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metaphrog

SKINT!



SKINT!

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Scottish Book Trust

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Contents

Foreword	4
Character Biographies	6
Kelli's Story - In For a Penny, In For a Pound	8
Jamie's Story - The Other Side of the Coin	60
Glossary	102
Financial Terms and Definitions	104
Kelli's Guide to Debt	108
The Savvy Sofa Shopper's Guide to Credit	109
Jamie's Weekly Budget	110
Author and Illustrators' Biographies	111
Useful Websites	112

Foreword

Welcome to *Skint!*

Skint! is an interactive book which has been designed to help you look at some of the issues around money and how they can affect your life.

As you follow Kelli's and/or Jamie's story, you have a chance to explore the many different things that they face. Managing your money can be hard and by reading what happens to them, we hope you'll get some ideas that will help you become more confident about managing your own money, consider different opportunities available to you to earn money, as well as encourage you to talk to people you can trust about any money worries you may have and to know where and how to get support if you are really concerned about things.

As well as reading the stories on your own, you can act them out as a group, read them with others, or focus on just one bit to discuss. You can even decide how the stories end by choosing the ending that you think should happen.

Also, by visiting our website www.skintbook.org.uk you will find a signed and audio version of *Skint!* plus some online activities that further explore the situations the characters find themselves in.

At the end of this book there is some more useful information including the **Savvy Sofa Shopper's Guide to Credit**, **Jamie's Budget** and **Kelli's Guide to Debt**.

You will also find the meanings of some of the words used within *Skint!* as well as web links that provide more information and help with money management.

We hope you enjoy the book!

Note to Facilitators

Skint! was originally produced by Scottish Book Trust with support from the Scottish Government. This revised version of *Skint!* is supported by Standard Life Charitable Trust.

'We know that managing money can take time and isn't always easy. That's why Standard Life Charitable Trust is supporting Skint! as one of a number of initiatives to help develop skills and increase job opportunities.'

By helping young people build good money management skills at an early age, they can develop some really good habits that will assist them both now and in the future. Many young people have already benefited from Skint! in Scotland and have provided some very positive feedback. So we're pleased to be supporting the Scottish Book Trust and its partners, the Quaker Social Action and Groundwork charities, in rolling out this excellent book to an even wider audience.'

Sandy MacDonald
Head of Sustainability at Standard Life

If you are using *Skint!* with individuals or groups then please visit our website www.skintbook.org.uk for lots of ideas of different ways to use this book. For example, throughout *Skint!* there are symbols in little circles 'jump off points' indicating opportunities to discuss particular aspects of the storyline or you can use these symbols to link to one of the many online supporting activities which you can download for FREE.

www.skintbook.org.uk also provides links to other websites for further background information around money management, as well as a signed and audio version of *Skint!* which you can use with individuals or groups, as required.

If you would like to view additional information from the original Scottish version of *Skint!* go to the website www.scottishbooktrust.com/skint

Character Biographies



Kelli is twenty and is mum to Leon. Leon's dad isn't around and Kelli has to manage on her own.

Leon is three. He lives with his mum and loves dogs and counting.



Dani is eighteen. She has just started at university where she is studying engineering.



May is a single mother. She is Dani's mum and Jamie's aunt.



Kim owns a café. She is married but has no children. She sees enough of them at work!



Anji is a full-time mum. She is Dev's mum and has three other boys.



The Salesman from House Heaven.



Mushtak runs the local newsagent's. He comes from Iran where he was a journalist before seeking political asylum in Britain.



Jamie is twenty-two. He has just come home after spending a few months in a Young Offenders unit.



Dev is seventeen. He is attending Catering College and wants to be a chef.



Davey and Jamie grew up together. He usually means trouble...



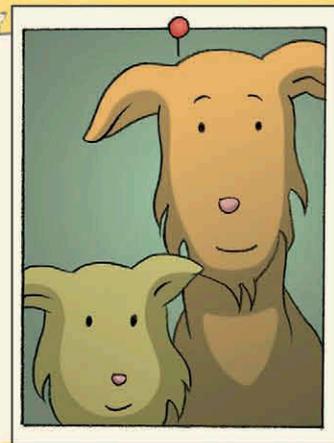
Bobby likes betting on the horses and a good pint. Rumour has it he once won the lottery.



Brian recently lost his business and now looks after the house and his two kids while his wife is working.



Pavel runs the local pub, The Stag's Head. His family is from Poland.



'Scruffy' is a stray who keeps an eye on the folks in the street with his wee dog pal.

Kelli's Story - In For a Penny, In For a Pound

Monday - £6.83

Kim's Kafé: Kim stands at her counter while Anji has a fag at the doorway, watching the street.

Anji: There's Kelli and her little boy outside that new House Heaven shop.

Kim: Well I hope she stays outside, eh?

Anji: They've got some nice things in there...

Kim: The prices are not so nice. You don't have to be no genius to see tings cost twice as much in there.

Anji: But it's all weekly payments. You don't have to pay for it all at once.

Kim: My mother always said - 'Credit brings ya Crosses'. That means big problems, ya know.

Anji: You sound just like my husband...

Kim: Sound like you got a good man, there.

Anji: Uhuh - but I'm glad he doesn't know about my store cards!

Kim: That'll catch up with you, Anji, mark my words...

Anji: Yes, 'Mother'. You know what my Dev would call you? A Funpire.

Kim: And what's that when it's at home?

Anji: A Funpire - someone who sucks all the fun out of life... Like a vampire, get it?

Kim: Oh, very amusing. I think my sides just split.



To borrow
or not?

Kelli stands outside House Heaven, her son, Leon, is in his pushchair. A dog pees nearby.

Kelli: There it is, Leon - the dream sofa. The Princess Three-Seater. Sick, innit?

Leon: Doggie?

Kelli: No Leon, sofa - can you say sofa?

Leon: Sweetie!

Kelli: Maybe later, baby. Look, Leon, look at the sofa!

Leon: So-fa?

Kelli: Yeah! Know the snotty cow who lives next door? She's only got the Duchess Two-Seater...

Leon: Moo-cow?

Kelli: Imagine her face if I got the three-seater, eh?

Leon: Moo!

Kelli: Yeah, snotty cow goes 'Moo'! Suppose we better go talk to that man at the Jobcentre now, eh?

Leon: Bye-bye sofa.

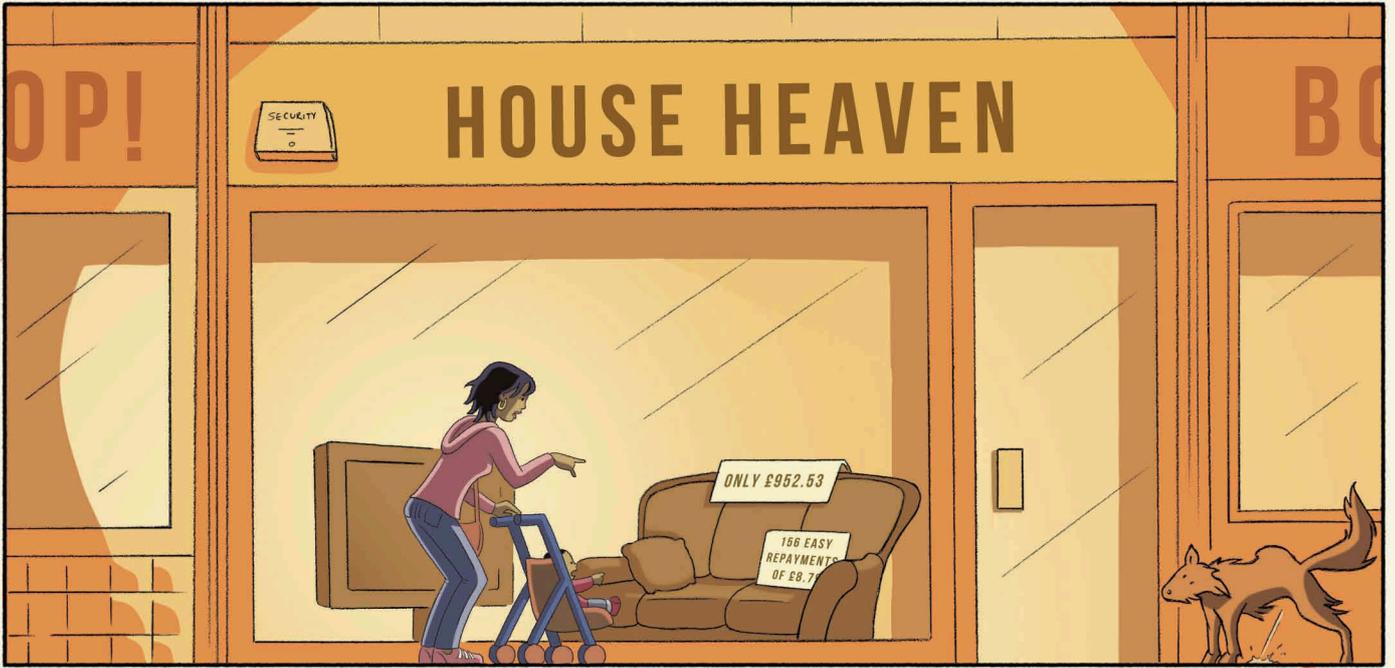
Kelli: Clever boy! Yeah - bye-bye sofa.

Leon: I'm free.

Kelli: That's right, you're three. You're good at counting, you are.

Leon: One, two, free...

Kelli: Maybe you could get a job down the bookies, eh?



*They walk down the street, followed by the dog.
Kim's Kafé: Anji chats with Kim.*

Kim: You want a coffee, Anji?

Anji: Oh lovely - buy one get one free, is it?

Kim: I beg your pardon? Tell me, Anji, can you see that sign up there?

Anji: 'You don't have to be mad to work here, but it helps'?

Kim: Not that one - the one next to it.

Anji: 'Please don't ask for credit as a smack in the mouth often offends'?

Kim: It's a business I'm running here, not a charity!

Anji: Kim, you don't have to tell me. My Dev thinks I'm a free money machine.

Kim: You just have to say 'no' to them, Anji.

Anji: It's hard - his friends get new trainers and Dev wants new trainers...

Kim: And I bet it's not the cheap ones he's wanting.

Anji: They cost £80 pounds! Can you believe it?

Kim: You'll have to save up for them then, eh?

Anji: I'll have that coffee now please, Kim. And a cake. Got to treat yourself now and then.

Kim: And what about them trainers for your boy?

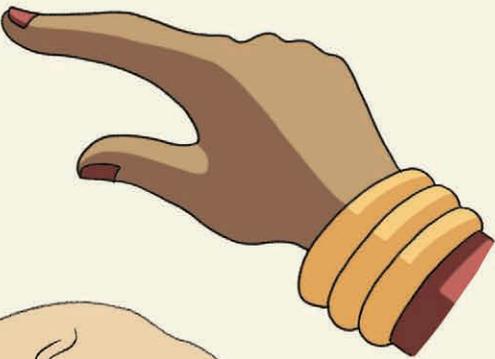
Anji: Told you - store card...

