# TEO'S SAVINGS

Suzanne Palermo

When Teo turned ten, he received his first allowance. "You can do whatever you want with it", said dad.  "Just remember that it is all you will get for the month". Mom nodded in approval, handing over a somewhat girlish-looking piggy bank to her son. "A moneybox will help you put some of it aside, dear." She said.

Put some of his money aside? No way! Now Teo could buy himself just anything, and without asking for permission! But, after some time he realised more and more often that he already had the new items he would thoughtlessly purchase for himself. To his utter dismay he would find them hidden under a heap of clothes or stashed away in a closet with his other playthings. Thank goodness that this habit of misspending his money didn't last long. The boy soon realized that his parents were right: he needed to understand how to use Piggy, and to put a ceiling on his desires.

### And a few months later...

"It's easy!" he said one day to a friend". It's like "weighing your desires"! You only need to ask yourself if you REALLY need what you want." And Teo wasn't only talking nice! Every time he was able to do without something he had thought of buying for himself, he made it a habit to put the money aside. To his surprise every time he did so he felt stronger and more self-confident! In the meantime, Piggy was getting heavy.

"You might be able to use your savings for a noble purpose, Teo," hinted mom, lovingly. "Noble?!" replied Rita, playfully teasing her brother. "I bet that you are putting your money aside to buy those trendy tennis shoes! Right? Com'on, be honest!"

Teo became very good at using his money sparingly and putting the rest aside, until the day that he sat down on his bed and emptied piggy. He counted the money he had saved and put most of it in his Starwars wallet, (the one grandpa had given him). He placed the coins back into piggy, and  left the house for school. When he returned later in the afternoon, he was visibly very happy, but his hands and pockets were empty.

"You left early this morning, Teo." commented Dad at the dinner table, and left a few coins on your bed. "What did you do with your money, Teo?"

"If you only knew, dad!" Teo beamed. "Every morning when I walk to school I meet an elderly lady going to work. She told me that she irons for a big family, and does the house

cleaning for an old man who lives alone. It takes her a lot longer to get to where she needs to go than it takes me to reach school! You can tell by the way she's dressed that she is really needy", sighed Teo. "Oh mom, you would feel so sorry for her. So, I thought that if I managed to do without some of the things that I wanted for myself, I could put aside enough money to buy the bus pass for her! I gave it to her today!"

"Oh Teo, what a beautiful gesture! That must have made her very happy!"

"She was really touched, mom. I guess she didn't expect me, I mean "a kid", to do something like that. She even wanted to pay me back, but I insisted. All that way walking... to get to her job... You know, if the weather is nice it is not so bad, but what about when it is cold and rainy?"  Teo looked at his parents and sister. They were awestruck, but didn't have time to reply.

"Hey! There's more to my story!" he said, grinning from ear to ear. "I was able to save a lot more than I had thought I could..."

"So you bought those trendy tennis shoes! I knew it!" said Rita with a pinch of satisfaction.

"No! I bought the old lady a real nice shopping bag with wheels, and filled it with groceries! James, the guy down at the supermarket, gave me lots of good advice. I put in a cake too! Chocolate chip, my favorite!"

## TELL THE STORY IN YOUR OWN WORDS

1– Why was Teo always spending his money?

2– Why did Teo forget that he already had some of the things he would buy for himself again?

3– How did Teo learn to put his money aside?

4– Do you think it was difficult for him to do without some of the things he wanted?

5– What did he do with his savings?

6– Why was he so happy to have helped the old lady?