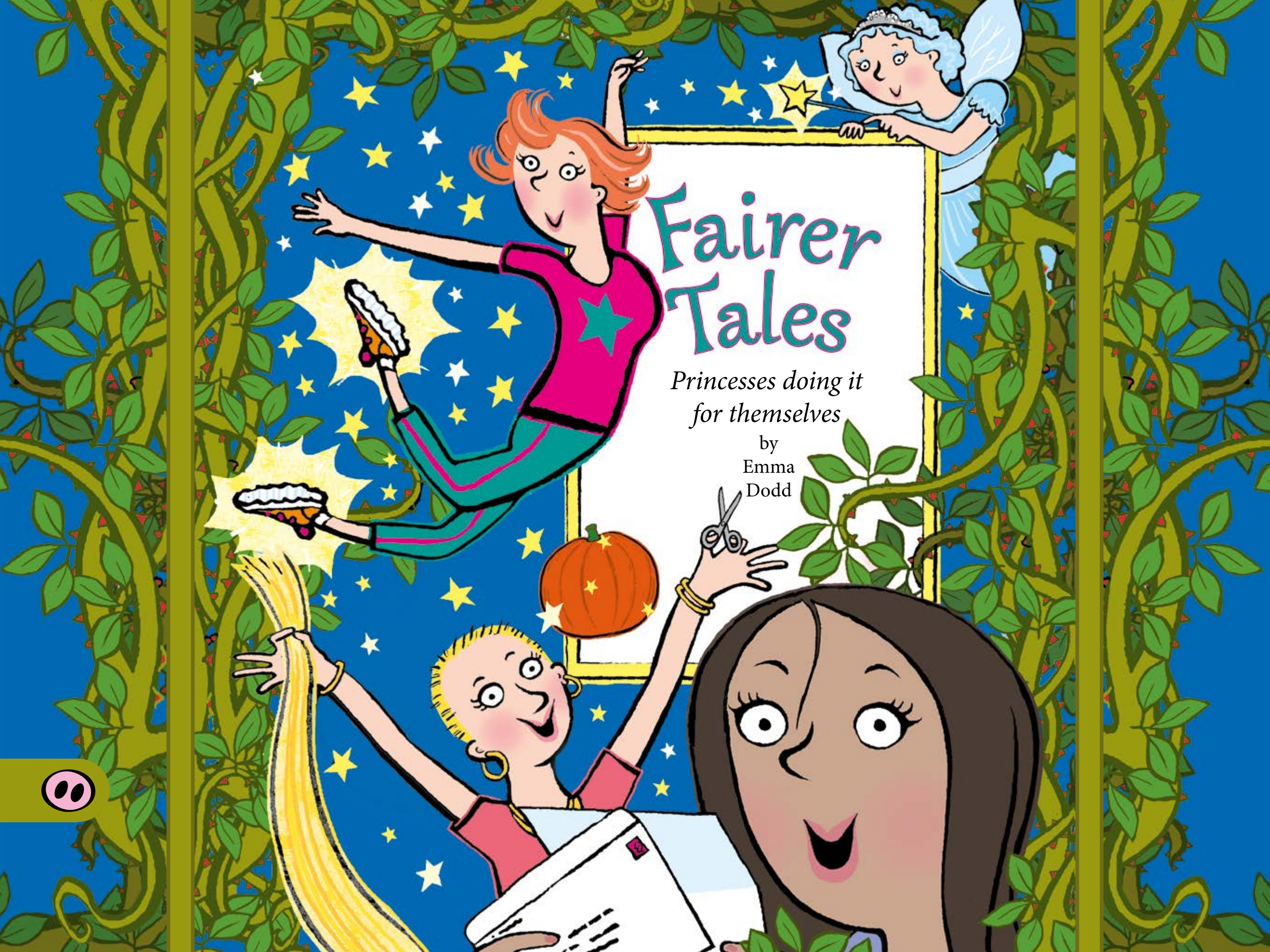




Fairer Tales

*Princesses doing it
for themselves*

by
Emma
Dodd



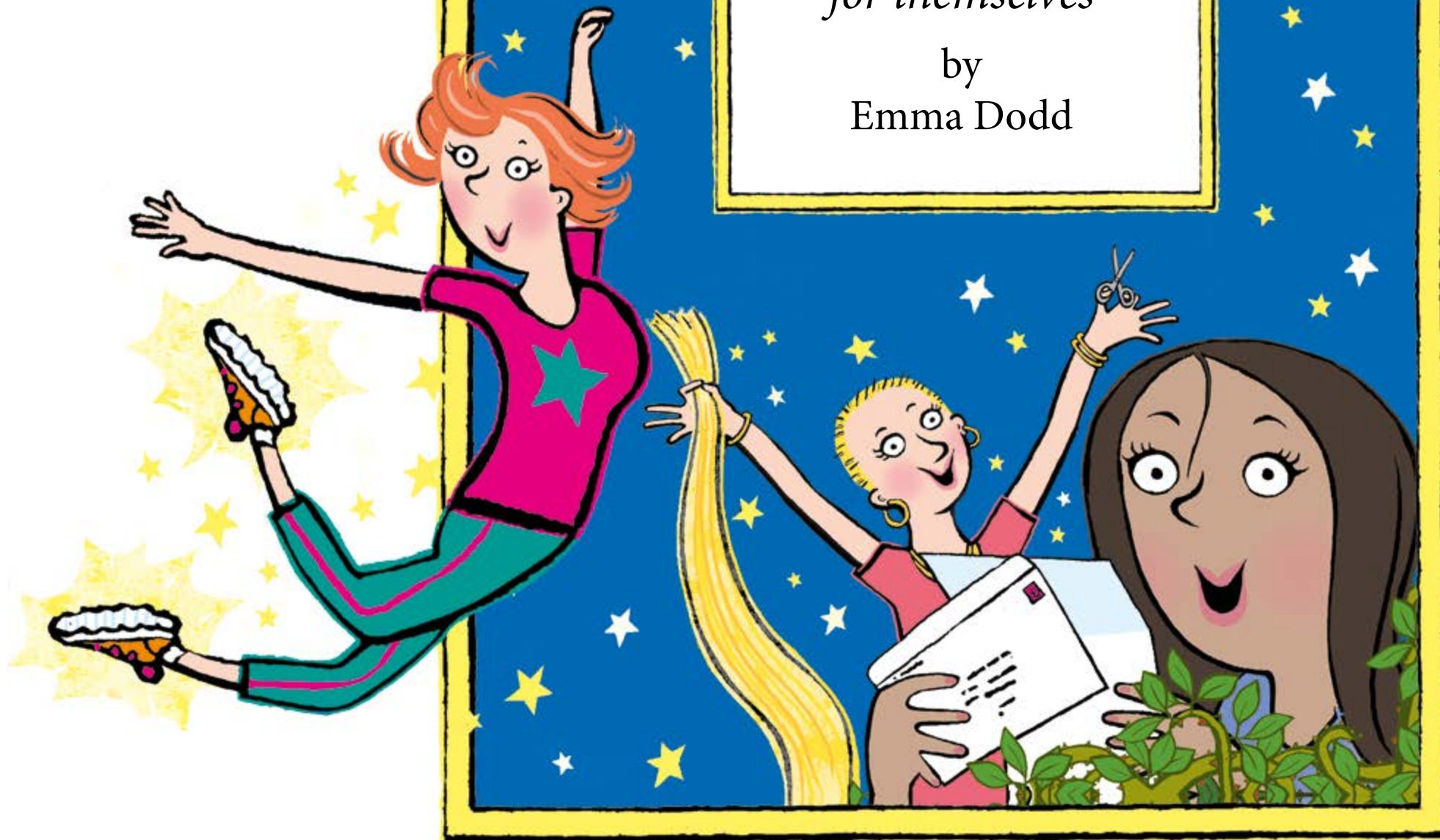
Hogs Back Books

– a nose for a good book ...

