble gum is nice, but not right for me. So, I'll just have to wait and save my money for now. And I'll have to earn some, I just don't know how."





Sammie trudges home to find Pop mowing the lawn.

That's when our smart little pup figures out how he can help and still make a buck.

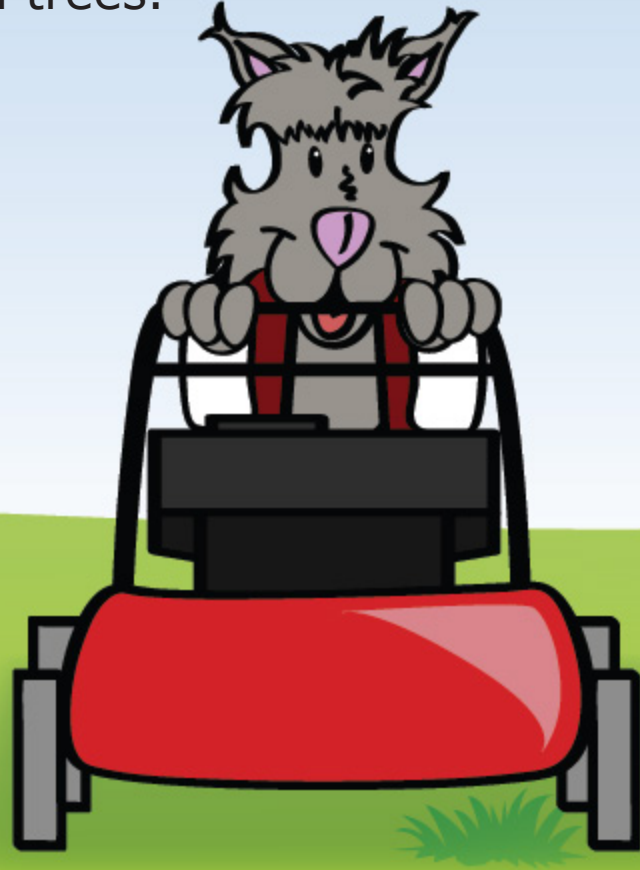


He asks Pop if he could earn some money by mowing the rest of the yard for him.

Pop says "If you would like to help out, I'd be most appreciative, no doubt. I will hire you to mow when the grass grows high and pay you an allowance for your work, by and by. But mowing is hard work and you will have much to learn."



So, Pop and Sammie spend some days learning. They mow and they push the mower down straight lines and around trees.



Pop is pleased with Sammie's progress so far, so he says "It's time for your solo mow, now."

Back and forth and back again, the grass is cut to a level height. He loops around the final tree and stops the engine to let it cool.

When Pop comes out to look at Sammie's efforts, he says "I am well-pleased; your mowing is good. Here is \$20.00 payment for doing it as you should. Now this mowing job is yours to keep and you can mow every week."

Sammie's mouth falls open, "\$20.00, hurray!! I would certainly do this another day!"





Pop says, "But don't spend it all now and this is how. Write down what you need and what can wait. Then, save what's left because to budget is great."

Sammie looks puzzled at his Pop and asks, "I already have more than enough to get what I need. Why worry about savings and budgets?" he pleads.