Kim: Well I don't take no store card so that'll be £1.90, in cash, please.



YOU DON'T HAVE
TO BE MAD
TO WORK HERE
BUT IT HELPS

PLEASE DO NOT
ASK FOR CREDIT
AS A SMACK IN
THE MOUTH
OFTEN OFFENDS



Can you
say no?



May comes into Kim's Kafé.

May: Mornin' all. Hey Anji, I just saw your Dev. That boy likes his bling, eh?

Anji: Now, don't you start, May. You remember what it's like to be young.

May: Oh yeah, I remember the shame of wearing a horrible coat my mum bought me with Green Shield stamps.

Kim: Well, my mother made us clothes out of the curtains. She'd never pay no £80 for a pair of shoes.

May: That's nothing. I bought Dani an iPhone the other day. Cost the same as this month's rent!

Kim: You two spoil your kids rotten.

Anji: Oooh, I'd love one of them. They're better than kids, they are. Want a hot bath?

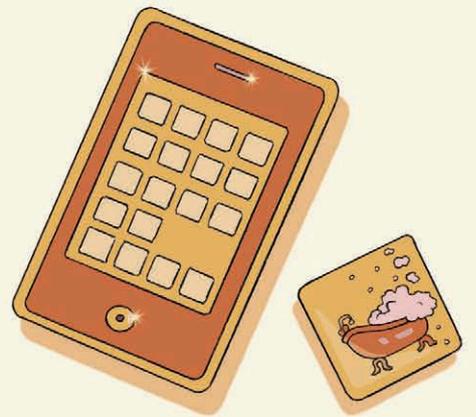
May: There's an app for that!

Anji: Want a cup of tea and a Hello magazine?

May: There's an app for that! Want a free takeaway coffee from Kim's Kafé?

Kim: You can kiss my apps.

May: Worth a try. I'd better go and sign on.



Technology costs?

The Jobcentre: May chats to Kelli. We can also see Brian and Jamie waiting their turn.

May: Hi Kelli, how you doing?

Kelli: Oh, you know, getting by.

May: It must be hard with the little one. They don't half cost money, don't they?

Kelli: It's a good thing Leon likes beans on toast. I've got £6.83 to last us until my benefits come in.

May: Doesn't Leon's dad help out?

Kelli: What, that loser? I wouldn't mind a job, to be honest, now Leon's at nursery part-time.

May: But there's not many jobs that fit in with looking after an ankle-biter, is there?

Kelli: The guy asked me today what kind of work I would be interested in. I said I want to be a WAG.

May: Brilliant! Did he laugh, then?

Kelli: No, he told me there's jobs going in ASDA.

May: Well they do have some nice handbags...

Kelli: Yeah, I'm sure I saw Coleen Rooney buying one in there the other day.

May: Aw, never mind love, your luck will change.

Kelli: I'm not the lucky kind, May.

May: Trust me, I've got the sixth sense. I'm never wrong about these things.



Kelli and Leon are in the newsagent's. Leon is crying.

Mushtak: Here he is! How's young Leon today?

Leon: Sweetie!

Kelli: No baby, not just now.

Leon: Sweetie, sweetie, sweetie, sweetie!

Kelli: Sorry Mushtak - just this juice thanks.

Mushtak: It's hard when they're babies, eh? That's 55p please, Kelli.

Kelli checks the money in her purse.

Kelli: You know, I'll take a £2 scratch card as well.

Mushtak: Feeling lucky, eh?

Kelli: Yeah, that May said my luck will change.

Leon: Nana.

Kelli: Oh no, where did you get that from?

Mushtak: That's okay, he can have it.

Kelli: Give mummy the banana, Leon... Now!

Mushtak: No problem, Kelli. He can pay me back when he starts his paper round, okay?

Kelli: He doesn't need it. He gets fed. I feed him!

Mushtak: Of course you do. You're a good mum.

Kelli: He gets clothes on his back and three meals a day. He doesn't need to steal bananas.

Mushtak: He's eaten half of it, Kelli. Let him have it.



Kelli: How much is it, then?

Mushtak: Fifteen pence.

Kelli: No it's not.

Mushtak: Okay, ten pence. Deal or no deal?

Kelli: We don't need charity.

Mushtak: It's today's special offer. Deal or no deal?

Kelli: ... Alright, deal. Thanks, Mushtak.

Mushtak: No problem, have a good night.

Kelli: We're off to the park for a picnic, aren't we Leon?

They leave the shop. As they leave, Jamie and Brian come in.

Jamie: Alright, Leon, little man? Gimme some skin!

Leon: Sweetie?

Kelli: How many times, Leon? No!

Leon starts screaming again.

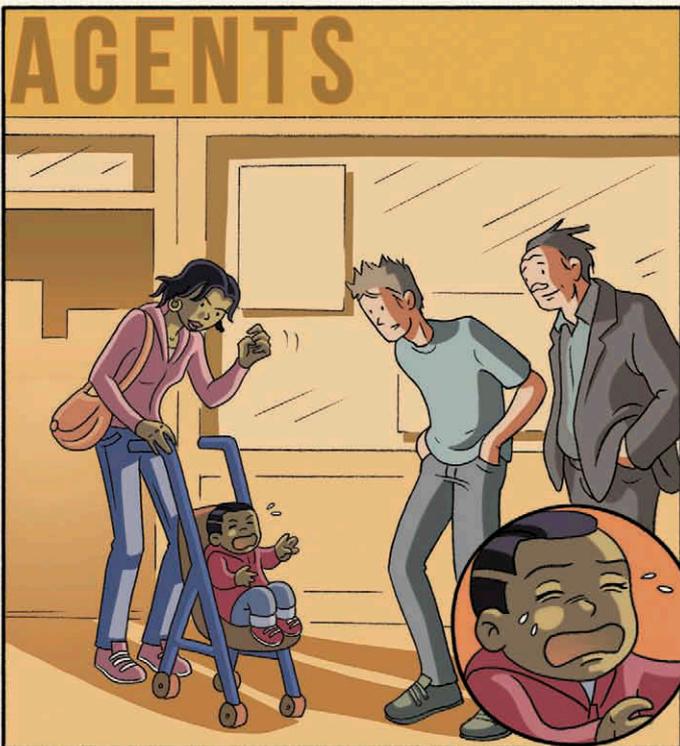
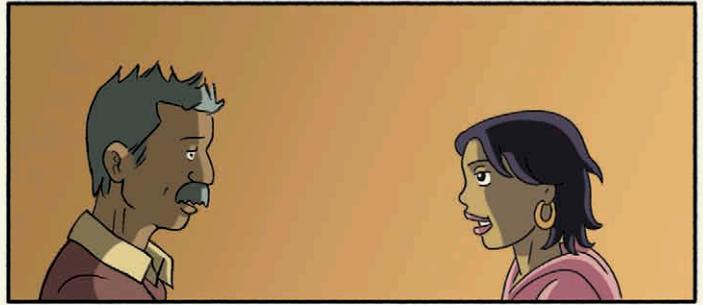
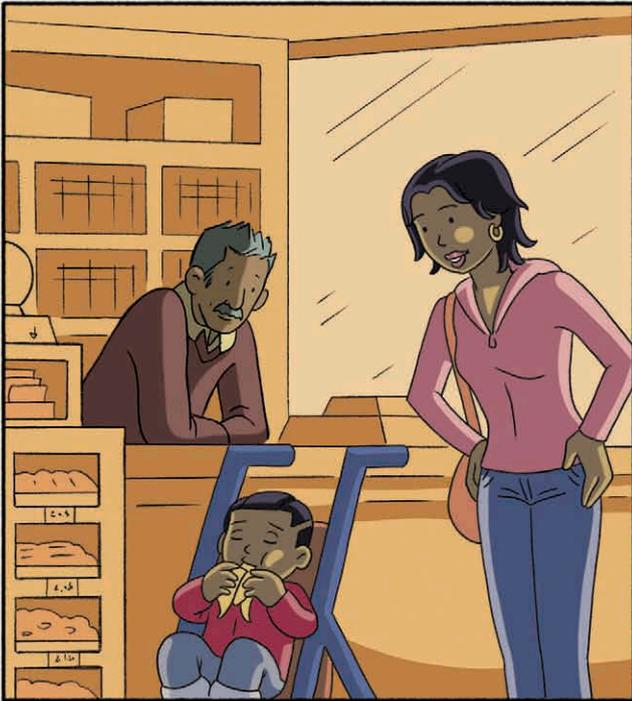
Sorry, Jamie... See you later.

Kelli and Leon are outside the charity shop. Kelli is putting Leon's shoe on.

Kelli: You've got to keep your shoes on, baby. Mummy can't afford new ones right now.

Leon points at the shop window.

Leon: Soos?



Kelli: That's right, but mummy doesn't like manky old things. You don't know where they've been.

May comes out of the shop.

May: Hey, are you pair following me?

Kelli: No.

May: Only joking, doll. I've just got a brilliant T-shirt for Dani and it was only a pound.

May shows Kelli the T-shirt.

Kelli: Nice.

May: Nah, it's weird - but Dani will like it. She likes to be different, doesn't she?

Kelli: Yeah, I got a proper telling off for calling her a Goth once.

May: Oh, big mistake! She's not an Emo, either, apparently.

Kelli: Yeah, she told me that too...

May: Did you see the Doc Martens in the window? They'd be perfect for the rug rat...

Kelli: He doesn't need shoes.

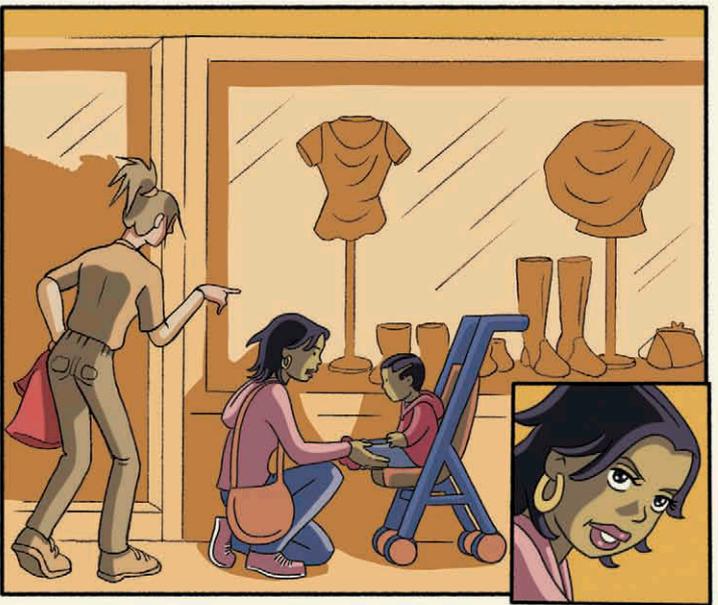
May: What, a growing boy like Leon? He must need stuff all the time...