Fairer Tales

*Princesses doing it
for themselves*

by
Emma Dodd



In a land far, far away, three clever young women
are busy rewriting their own fairy stories ...

– Emma Raducanu –

Dear Reader,

I have a question for you: have you ever shaken a money box? Maybe you'll know that jingle-jangle sound you hear is the sound of money. Do you know why we put our money in a money box? It's to keep it safe so that we can save up enough money to help achieve our goals and buy the things we really love.

What do you love? Skipping? You could buy a skipping rope. Elephants? Well, you couldn't buy a real elephant, but maybe a toy one. Or perhaps, like me, you love playing tennis, and you want to save up enough to buy a brand-new racket?



Adding more money to your money box can help you to do that, but it can also help you to go on adventures.

And speaking of adventures, I have not one, not two, but three adventures to share with you. In each, you're going to meet a different princess. You may have met them before in other stories, but in these adventures, our princesses achieve amazing things by looking after their money and spending it wisely.

I hope you'll join me on these adventures where you'll see that, just like our princesses and like me, you can use your imagination, dream big, work hard and go on to do the things you love, whatever they may be.

Let the story begin ...

Emma

A handwritten signature of Emma Raducanu, written in black ink. The signature is stylized and appears to be 'Emma Raducanu'.



Dear Grown-up,

The stories we read our children at bedtime play a key part in shaping attitudes and views that can last a lifetime. This is why we have worked with two brilliant Emmas – one an award-winning children's author and the other a US Open tennis champion – to bring you a collection of stories that help 'balance the books'.

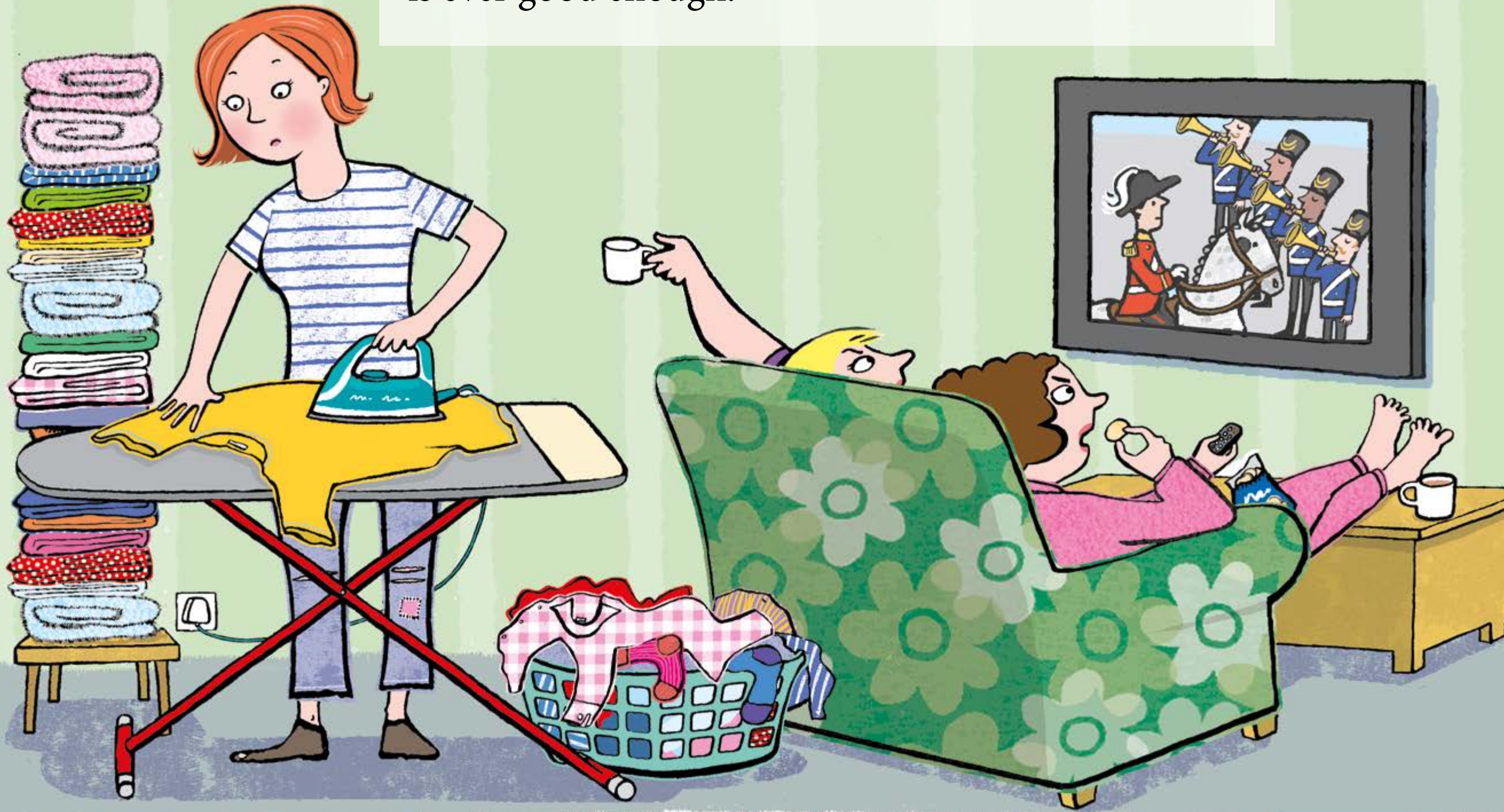
What you're about to read redefines the traditional narrative of fairy tales, reimagining them so that our female protagonists use their financial acumen to get them through, setting a positive example for young girls and boys about how women can achieve goals on their own.

At HSBC UK, we want to see all children grow up to feel empowered and to take control of their financial futures. Through our Financial Health Strategy, we aim to help everyone make the most of their money today and in the future. We believe that together we can support the next generation by providing financial education, building financial resilience and by laying the foundations for your child and others to achieve their ambitions.

Happy reading!