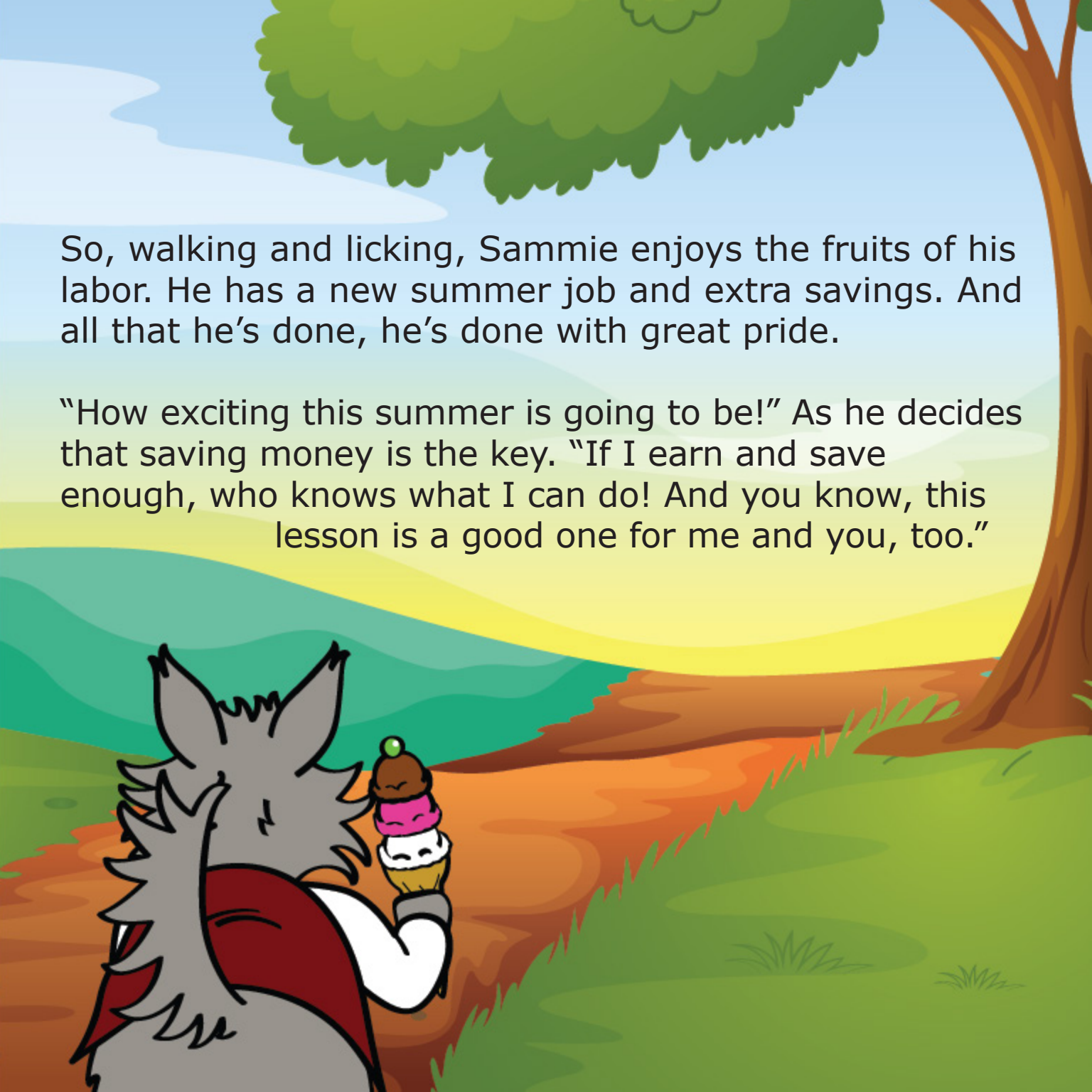
“To budget your money is how you keep track of what you can spend and what you keep back.” Pop wipes his glasses and continues. “If you keep your cash safe in a bank or a jar, you know you have savings that can take you far. Then, if you have a need in the future that can’t wait, you have your savings and won’t have to hesitate.”



Thanking his Pop for this valuable information, Sammie writes out a new budget with a plan in mind. “\$20.30 in cash I have. How much do I need and how much will I save?” Pulling out his yellow piggy bank, he counts out \$17.20 and stuffs it in. Then, counting out \$3.00 and one thin dime, he sets off down the street one more time.

To Nona's he goes for a special sweet treat. Three scoops of ice cream on a waffle cone are hard to beat. Plop, plop, plop they go, one on top of the other, with a bubblegum ball to finish the top.



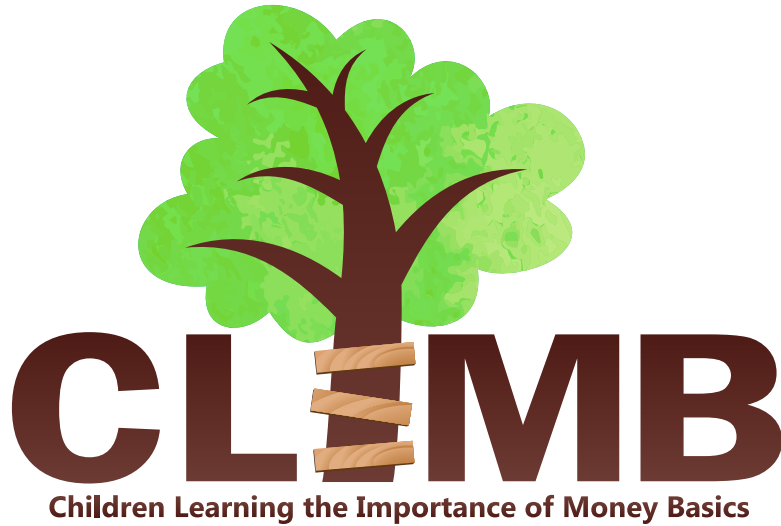


So, walking and licking, Sammie enjoys the fruits of his labor. He has a new summer job and extra savings. And all that he's done, he's done with great pride.

"How exciting this summer is going to be!" As he decides that saving money is the key. "If I earn and save enough, who knows what I can do! And you know, this lesson is a good one for me and you, too."



Want to see more of Sammie? Visit our site at
www.MyFloridaCFO.com/CLIMB



CLIMB is the Florida Department of Financial Services' newest financial literacy program for ages 10 and under. This online adventure tells the story of Sammie the Saving Scottie through a series of animated videos as he learns the basics of money management with topics that include budgeting, saving and the difference between needs and wants. Our goal is to help start the conversation about money basics, while making it fun and engaging for Florida's early learners.



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