Kelli: He's fine. I'll see ya later, May.

May: How about a nice coffee at Kim's? I'm off there now to catch up on all the goss...

Kelli: No money.

Old or vintage?



May: Kim does a special - £1.90 for coffee and a bun. You look like you need a little treat.

Kelli: Look - I'm fine, Leon's fine... We're all fine, okay?

May: Alright, keep your hair on... I'll see you later.

Kelli takes off with Liam. We see Leon's shoe on the ground. The scruffy dog comes and sniffs it then picks it up in his mouth. Kelli stops outside House Heaven and looks in the window again.

Leon: Mama?

Kelli: What? That old witch is always turning up and nagging me... Look, here's my sofa.

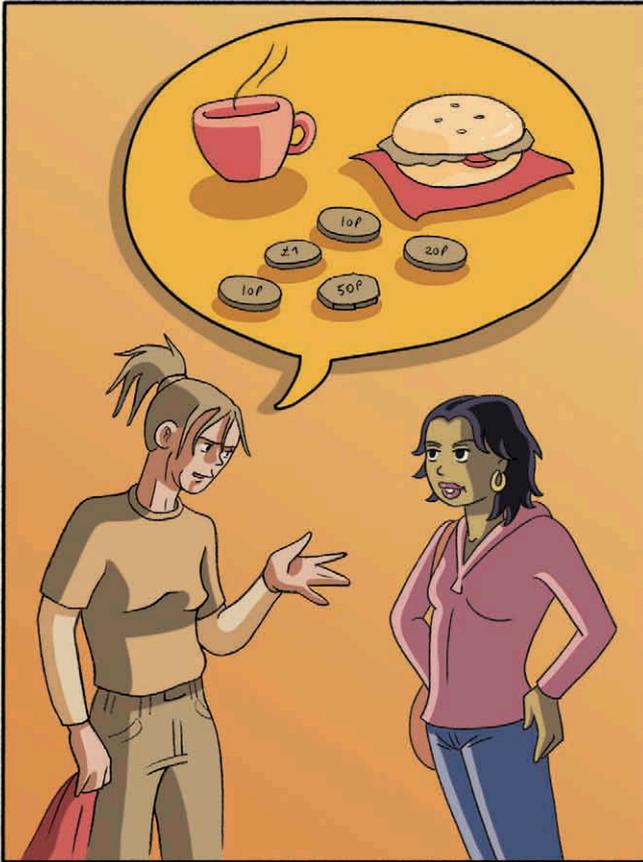
Leon: Soos.

Kelli: It says '156 easy payments of £8.79 a week'. Sounds easy enough...

Leon: Soos, mama?

Kelli: We've got £4.18. How much more do we need for a down-payment, clever boy?

Leon: Free?



Kim's Kafé: May enters, followed by the dog with the shoe in his mouth. The dog darts into the café.

Kim: Hey you, out of here!

May: Charming.

Kim: Not you, May - that dirty dog. He stole a muffin from Mrs. Patel yesterday.

Anji: And this is a business, May - not a charity.

May: Talking of charity - I got a lovely T-shirt for Dani over in the shop there.

Anji: Dev wouldn't be caught dead in second-hand!

May: Well Dani calls it 'vintage'. Vintage is 'wicked', dontcha know?

Dani enters.

May: Talk of the devil, here she is now.

Kim: I said, OUT!

Dani: What? What have I done now?

Kim: Not you, girl - the dog. What can I get you, Dani?

Dani: I'll have a grandee, double-shot, extra-hot, skinny soy latte please.

Kim: And what is that in plain English?

May: She'll have a milky coffee, Kim.

Kim: Well, why could she not just say so?

May: Are you going to have lunch with us, Dani?



Anji: Yes, you should be nice to your mum since she bought you that iPhone.

Dani: She only paid for half of it so I only have to be nice to her half the time.

May: She saved the rest with the credit union at her college.

Kim: Good girl! She's like me, Anji - saving up for what she wants.

Anji: Yes, Mum, but it's hard to save when you have no money!

Kim: 'Look after the pennies and the pounds will look after themselves'. Or as my mother used to say...

Anji: 'Look at me, I'm a funpire too?'

May: You know what Anji? We should start a kitty, doll.

Dani: Is that like a Pussycat Doll?

Kim: It's like a savings club. Everyone would put money in it every week. That right, May?

May: Yeah, we all put money in the pot and every month someone different wins it, see?

Anji: How would that work? What if you never win?

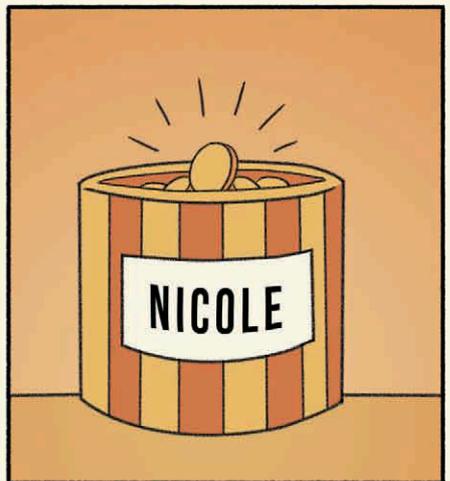
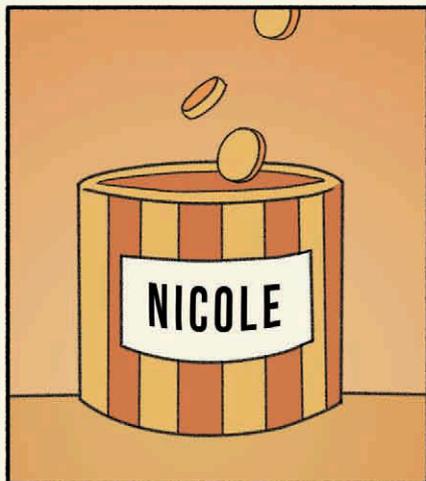
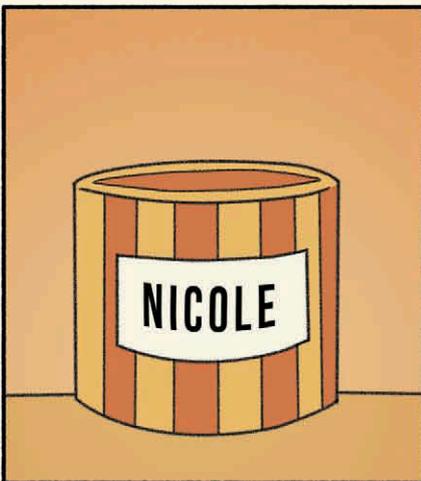
May: Okay, we could keep it just for emergencies, then - or for a good night out for everybody in the club.

Dani: 'The Good Night Out Club'. Nice. We should call your Kitty the 'Nicole'.

May: You what?

Dani: Nicole Scherzinger? Pussycat Doll? You know what, mum, Google it...

Ways to
save?



Dani is looking in the window of House Heaven. The scruffy dog and his wee dog mate sit next to her, doing the same. Dev walks past, carrying a six-pack of lager.

Dev: Hey Dani, 'sup? You planning a spot of shoplifting?

Dani: No, I hate this place.

Dev: My auntie got a telly out of here.

Dani: Then she was ripped off.

Dev: No she wasn't - it's like a tenner a week.

Dani is calculating on her iPhone.

Dani: See that sofa there?

Dev: Yeah, I'm not blind.

Dani: It says it's £952.53 right?

Dev: Oh yeah, and I can read, too.

Dani: Okay - it says 156 repayments of £8.79. How much is that?

Dev: Do I look like a calculator?

Dani: It's £1,371.24

Dev: No way, man!

Dani: Way. '29.9% Typical APR'. And it's more if you want payment protection.

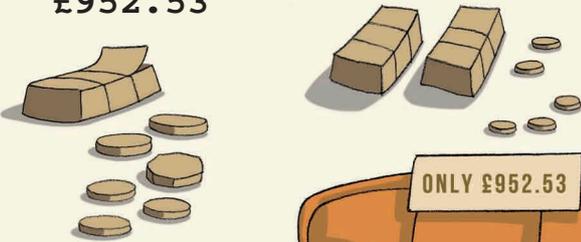
Dev: Whatevs. I'm going up the park. Fancy it, ya neek?

Dani: Nothing wrong with being a nerd or a geek, dumbass...



$156 \times \pounds 8.79 = \pounds 1,371.24$

£952.53



**29.9%
APR**



Dani and Dev go off together. The dogs are still looking in the shop window. The big dog is our scruffy doggie hero. The wee one is his Scottish Terrier mate.

Wee Dog: So, huv you got your eye on that 42-inch plasma TV, then?

Big Dog: Nah - I prefer a walk in the park.

Wee Dog: Aye, me too.

Big Dog: I'm off down the boozer.

Wee Dog: Whit for?

Big Dog: To see if anyone's dropped their pork scratchings on the floor. Fancy it?