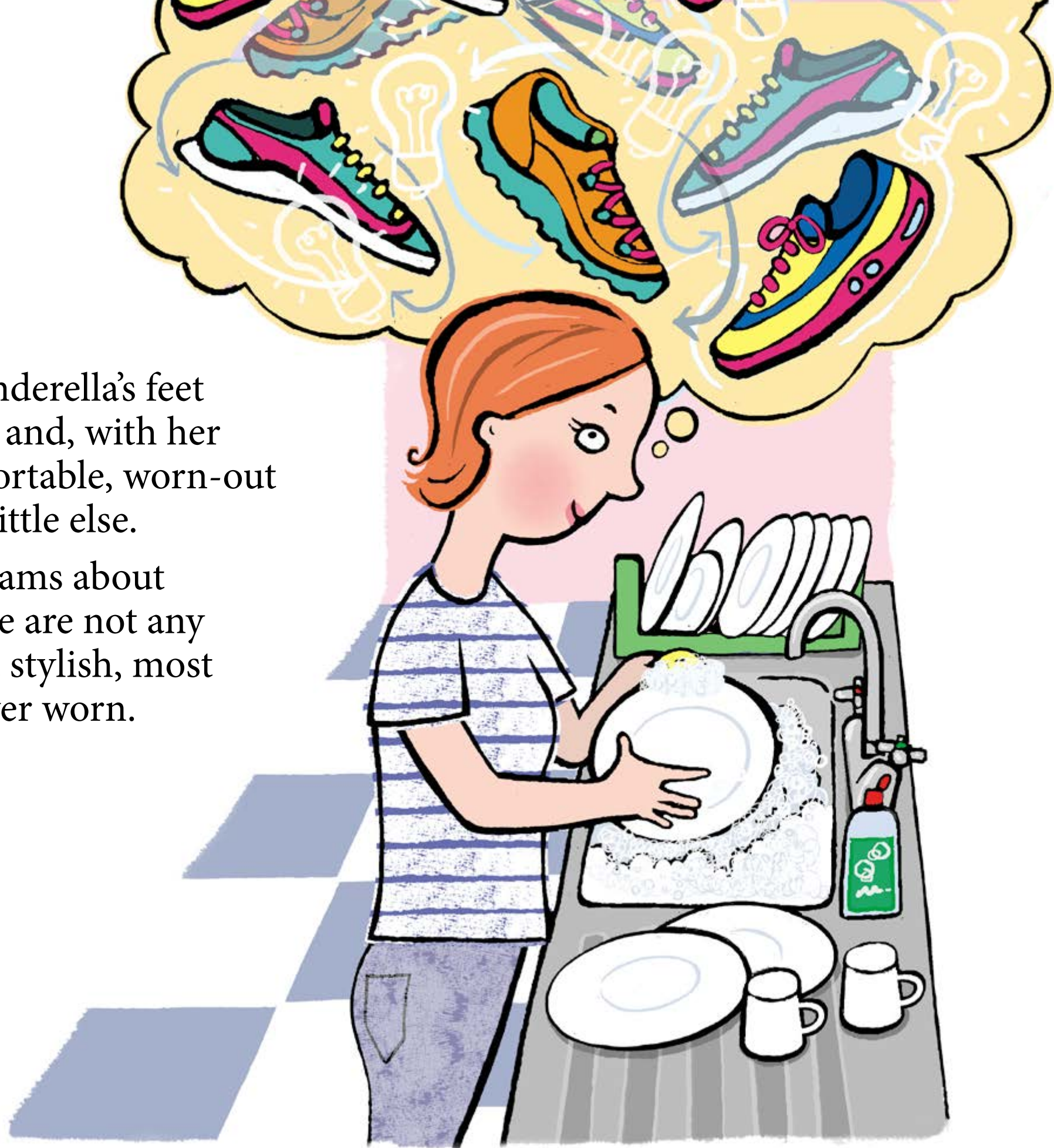
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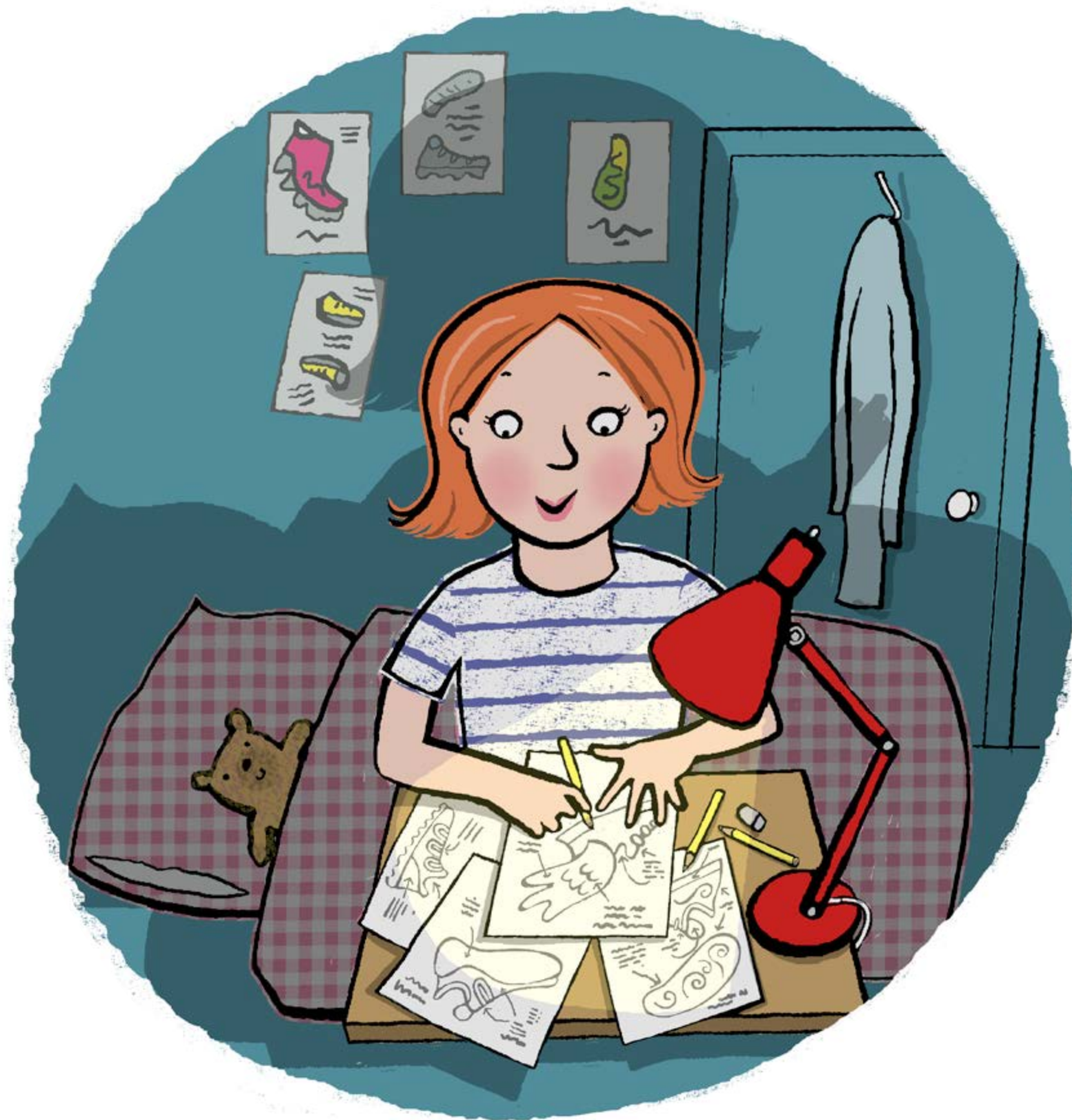
Cinderella spends all her time clearing up after her sisters, cooking for them, and washing and ironing their clothes. No matter how hard she works, nothing is ever good enough.



To make matters worse, Cinderella's feet ache. She is on them all day and, with her toes crammed into uncomfortable, worn-out shoes, she can think about little else.

All day long, Cinderella dreams about comfortable shoes. But these are not any old shoes, they are the most stylish, most comfortable sports shoes ever worn.





Every evening, when all the housework is finished, Cinderella works quietly in her room, drawing page after page of beautiful sports shoes.



The grumpy sisters do not notice. They are too busy complaining and trying to impress the handsome Prince. Then one day, an invitation to the Royal Ball arrives. The sisters are very excited, but none more so than Cinderella. Could this be her ticket out of here?



Cinderella looks down at her sore feet.

“How can I possibly dance in shoes like these?” she sighs, looking longingly at the shoe designs on her table.

Suddenly ...

...FLASH!

BANG!

POP!

Cinderella's Fairy Godmother appears.

"You shall go to the ball, Cinderella," she says, "but you don't need to marry a prince to get away from all this. You have everything you need for success and happiness right inside you!"

"Now you come to mention it," says Cinderella, "I have always wanted to design sports shoes."



With a wave of her magic wand, the Fairy Godmother changes a pumpkin into a sewing machine, the dish cloths into rolls of soft leather and a wooden spoon into a pair of sharp scissors.



Cinderella and her Fairy Godmother begin work on one of Cinderella's designs, and in no time they have made one of the most fabulous pairs of sports shoes imaginable.



Later that evening,
Cinderella arrives at the
ball, proudly wearing
her new shoes. They are
admired by everyone;
they are so springy, so
bouncy, so stylish and so
comfortable that she flies
around the dance floor.





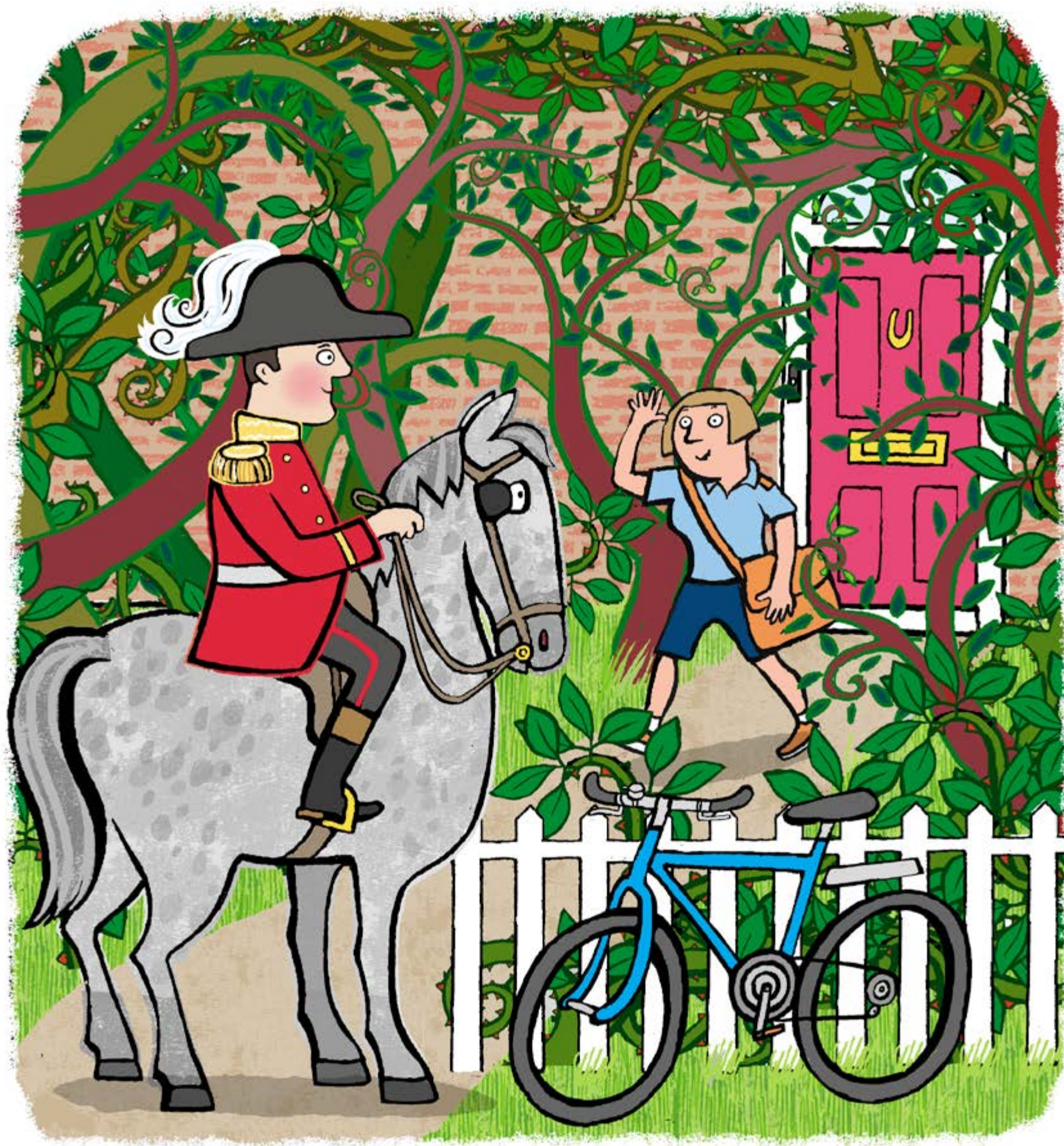
When the manager of Enchanted Forest Football Club sees her light-footed moves, he asks her to make football boots for his whole team. The boots work like magic and the team wins every match of the season!

Cinderella decides to open shops selling her footwear in every town and calls the shops 'Glass Slipper Sports'. She becomes world famous – everyone wants a pair of her amazing shoes.

Meanwhile, the Prince, who did not meet anyone he wanted to marry at the ball, rides off in search of a bride.

He has heard that there is a beautiful, sleeping princess, who has fallen under the spell of a bad fairy. She has been sleeping for nearly 100 years, and he hopes to break the bad fairy's spell by waking her with a kiss. (After all, isn't that what a fairytale prince is supposed to do?)





Sleeping Beauty's garden is overgrown because, whilst she was sleeping, there was nobody to mow the lawn or prune the hedges.

After fighting his way through the tangled bushes, the Prince finally arrives at the front door and rings the doorbell.

RING

RING

RING

Sleeping Beauty wakes up from her deep sleep, puts on her slippers and dressing gown and goes to see what all the noise is about.

RING

RING

RING



But what is this she finds? There, on the doormat, lies an enormous pile of letters. A hundred years is a long time, and an awful lot of post has arrived!





Sleeping Beauty picks up a letter from the top of the pile. To her surprise, it is from her bank.

All the pocket money she put in the bank on her 18th birthday had been growing while she slept, just like the pile of letters, and she now has enough money saved up to do whatever she wants.

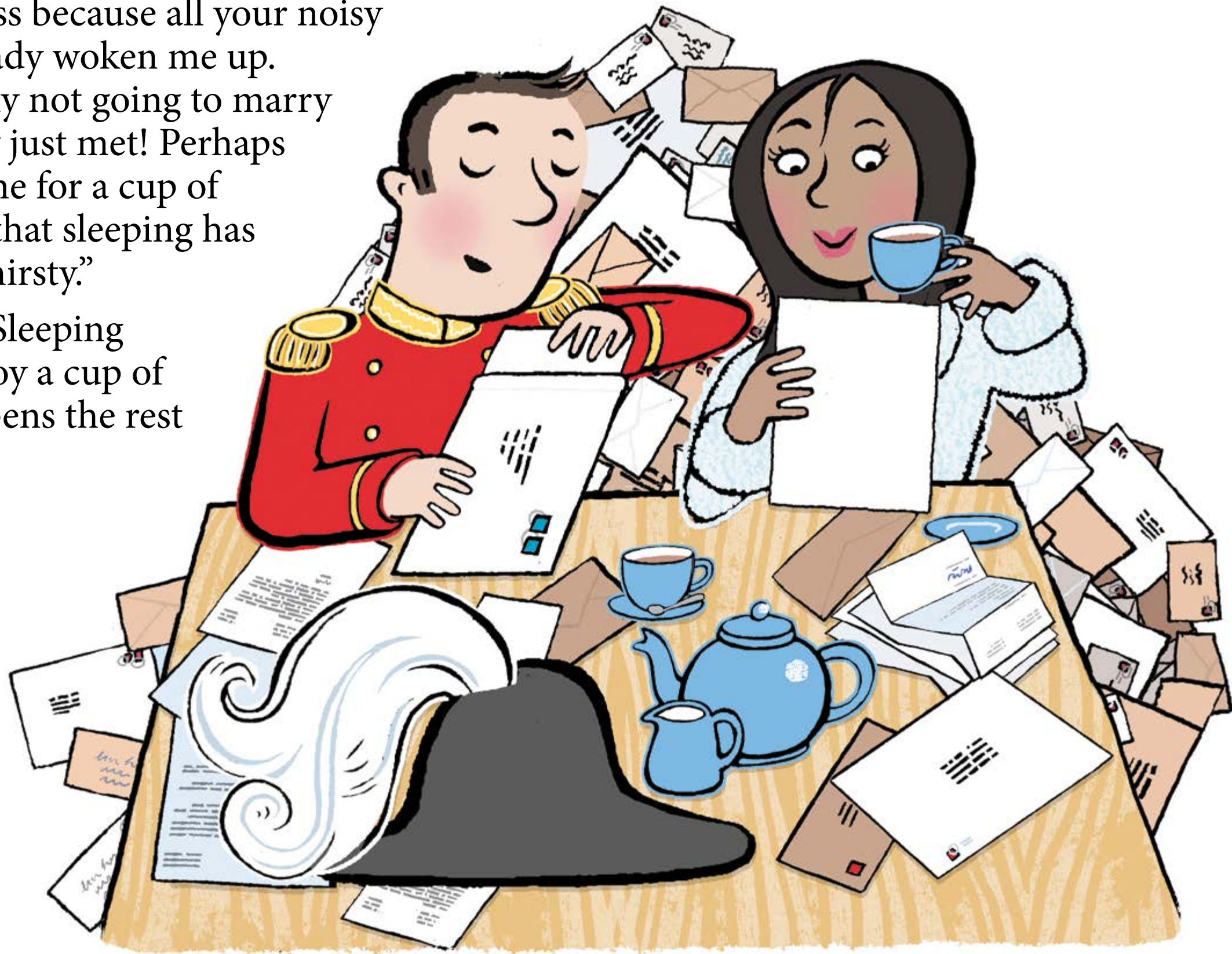
Sleeping Beauty has forgotten all about the ringing at the front door. She opens it to find a young man standing there.