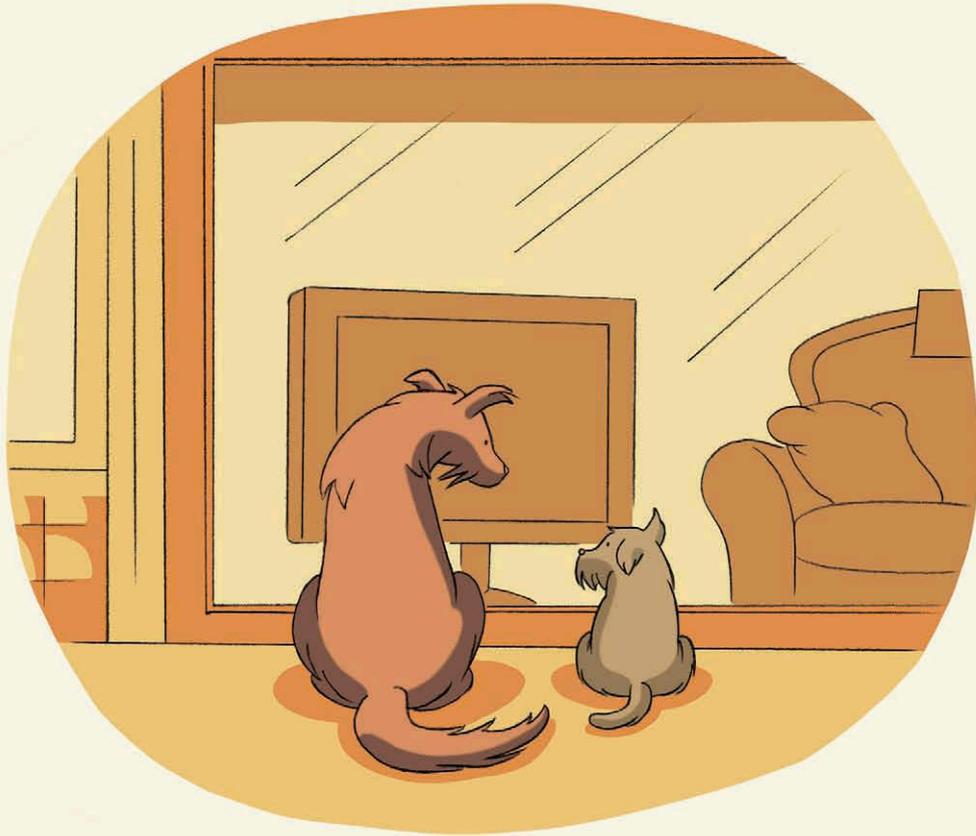
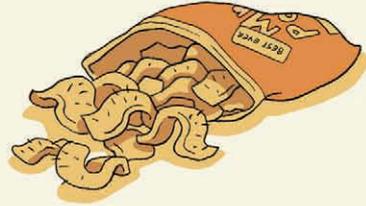
Wee Dog: Why no'? Beats a night in watching Corrie. I prefer scampi fries, though.

Big Dog: They drop them too, mate. And we might even get a saucer of lager.

Wee Dog: You had me at 'scampi fries', pal... What's APR, by the way?

Big Dog: Interest.

Wee Dog: Boring, more like... I fancy a Twiglet, do they huv them too?



How much
for a
sofa?

The park: Dani and Dev are hanging out on the swings. Kelli and Leon sit on a bench. Leon eats his sandwich and Kelli is doing her scratch card.

Dani: So are you liking catering college, then?

Dev: S'alright - can't be bothered with living at my mum's, though.

Dani: It's not for long, is it? You'll be a chef soon.

Dev: Yeah, but the moolah's crap when you start.

Dani: Hey, I'm on £5.03 an hour at the Coffee Shack so I can't see me getting a flat any time soon.

Dev: Can you not get more hours?

Dani: Maybe, but I've got so much work to do for uni...

Dev: I thought you were just making things out of Lego?

Dani: Yeah right! I'm studying engineering, dumbass.

Dev: I was joking, neek.

The scruffy dog has turned up.

Kelli: Well, we won nothing on the scratch card, babe. There's a surprise, eh?

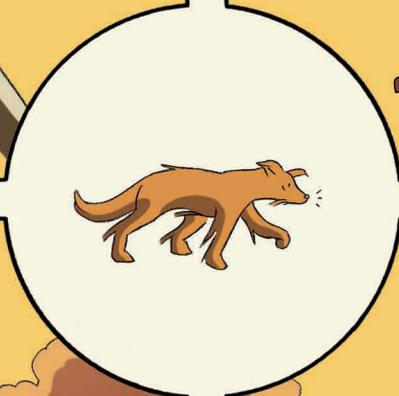
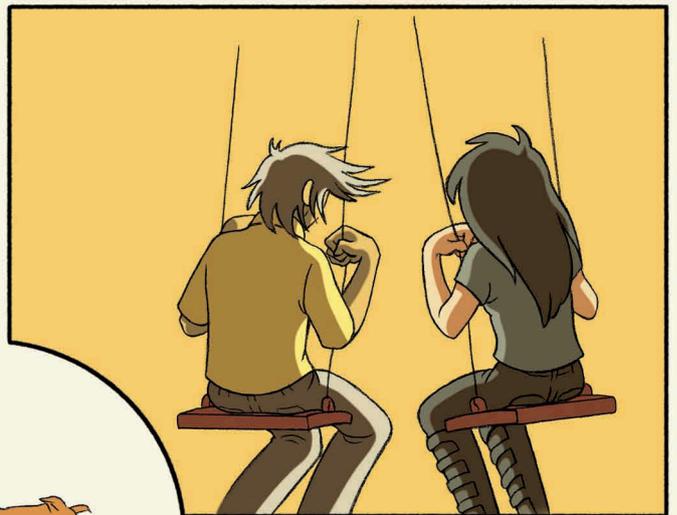
Leon: Doggie!

Kelli: Yeah, it's a doggie.

Leon: Hungy doggie?

Kelli: No Leon - don't give him your sandwich...! And where's your shoe?

Which way
to go?



Jamie appears. He has Leon's shoe.

Kelli: You're driving me mental, you are.

Jamie: Hey, Kelli, are you looking for this?

Kelli: Yeah, where did you find it?

Jamie: The dog had it. It's a bit manky, mind.

Kelli: Great. Now I'm covered in dog spit... I'm going home.

Jamie: I was going for a kebab, if you fancy...?

Kelly: Thanks, but I'm not in the mood.

Jamie is left alone with the dog.

Jamie: Smooth, eh dog? Really smooth.

* * *

Dani: I can't imagine ever paying off my student loan.

Dev: My dad don't even believe in borrowing money.

Dani: Don't you have a student loan, then?

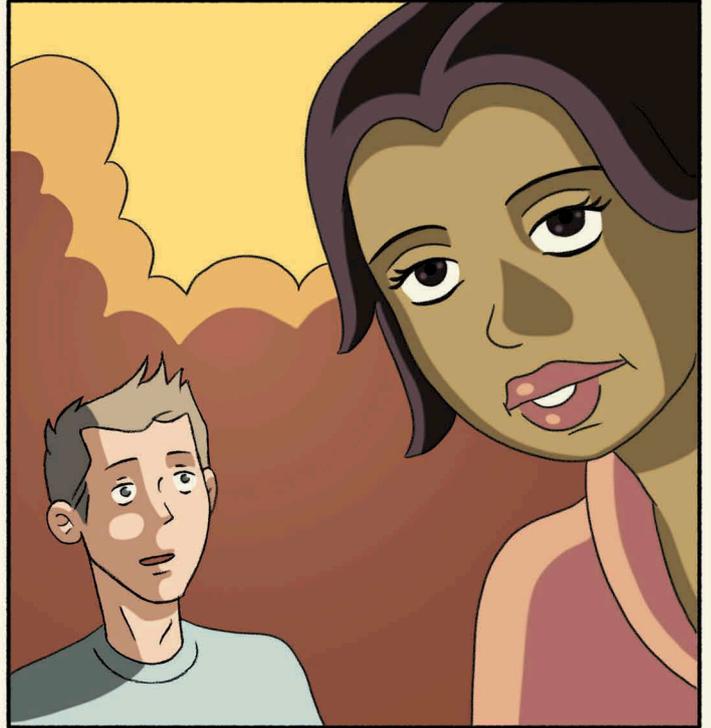
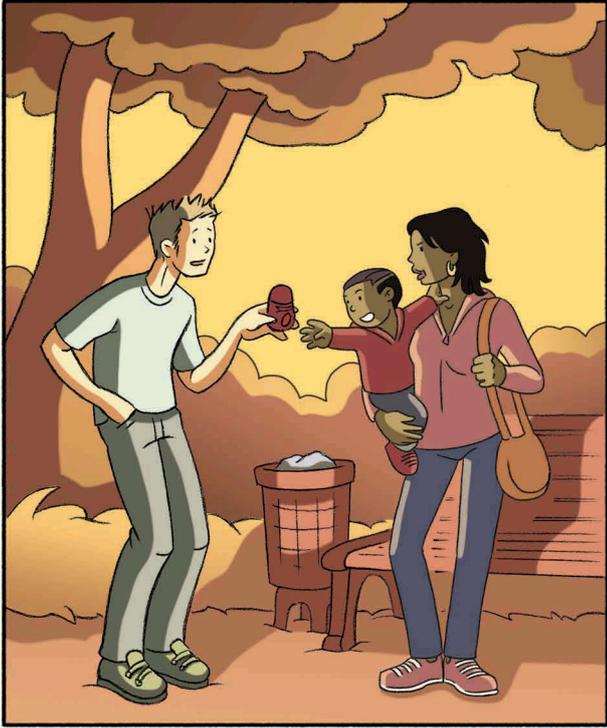
Dev: Nope, just what the tightwad gives me. I'm gonna get on Deal or No Deal. £250,000 should do me.

Dani: Excellent plan. Good luck with that!

Dev: You got a better one, genius?

Dani: Yeah, I'm going to finish uni and get a job so I don't have to rely on some knuckle-dragger like you.

Dev: Dani, don't fight it - you know you love me really...



Tuesday - £4.18

Kelli's flat. She is slumped on a moth-eaten, old sofa. Next to her is a plate of burnt toast. Leon plays by her feet. There is a knock on the door.

Kelli: There's the door, baby. I wonder who's coming to visit us?

She opens the door.

Man: Kelli Green?

Kelli: Yeah?

Man: I'm from R.J. John's Debt Collecting Agency.

Kelli: Oh, not you guys again!

Man: It seems you have an outstanding debt with us...

Kelli: It's 'coz I was confused about the Council Tax.

Man: You have made no recent payment...

Kelli: See, I didn't know I had to pay some of it and then I got a bill for the whole lot and I kinda panicked...

Man: If you do not settle the debt in full we will have to take action.

Kelli: But then the guy at the Council said that I should be on that Council Tax reduction scheme, right?

Man: I'll give you another week, but that's it.

Kelli: Look, he's still sorting out what I really owe and I'm doing my best...!

Man: See you in a week. And after that it's the bailiffs, and they have the right to knock down this door.

Unwelcome visitors?



Time passes. Kelli sits on the sofa, head in hands. She stares out the window. She tidies up. She stares out the window. She sits on the sofa...

Kelli: I hate this sofa. I hate this flat. I hate my life.

Leon: Sweetie?

Kelli: Hey, why not? We've still got £4.18 - let's go crazy!

* * *

In the newsagent's.

Mushtak: Anything else, Kelli?

Kelli: No thanks, just the loaf.

Leon: Sweetie!

Mushtak: Oh, here we go...

Kelli: Know what? He's had a rubbish day he deserves a packet of Skittles.

Mushtak: That's £1.54 ta.

Kelli: And I'll take a £1 scratch card too, please.

Mushtak: Feeling lucky again, eh?

Kelli: Yeah, maybe.



Outside the newsagent's: Kelli is doing her scratch card.

Kelli: Nothing again. A pound wasted. I'm so stupid I could slap myself!

May: Alright there, Kelli?

Kelli: I'm fine, thank you.

May: No luck on the scratchy, eh? I've barred myself from buying them.

Kelli: I just get one every now and then.