“I am Prince Charming!” he says. “I’ve come to wake you with a kiss and to take you for my bride.”



“Thank you,” says Sleeping Beauty, “but I don’t need a kiss because all your noisy ringing has already woken me up. And I’m certainly not going to marry you – we’ve only just met! Perhaps you could join me for a cup of tea instead? All that sleeping has made me very thirsty.”

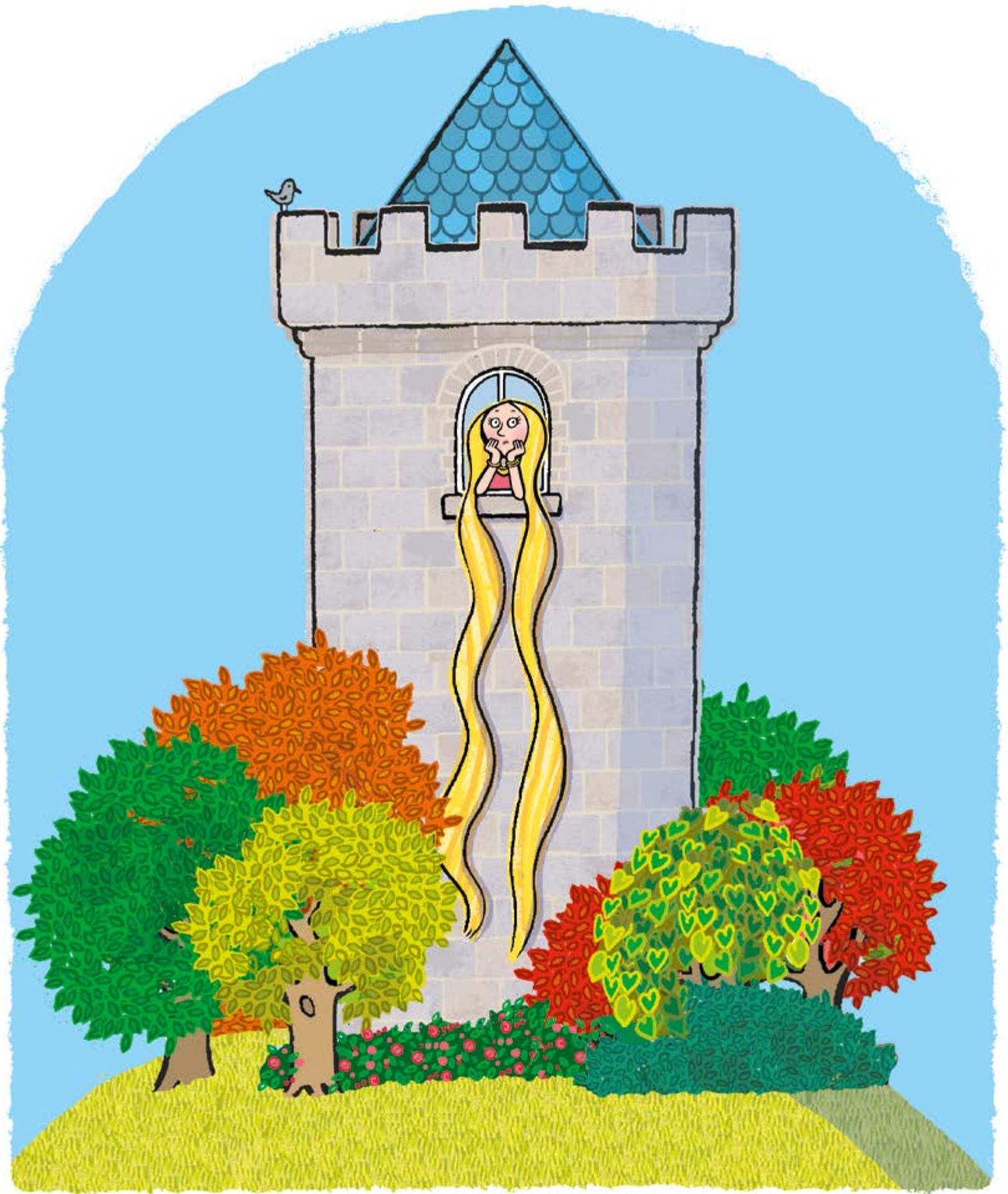
The Prince and Sleeping Beauty both enjoy a cup of tea, while she opens the rest of her post.



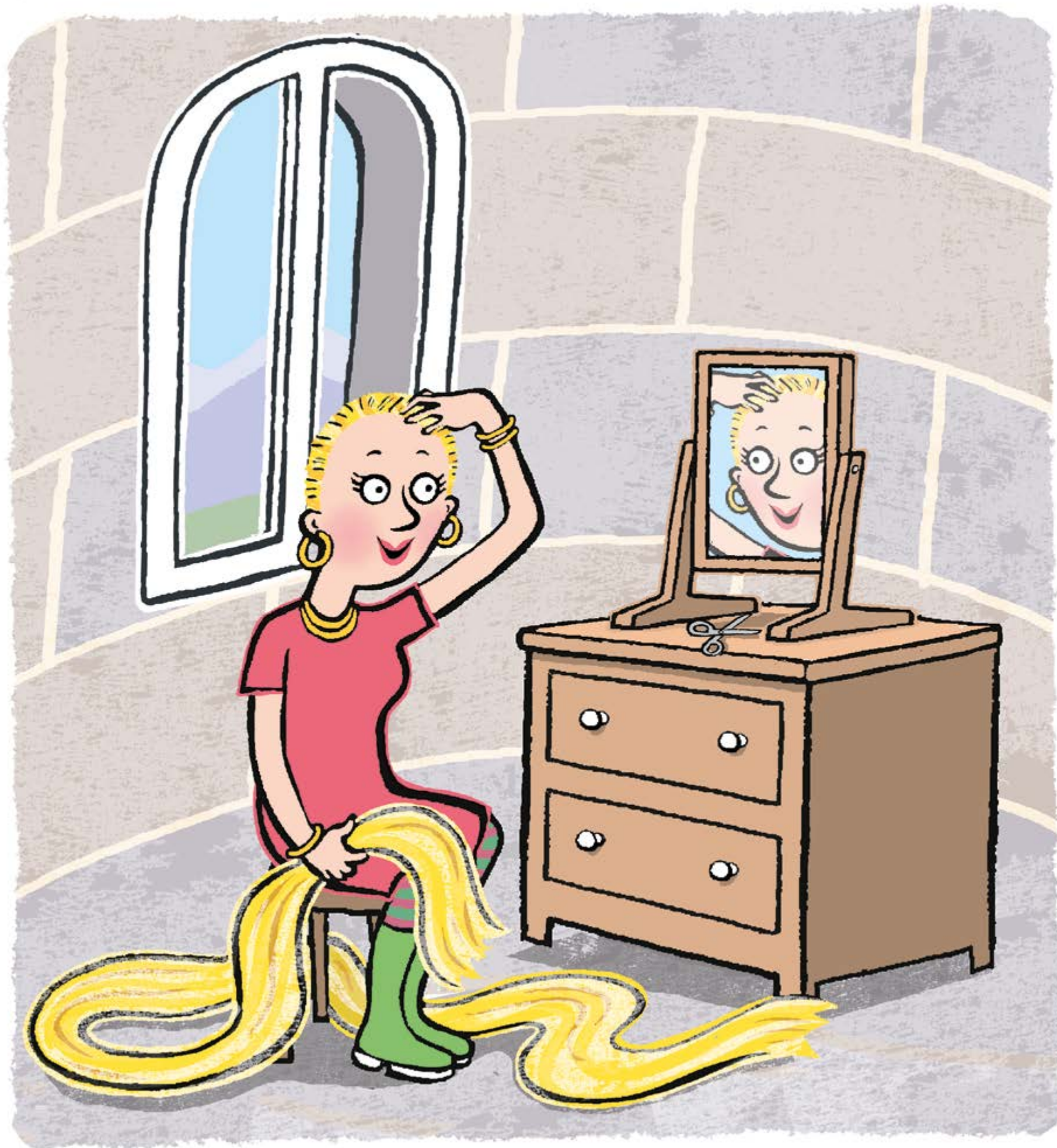
One of the letters is from her friend Rapunzel, who is trapped in a tower; held prisoner there by a wicked witch. The tower has no stairs and no doors, so Rapunzel is waiting to be rescued by a handsome prince.