May: I was addicted to them. I convinced myself they would solve all my money problems.

Kelli: It's just a pound or two sometimes.

May: I spent hundreds on them. What a numpty, eh?

Kelli: Well, someone has to win...

May: Talking of winning, we're starting our kitty at the café today, fancy it?

Kelli: They did that at my mum's work. They gave her the whole lot when my dad died.

May: Goes to show you, it's good to save for a rainy day.

Kelli: Sorry, May, but I've got about £1.50 to last us...

May: Then I'll treat us to a coffee, eh? Go on - just come for a natter.

The man from the debt collecting agency passes by and sees Kelli. She sees him too.

Kelli: Sorry, got to rush! I need to get Leon home.



May: Okay, doll, another time, eh? By the way Leon's kicked off his shoe there.

May goes. Kelli bends down to pick up Leon's shoe.

Kelli: I know, babes, they're too tight, eh? Tell you what, though, that May is driving me mad.

Leon: Moo.

Kelli: Nah - she's not a cow. She's alright, really. It's just she's always telling me what to do...

Kelli suddenly spots a tenner under Leon's pushchair.

Kelli: No way - I've found a tenner, Leon! I don't believe it!

Liam: Free?

Kelli: It's more than three, babes. We've got £11.64. We're minted baby! Let's celebrate!

Kelli wanders up the High Street, stopping at shop windows, weighing up her options. The dog is following them again.

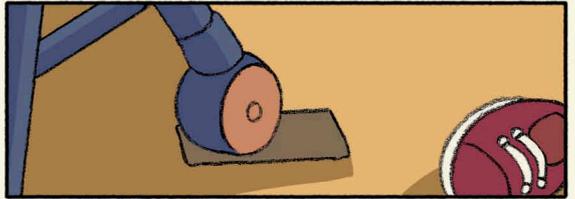
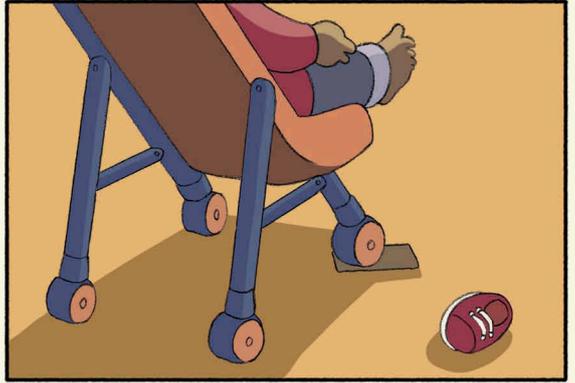
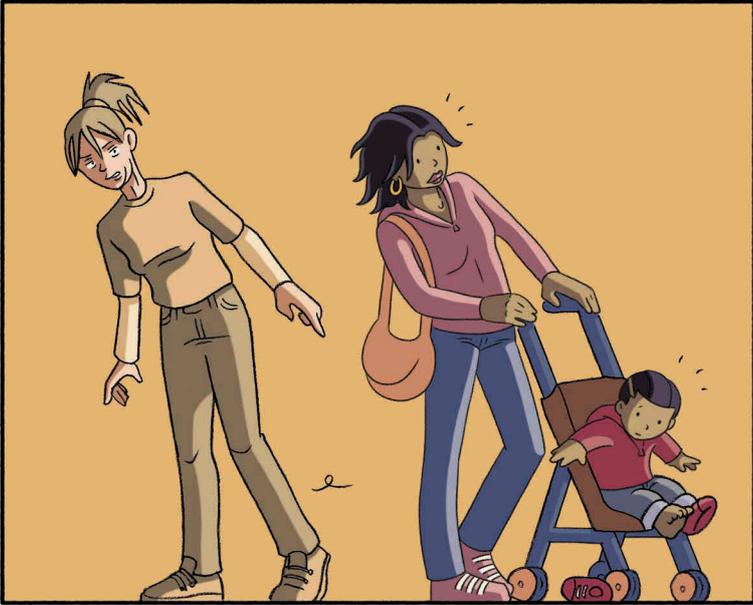
Kelli: Maybe we should buy five tickets for the Euromillions, eh?

She looks through the window of Kim's Kafé.

Kelli: Or we could go into Kim's and have a cake?

She looks in the window of the charity shop.

Kelli: Suppose there's no harm in looking...



...



Money tight?



In the charity shop: Kelli has an armful of tops and is looking at the little Doc Martin boots.

Kelli: It says they've never been worn and they're only £5 so I could get a top as well...

Kelli tries on a top.

Kelli: Buff, eh? Maybe someone will ask me out now?

They stand outside House Heaven. The dog has his paws on the glass.

Leon: Hungy, mama.

Kelli: I know I'm just looking. We'll go back for your shoes and a cake at Kim's, okay?

A salesman comes to the door. The dog goes crazy - growling and baring his teeth.

Man: Is that your dog?

Kelli: Nah - he just follows us around sometimes.

Man: He's a menace. The other day I caught him in here peeing on a 42-inch plasma... Go on, get out of it!

The dog backs off but keeps growling. The man smiles.

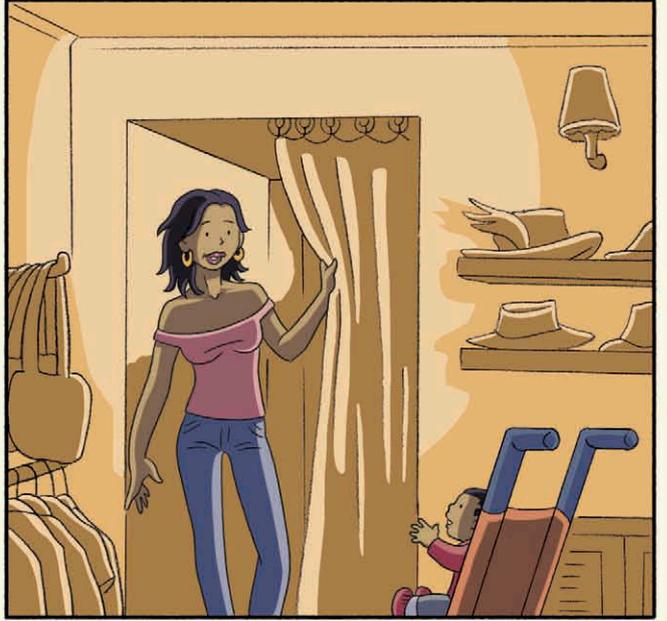
Man: I've seen you looking in the window, too. What you got your eye on, then?

Kelli: Oh - I'm just looking.

Man: Come and have a little look inside, then.

Kelli: Well, maybe a little look...

The debt collector watches Kelli as she goes in.



Kim's Kafé: There is a big tin sitting on the counter top. It bears a label with the legend, 'Nicole' written on it. The ladies clink cups.

May: Here's to the Nicole!

Anji: The Nicole! Are we really going to put in £5 a week, though?

Kim: That's £15 a week between us, girl...

May: £60 a month.

Anji: How much you reckon that tin holds?

May: Hundreds, easy. If we saved for a while...

Dani: And if you shared the kitty, you could buy a second-hand computer.

Anji: What for?

Dani: Kim could get wi-fi and kids could come and surf.

Kim: No chance. You can stick your web up your apps!

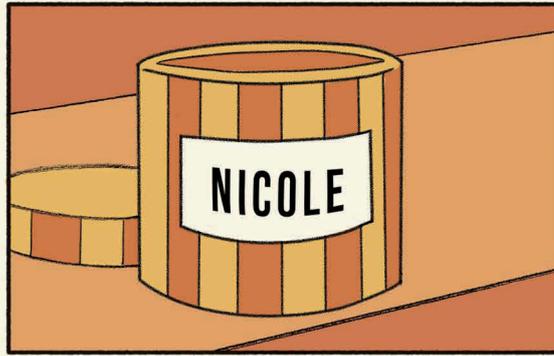
Dani: But you charge people for using the internet.

Kim: Oh, is that right?

Dani: So if you all invested you could share the profits. It'd be a nice little earner.

Anji: Hey, where did she get her brains from, May?

May: I dunno - maybe her dad wasn't as thick as he looked.



Kim: Here, that mangy dog is going crazy outside House Heaven.

Dani: I just saw Kelli go in there.

May: I hope she doesn't sign anything. I feel sick just thinking about them bills coming in...

Dani: That sofa costs over £1,300 with all the interest.

May: That's a nice holiday, that is.

Kim: That's a lot of tings for her and the boy.

Anji: That's a beautiful leather sofa, if that's what she wants.

May: Yeah, if that's what she wants, I suppose.

Inside House Heaven, an emporium of shiny things: Kelli stands in awe. The dog goes mental outside.

Man: So, it's the Princess Three-Seater you're after?

Kelli: I'm thinking about it.

Man: We need proof of your address and your income, of course.

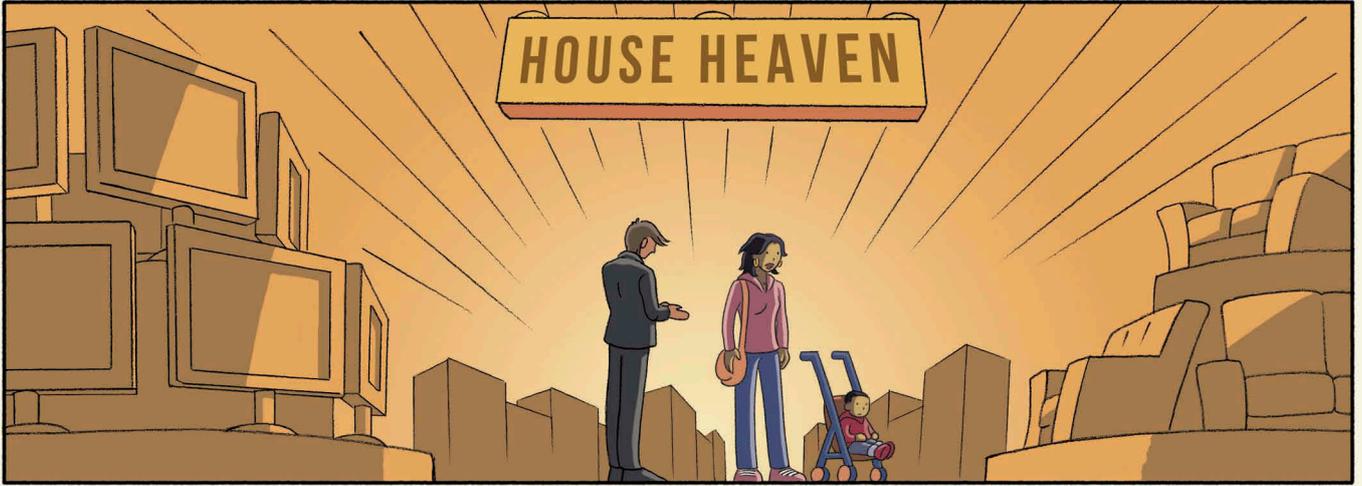
Kelli: See, I'm on benefits...

Man: Not a problem. It's just an extra form to fill in.

Kelli: I'm no good at filling in forms...

Man: That's what I'm here for - to help you.

Kelli: I don't know. I've other things to pay for too...





What should
Kelli do?



Ending One: Kelli Decides To...?

Kelli's flat: The Princess Three-Seater has pride of place. There is also a new TV and music centre. Dani is lying on the sofa while Kelli and Leon dance around with the music blaring.

Kelli: Doesn't Beyoncé sound great on the iPlayer?

Dani: Yeah, your place looks nice, Kells.

Leon: Bouncy!

Kelli: Yeah, babes - Beyoncé!

Dani: Must have cost a shed-load.

Kelli: Nah - just a few quid a week for everything.

Dani: Won't you be paying it off for ages, though?

Kelli: I don't mind, it's worth it.

Dani: Still fancy trying that new club, then?

Kelli: No danger! Have you seen how much it costs just to get in?

Dani: We could save up...

Kelli: I've got to pay my bills, Dani.

Dani: I'm good with sums. Maybe I could help you with a proper budget and see where you could save a bit?

Kelli: It's under control, Dani and anyway - this is our own club right here, innit Leon?

* * *

Leon watches TV as Kelli stands at the door talking to the debt collector again.



Ending Two - Kelli Decides To...?

Kelli's flat: Everything is falling apart as before but it's tidy and there's a nice throw on the moth-eaten sofa. May and Kelli drink coffee and Leon plays on the floor.

May: So are you still getting bother from those debt collectors?

Kelli: No - I've arranged to pay a bit off every month.

May: That's good... This cover on the sofa is lovely, doll.

Kelli: I got it from the charity shop. It's not as good as a new sofa, is it?

May: You're better paying off the debts, though, eh?

Kelli: Well, I'm still saving for the sofa.

May: We miss seeing you and Leon about, you know...

Kelli: We go out. We go to the park. It's free.

May: And Jamie was asking after you...

Kelli: I'm happy staying in. Like I said, I'm saving up.

May: You still need to have a bit of fun, love.

Kelli: I want Leon to have a nice home.

May: I bet Leon doesn't care about sofas, doll, and they'd love to see him down at Kim's...

Kelli: I don't know. You're probably right... Maybe next week, okay?

* * *

May leaves. Leon watches TV. Kelli sits on her sofa, chin in hand and staring into space.



Ending Three - Kelli Decides To...?

Kim's Kafé: All the usual suspects are there. Kelli is at the counter putting a fiver into the 'Nicole' tin.

Kim: There you go Nicole - another fiver for you!

May: You'll have that sofa in no time too, eh Kells?

Kelli: You're joking! It'll take me a hundred years at the rate I'm going.

Anji: And you'll be needing a stair lift by then!

May: Don't you listen to her, doll. Some things are worth waiting for.

Kelli: It's depressing, though, living in a dump.

May: Well then, you should go out more!

Kelli: Can't afford it, can I? I'm saving for a sofa...

Kim: Hey look, there's that boy that likes you, Kelli.

Anji: Jamie and Kelli up a tree. K.I.S.S.I.N.G!

Kelli: Shut up! Honestly, why do I come here?

May: Because it beats being home alone... Hey Jamie, come here a minute...

* * *

Jamie comes in and Kelli chats with him over a coffee.



Jamie's Story - The Other Side of the Coin

Monday - £8.23

Jamie comes out of his block of flats. He squints in the daylight, lights a fag, sees the dog and scratches his ears.

Jamie: Awright, dog? I'm off down the Jobcentre if you fancy a walk?

Jamie continues down the street with the dog. He sees Anji having her fag outside Kim's Kafé.

Jamie: Mornin' Anji - how's it going?

Anji: It's going fine, Jamie. How about yourself? Keeping out of trouble?

Jamie: Doin' my best, Anji, doin' my best.

Anji: Good boy. Where are you off to now?

Jamie: Down the Jobcentre.

Anji: Well, good luck with that. It's not easy finding a job these days, is it?

Jamie: Not with a criminal record, anyway.

Anji: I'm sure something will turn up if you keep your nose clean, eh?

Jamie: Hope so, Anji - it's no fun being a dole-merchant, I can tell ya.

Anji: So, that your dog, is it?

Jamie: Nah, I think he's a stray. Hangs out with me sometimes, don't ya mate?



At the Jobcentre: Jamie and Brian wait their turn. May and Kelli are chatting near them.

Jamie: There she is, Brian, my man. Girl of my dreams.

Brian: She not a bit old for you, son?

Jamie: Not my Auntie May, you idiot! I mean Kelli.

Brian: Yeah, she's... what d'you call it? 'Hot spice'?

Jamie: Hey, steady Grandad - calm down.

Brian: You not going to ask her out then, mate?

Jamie: No chance.

Brian: Don't tell me - her fella's six foot four?

Jamie: Nah - he's out the picture...

Brian: Oh, I get it - scared she'll knock you back, eh?

Jamie: As if, man! Nah, problem is I've got £8.23 to last 'til my dole comes in on Wednesday.

Brian: Ask her out Thursday, then.

Jamie: Yeah, that'll be shining. Put it this way - would you take the wife out if I gave you £60?

Brian: Nope - I'd pay the leccy bill before they cut us off. Happy days, eh?

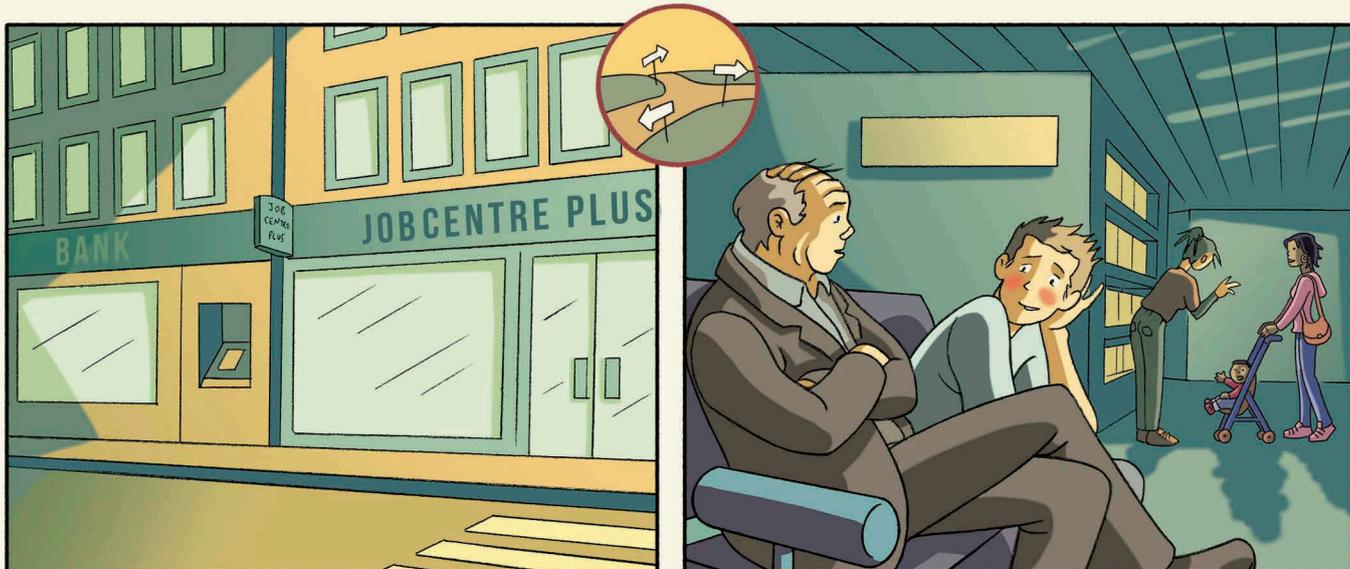
Jamie: Tell me about it.

Brian: It's my kids I feel bad for... Not many treats for them these days.

Jamie: At least they see you more, man. Now you're not so busy running your 'Empire'.

Brian: 'Empire', eh? Here's me thinking it was just a cab company I had...

Getting help?



Brian and Jamie stroll along the High Street, followed by the dog.

Jamie: Maybe your business will pick up again?

Brian: Nah, I've lost the cabs now, mate. Unless you fancy nicking me one?

Jamie: No danger - spent enough time banged-up, thanks.

Brian: I was only joking, son.

Jamie: I met Kelli's ex-boyfriend when I was in there.

Brian: Oh yeah? Bit of a bad boy, is he?

Jamie: He's proper gangsta, man. I just robbed cars...

Brian: Someone nicked my car once.

Jamie: Yeah? What was it?

Brian: 2003 Jaguar, X-type, 2.2 litre.

Jamie: Yup, sounds like something I'd take for a spin.

Brian: I probably deserved it. Back then, I was what you would probably call a 'smug git'.

Jamie: But you're alright now - now you're a bankrupt.

Brian: And all my cars have been repossessed...

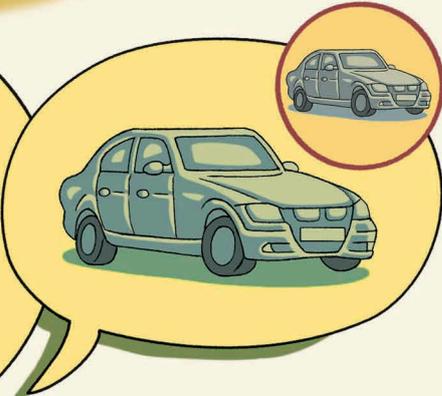
Jamie: Mate, when my numbers come up, I'll buy you a new cab.

Brian: After you've taken Kelli out, yeah?

Jamie: And after I get an Audi. I really need some wheels, Bri.



Wants
or
needs?



Brian and Jamie stop at the newsagent's. As they go in Kelli and Leon are coming out.

Jamie: Awright, Leon, little man? Gimme some skin!

Leon: Sweetie?

Kelli: How many times, Leon? No!

Leon starts screaming again.

Sorry, Jamie... See you later.

Brian and Jamie enter the shop.

Brian: 'Jamie and Kelli up a tree...'

Jamie: Seriously, how old are you? I will ask her out but, like I told you - I need cash first.

Mushtak: Afternoon, lads.

Jamie: Awright, Mushtak? You gonna sell me the winning lottery ticket today, then?