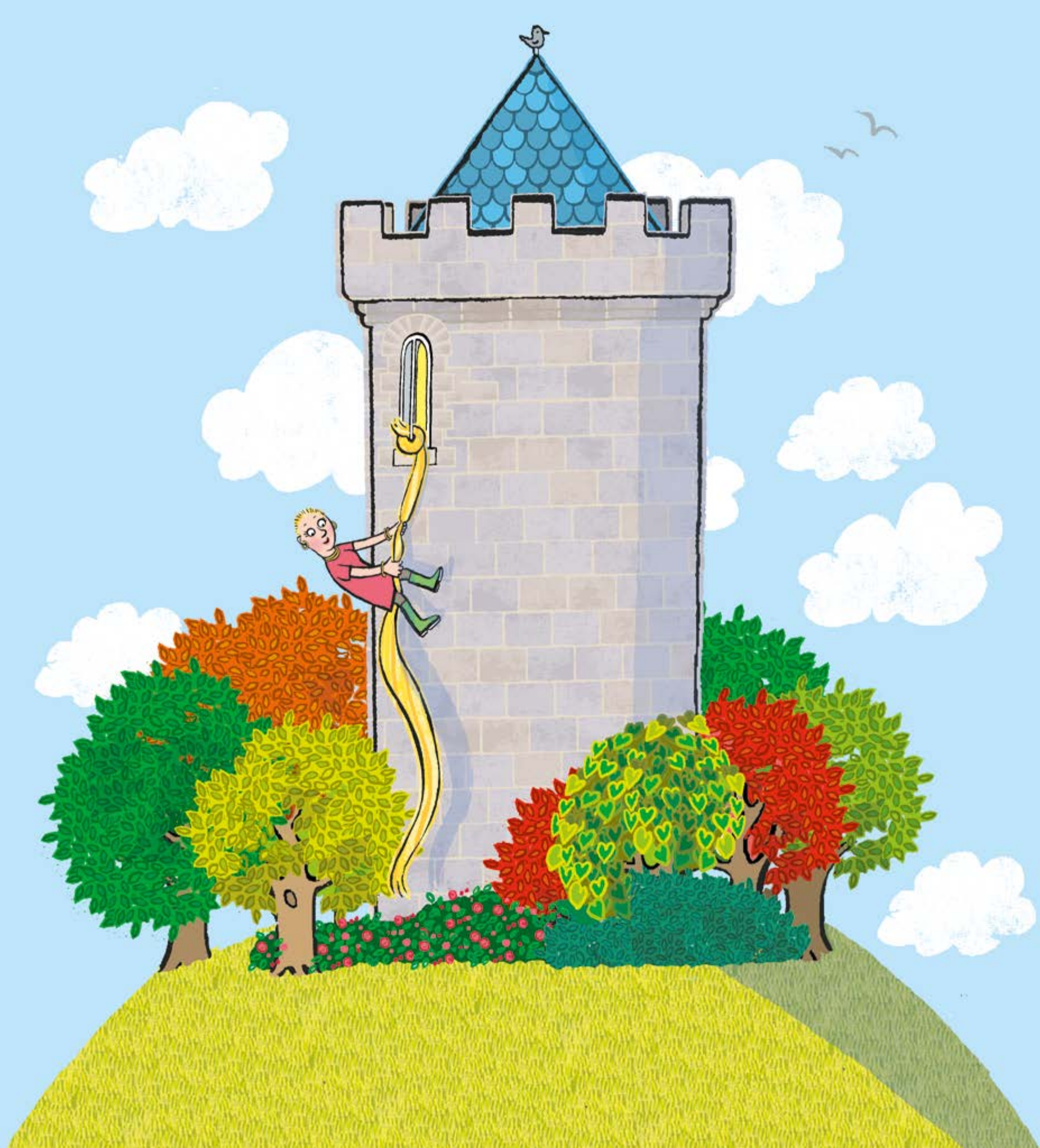
“What can be taking him so long?” she thinks.

Rapunzel looks down at her long hair, which now almost touches the ground, and decides that she has had enough of all this waiting and will take matters into her own hands.



Taking out a pair
of sewing scissors,
Rapunzel cuts off
her long hair ...





... ties it firmly to the window frame and uses it as a rope to lower herself out of the window.

Free at last, Rapunzel visits the Wicked Witch to give her a piece of her mind and decides to make her an offer.



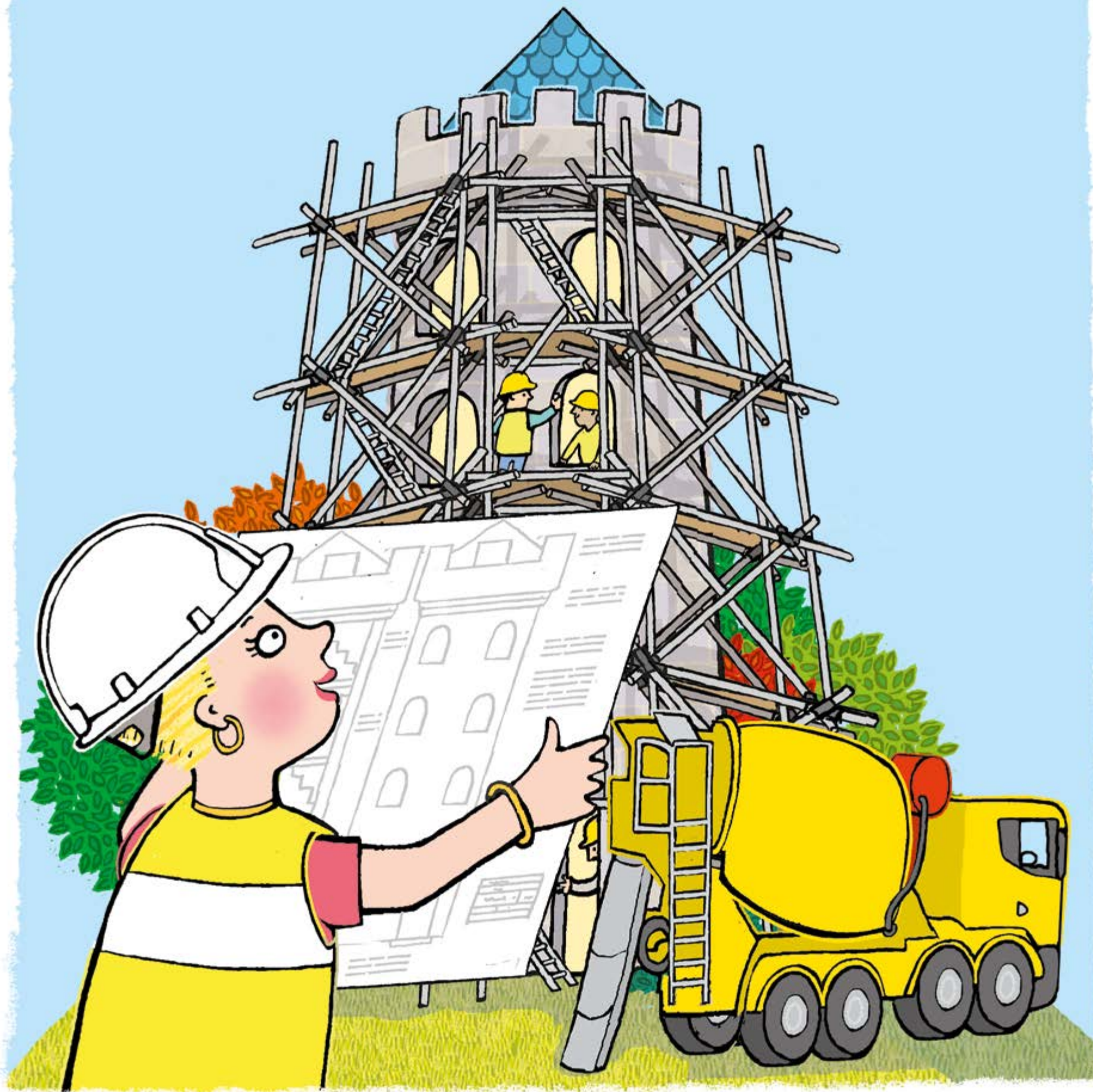
“I would like to buy the tower, please,” says Rapunzel.