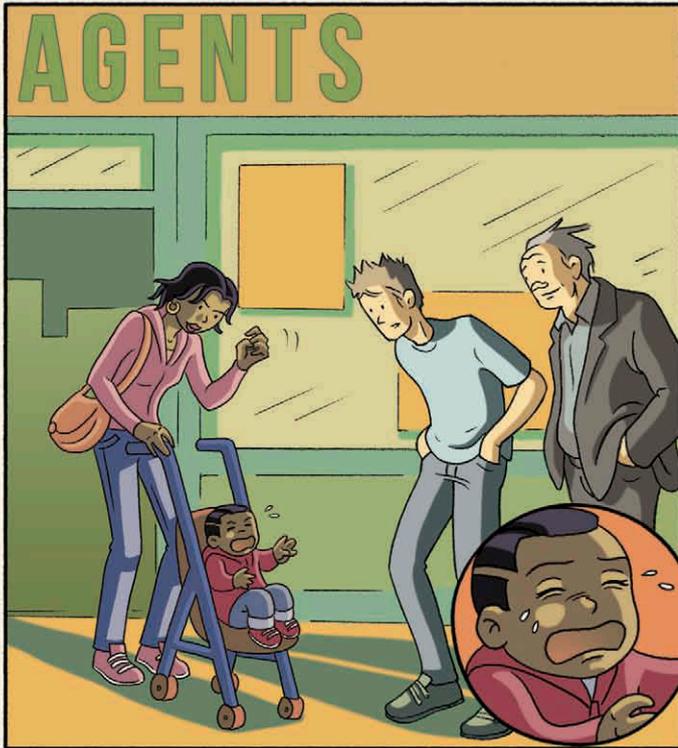
Mushtak: I'll do my best, brother.

Brian: Waste of bloody money, if you ask me.

Jamie: You won't be saying that Wednesday when I win the seven million roll-over.

Brian: How's that £8.23, son? Burning a hole in your pocket, is it?

Jamie: That's £6.23 now, man. I'm investing two quid. Gotta be in it to win it!



The Stag's Head. Brian and Jamie sit at the bar. Pavel is behind it.

Jamie: Two pints please, Pav, and put it on my tab.

Pavel: I'm not running tabs no more, Jamie.

Jamie: Oh right... No worries, I've got cash.

Brian: I'll get these...

Jamie: Nah man. I want to buy you a pint in return for some advice.

Brian: Want some help with your CV again?

Jamie: No - see I did this Small Business Start-up course when I was in the tin pail.

Brian: You what?

Pavel: Tin pail - the jail, mate.

Brian: Oh right, got you... So you want business advice?

Pavel: Business advice from a bankrupt? Smart.

Jamie: Hey, it wasn't his fault! Was it, Bri?

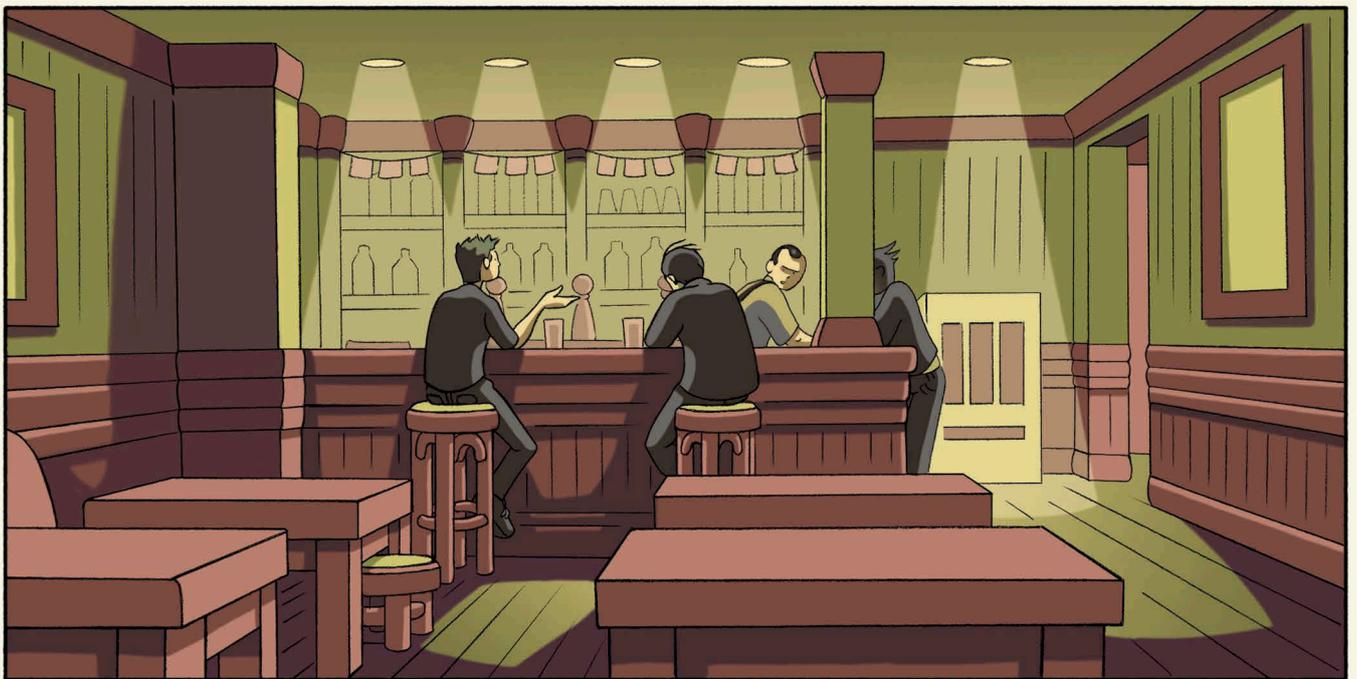
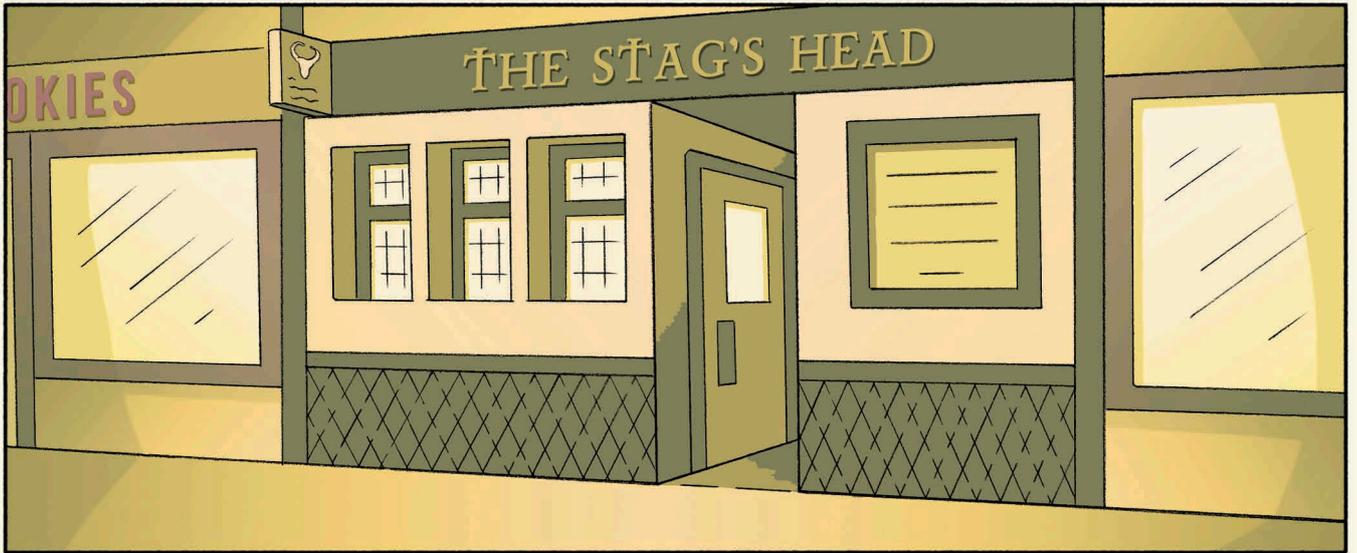
Brian: Well, I could have just stuck with the six cabs...

Pavel: But more cabs, more money, eh?

Brian: Yep, I took out loans to buy them and in the end the repayments cost more than I was earning.

Pavel: They do a good job telling you those loans are a great deal...

Brian: Yes, they do. Anyway, what's your idea, James?



Jamie: I thought maybe a garage. I trained as a mechanic, you know.

Brian: Really?

Jamie: Where d'you think I learnt to hot-wire a car?

Brian: Right. It's tough starting up on your own though, mate.

Jamie: Who else is gonna give me a job, Bri?

Brian: I don't know, but if you're serious, you need to learn to budget and save some money.

Jamie: Good point. You better buy your own pint, then.

Brian: Fair enough. I better get going. I need to make the kids' tea.

Jamie: You are whipped, my friend!

Brian: The way I see it, my wife's working part-time and I'm not. How about a pint tomorrow night?

Jamie: Aren't you forgetting my cash-flow problem?

Brian: It's the wife's book club night. She'll give me a tenner to get out the house.

Jamie: Sweet deal.

Brian: I'm not complaining. See you tomorrow, then?

Jamie: Yeah, maybe...

Brian: We can discuss your business plan. At least I know what not to do, eh?



Brian exits as Bobby enters.

Pavel: Here he comes - our friend the lottery winner.

Jamie: Who, 'Nitty Bobby'? You're having a laugh, mate.

Pavel: Word is, he won ninety grand ten year back.

Jamie: Where's he hiding the cash, then?

Pavel: All spent, my friend.

Jamie: On what? Not on soap, that's for shiz.

Pavel: Yes - he could do with a little wash.

Jamie: No kidding - his hair is alive, man!

Bobby: Awright, lads?

Pavel: Bobby, you know I'm no good for credit any more, so don't ask.

Bobby: Oh don't you worry son - just had a bit of luck on the ponies.

Jamie: How much you win?

Bobby: Enough, my friend, enough. Like a little flutter yourself, do you?

Pavel: Here we go...

Bobby: Got an excellent tip on a long-shot at Newmarket tomorrow, if you're interested.

Jamie: Yeah?

Bobby: 12-1 on a little beauty called 'Bang on the Door'. My fella says she's a dead cert to win.

Jamie: I've got a fiver to my name, Bobby.



Bobby: A fiver will get you £65 at those odds, chum.

Jamie: It's tempting, eh Pav?

Pavel: You'd be better off spending the money on soap, if you ask me.

Jamie: You might be right there, Pav. See you later.

Pavel: You forgetting something, Jamie?

Jamie: Oh yeah... £2.60, isn't it? Daylight robbery!

Jamie pays and leaves, passing the two dogs under the table.

Big Dog: Here, are you about finished?

Wee Dog: Aye - don't know what I ate there, but it wisnae a crisp...