The Wicked Witch has grown tired of casting spells; there’s no fun in it – young women are becoming too clever these days.

“Perhaps it would be better to sell the tower to Rapunzel,” she thinks. “After all, it isn’t much good to anyone. It doesn’t have a staircase or even a door.”



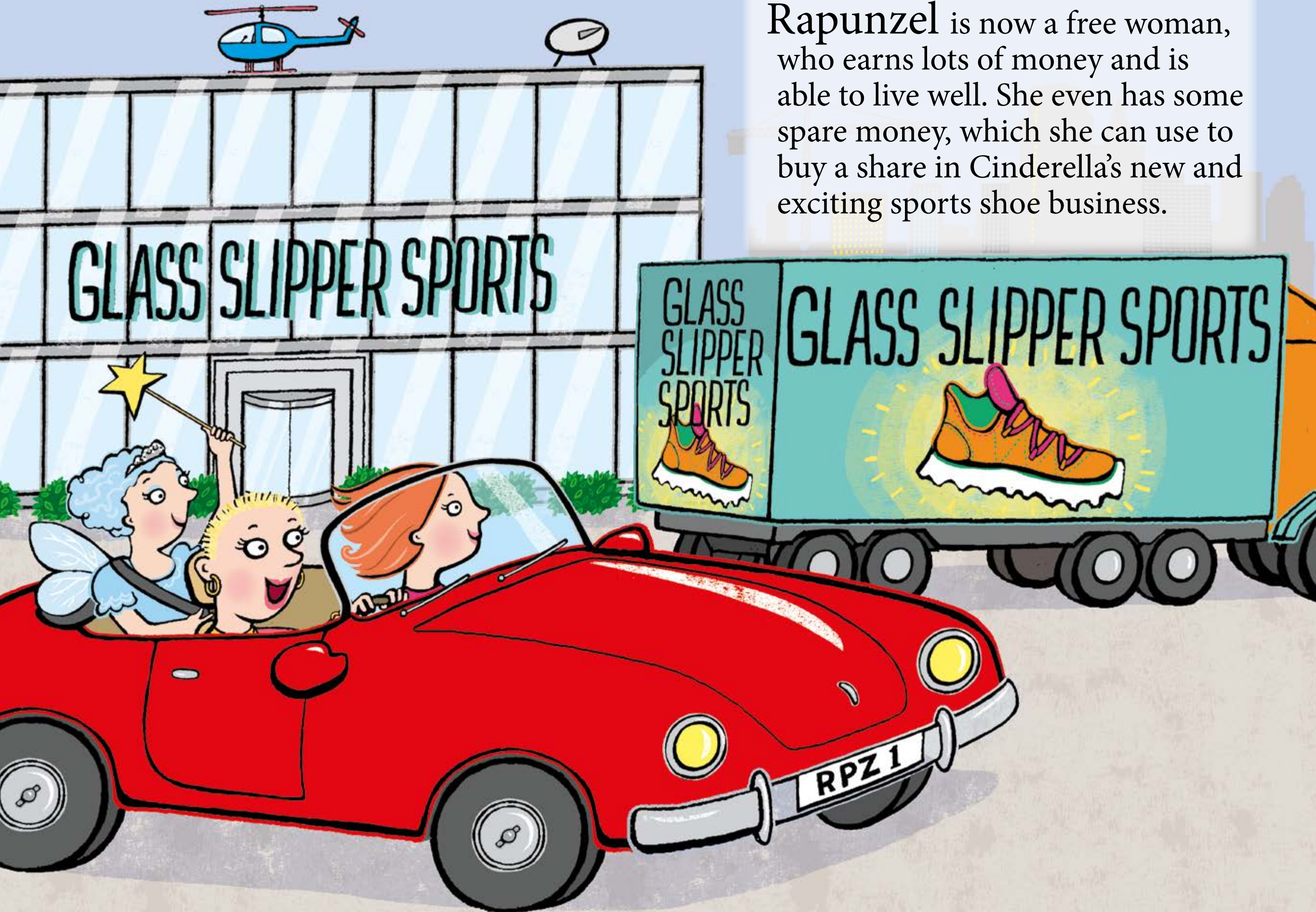
But Rapunzel has plans – she borrows money from the bank to turn the tower into three beautiful flats, adding doors and a staircase, as well as beautiful kitchens, bathrooms and bedrooms. She decides to live in the top one herself. It has magnificent views.



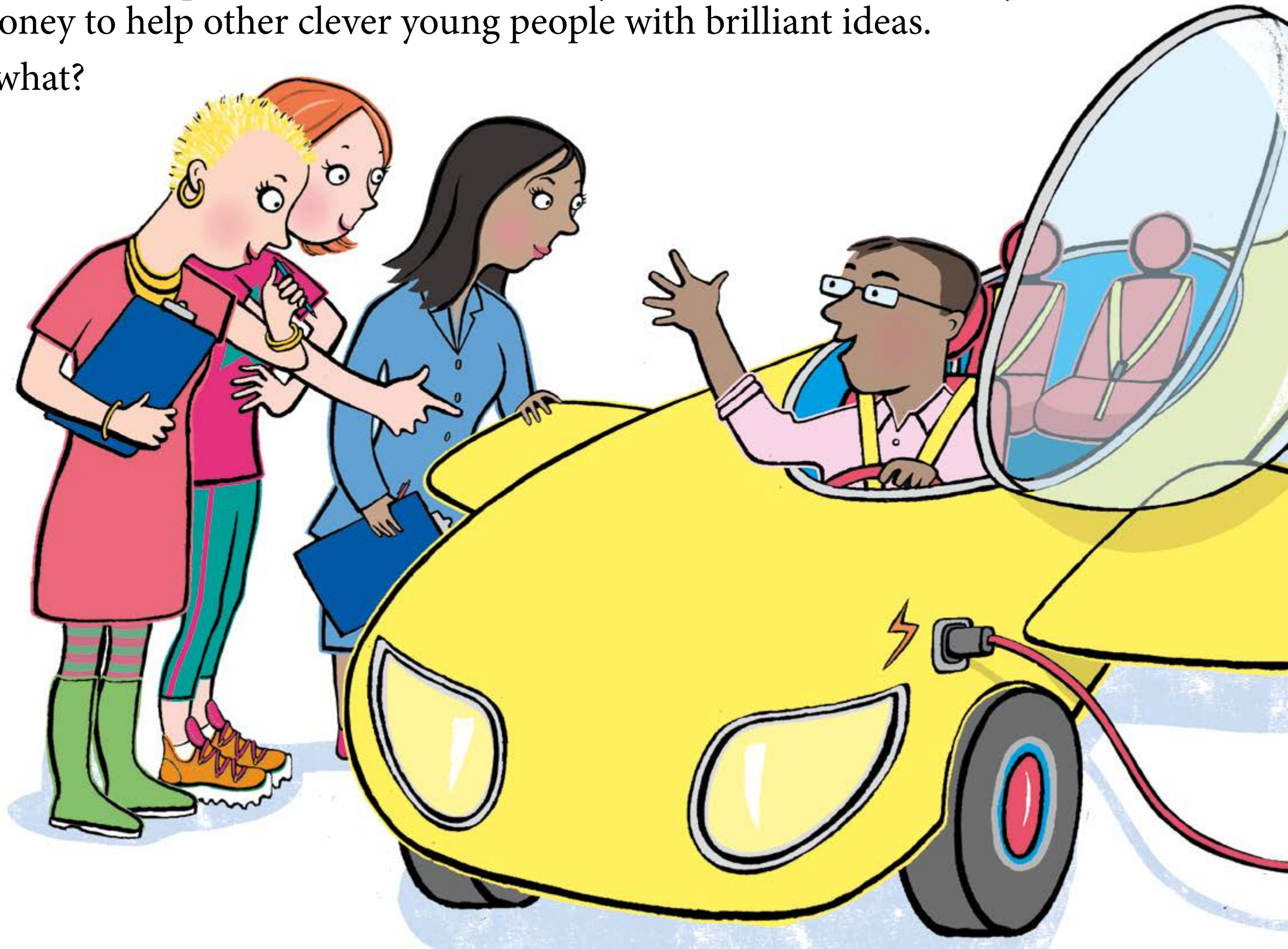
Rapunzel invites her friends Cinderella and Sleeping Beauty to live in the other two flats, and in return they give her money each month, which helps her to repay the money she has borrowed. After a while she receives enough money to buy more towers for more people to rent.



Rapunzel is now a free woman, who earns lots of money and is able to live well. She even has some spare money, which she can use to buy a share in Cinderella's new and exciting sports shoe business.



Cinderella, Sleeping Beauty and Rapunzel are all successful young women. They have used their brains, imagination and good sense to earn enough money to look after themselves without a prince charming in sight. They decide to start a special club called The Fairy Godmothers, where they use their money to help other clever young people with brilliant ideas. And guess what?





They all live happily ever after.

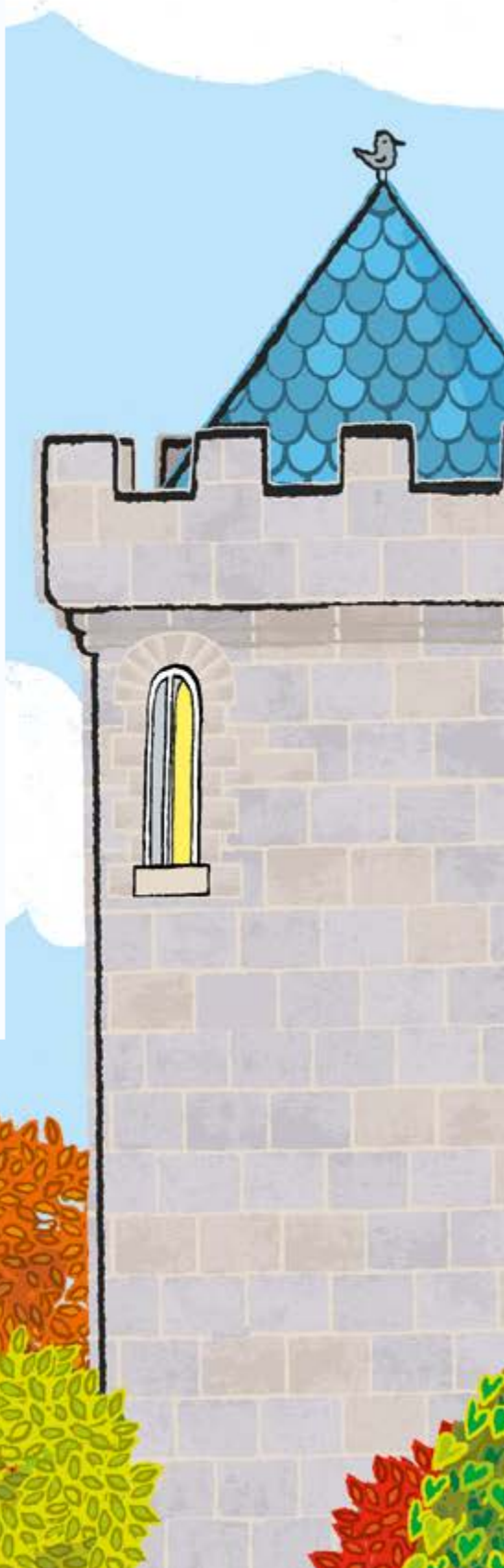
Why it's good to talk about money

Our princesses were able to use their financial acumen to become successes and went on to live happily ever after. But how do we provide a springboard for our own little princesses and princes to have the same opportunities for success, whilst also building positive attitudes towards money? We believe the answer is to talk to them.

Children start to form habits and attitudes around finance in early childhood. That's why it's vital to have conversations with your child about all aspects of money. Schools may teach finance topics as part of the curriculum, but every household has different experiences of money, so being able to teach them about money at home and in relation to your own situation will be valuable.

Learning through hands-on experiences and activities with money can help children make confident choices and develop the knowledge, skills and attitudes for a successful financial future. Perhaps you could involve them in the weekly shop to teach them about budgeting or use your contact card together to explain about cashless payments and bank accounts. These experiences can provide meaningful and enjoyable ways to learn about money.

We've also created four Fairer Tales Tasks that bring learning to life and encourage you to start a conversation with your child about money.



Fairer Tales Tasks

Complete the four fun money tasks below with a grown-up.

Task 1

SAVING PRINCESSES – Pick your favourite princess. How do you think she earned money in the story?



Invested in
property

Interest
built over
time

Worked
to grow a
business

Hint: with your finger, match up the correct answer with the princess.

Task 2

MAKING MONEY – Which princess do you think earned money in the best way and why? Discuss with a grown-up what you would have done differently with her money.

I would have ...

Task 3

KEEPING MONEY SAFE – Where would you keep your money safe? Would you put it in a bank account like Sleeping Beauty? Or would you do something different?

I would keep my money safe by ...

Task 4

ACHIEVING YOUR DREAMS – Cinderella dreamt of owning a footwear business, but what about you? What would you like to save up for? Talk about your dream with a grown-up, then work out how long it might take to buy it if you saved up.

- How much does your dream cost? – £ ...
- How much pocket money do you get each week? – £ ... *per week*
- How long will it take you to save up for it? – ... *weeks*

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Disclaimer

The information contained in this book is of a general nature and
intended as a guide only. It should not be construed as financial
advice and individuals must not rely on this information to make a
financial or investment decision.

In a land far, far away, three clever young women are busy rewriting their fairy stories so that they can live their dreams happily ever after.

These magical tales of saving, investment and invention show that you, too, can shape your own story with nothing more than a little determination, imagination and some clever ways with money.

So, pull on your boots Cinders, let down your hair Rapunzel, and wake up Sleeping Beauty to the opportunities you can make for yourself.



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— a nose for a good book ...

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