Big Dog: Aw rank! Fancy that walk up the park?

Wee Dog: Aye, why not? Could dae with soberin' up. Here, is that your shoe, there?

Big Dog: Oh yeah, thanks - it belongs to a pal of mine.

Wee Dog: Dog's best friend, eh?

Big Dog: Yeah, little Leon's always good for a Smartie or his last Rolo.

Wee Dog: So what are 'odds', then?

Big Dog: Seriously, do you not know anything? Brain the size of a cat's...

The dogs head off.



Worth a gamble?

Jamie is wandering down the street. Davey calls him from a dark alleyway.

Davey: Hey Jamie - down here.

Jamie: Who's that? What do you want...? Oh, it's you, Davey.

Davey: S'up, bro? Heard you were out the nick.

Jamie: Yeah, a few months now.

Davey: So what you saying, bro? What you up to?

Jamie: Nothing much. Signing on, you know.

Davey: Being a good little boy, eh?

Jamie: That's the plan, yeah.

Davey: You'll be skint, then?

Jamie: I've had better days.

Davey: You know what they say, bro - crime does pay.

Jamie: Davey, man, I'm done with that...

Davey: Just a small job, mate. 'Cash in hand'.

Jamie: No thanks, Davey.

Davey: C'mon, a little delivery tomorrow. Easy money...

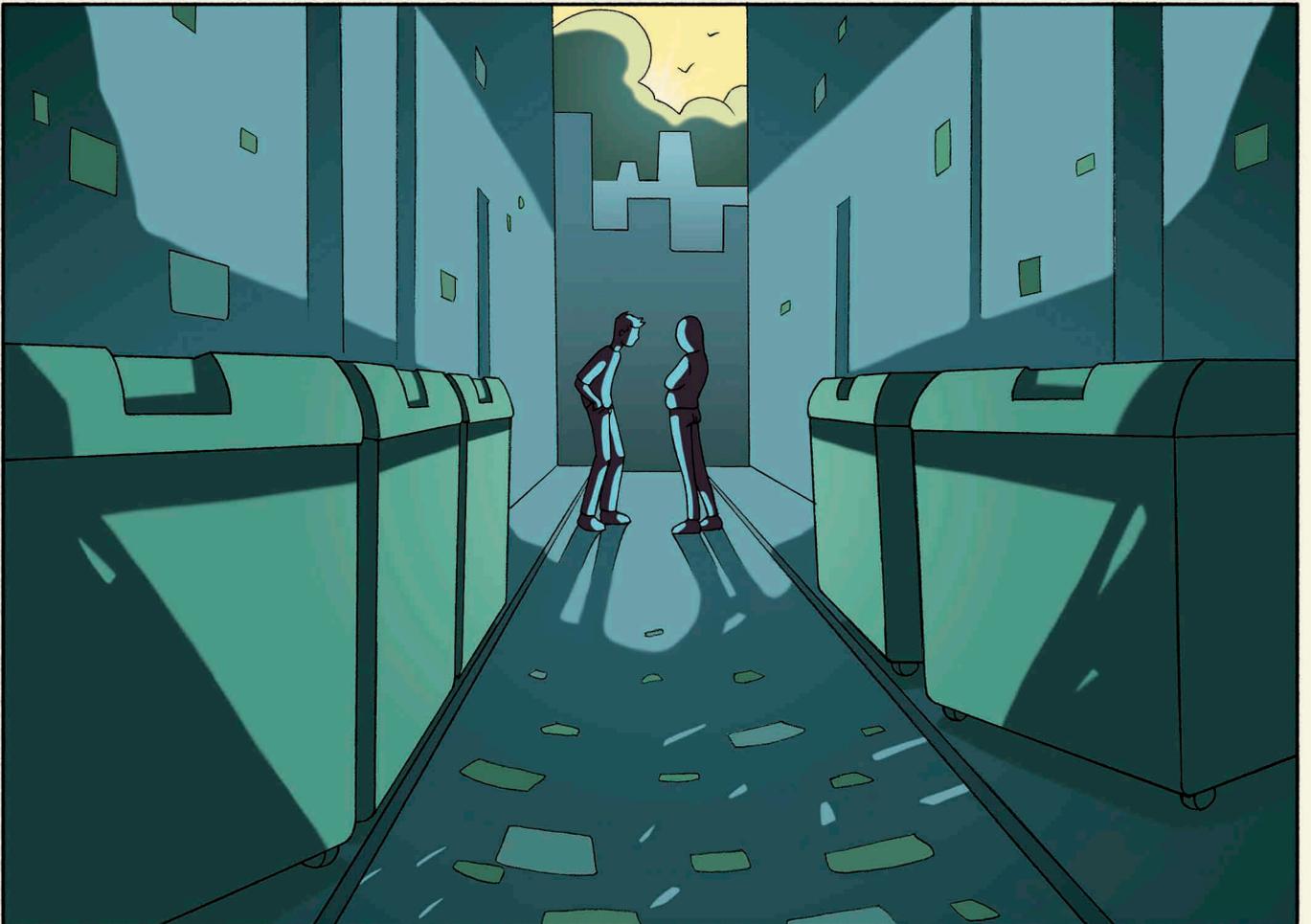
Jamie: It's not though, is it?

Davey: Fifty quid and an hour out your life.

Jamie: Fifty?

Davey: Fifty - and more work later on, maybe.

Jamie: I dunno...



Davey: I'll meet you outside The Stag's Head. Eleven o'clock, suit ya?

Jamie: Listen, Davey...

Davey: Then I can take you down to meet the boys.

Jamie: I'll think about it.

The scruffy dog suddenly appears, going mental at Davey.

Davey: Hey! Get off me, ya little...

Jamie: C'mon, dog! Hey, here, come here!

Davey: Is this your mangy mutt?

Jamie: Kind of... He hangs about me a lot.

Davey: Well it's your lucky day, dog. Jamie here's just saved you from a doin'... Tomorrow, bro.

Jamie: I'm not making any promises, Davey.

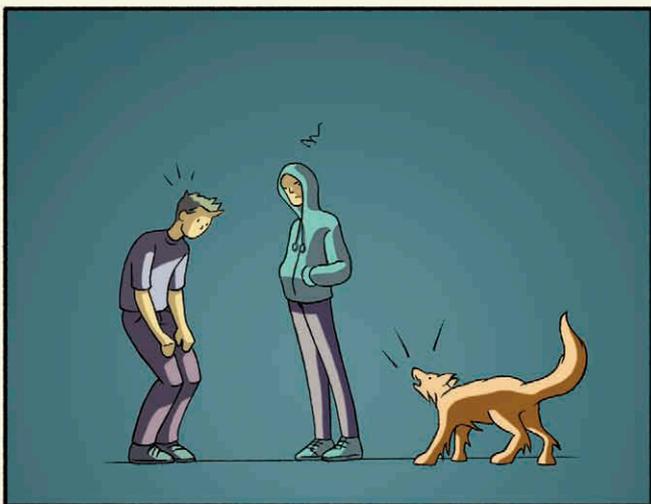
Davey: Right. I'll see you tomorrow.

Davey leaves. The dog looks at Jamie.

Jamie: I know what yer thinking, dog, but I'm skint, mate.

The dog drops Leon's shoe at Jamie's feet.

What's this you're giving me? A shoe...? Hey, doesn't this belong to Kelli's little boy?



The Park, as before. Dev and Dani are hanging out by the swings. Kelli sits on a bench with Leon. The dog is eating Leon's sandwich. Jamie appears with Leon's shoe.

Jamie: Hey, Kelli, are you looking for this?

Kelli: Yeah, where did you find it?

Jamie: The dog had it. It's a bit manky, mind.

Kelli: Great. Now I'm covered in dog spit... I'm going home.

Jamie: I was going for a kebab, if you fancy...?

Kelli: Thanks, but I'm not in the mood.

Jamie is left alone with the dog.

Jamie: Smooth, eh dog? Really smooth.

Dani and Dev stroll past Jamie on the bench.

Dev: Crashed and burned, eh bro?

Jamie: What you on about?

Dev: I'm talking about you having no luck with Kelli.

Dani: She's really lovely, eh?

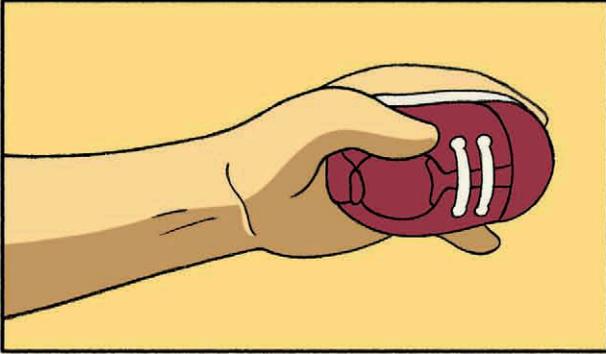
Jamie: If you say so.

Dani: You should ask her out properly, Jamie.

Dev: Yeah, somewhere quality. The ladies love that.

Dani: What? It doesn't have to be fancy, Dev!

Dev: Yeah it does, or you've no chance.



Jamie: Oh shut up, will you? Come on dog, if you're coming.

Jamie slopes off with the dog and a cloud over his head.

Dev: See, that's the problem with women - high budget.

Dani: That is total B.S!

Dev: No it isn't. They expect you to pay...

Dani: What century are you even from? I pay my own way!

Dev: Yeah, right.

Dani: C'mon then, I'll take you to the pictures. I can use my card.

Dev: Sound! You got a credit card?

Dani: Student card - you get a discount on a Monday.

Dev: Last of the big spenders, eh?

Dani: At least my mummy doesn't buy my shoes!

Dev: Nah - she gets you old tat from the charity shop.

Dani: So? I get stuff there too and I bet I'll have saved a deposit for a flat before you do.

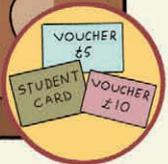
Dev: Yeah? Well you'll be living there alone with your nasty clothes and twenty cats.

Dani: Oh shut up, you muppet...! Are you coming or what?

Dev: See, told you - you love me really.

Dani: You know what, Dev? I really don't.

Dev: Yeah, you keep telling yourself that, girl.



Stuff for free?

Tuesday - £3.63

Jamie stands outside the main door of his flat. He can see Kelli, Leon and the dog outside House Heaven. The dog is going mental at the salesman. Jamie looks at the £3.63 in his hand and takes out his fag packet. It's empty. He crumples it up.

Jamie: Great - out of fags. Looks like another shite day in the life of Jamie Black.

* * *

Mushtak is sorting out his veg display. He spots Jamie.

Mushtak: Morning, Jamie.

Jamie: Awright, Mush?

Mushtak: The usual for you, this morning?

Jamie: No thanks, mate.

Mushtak: No fags, eh?

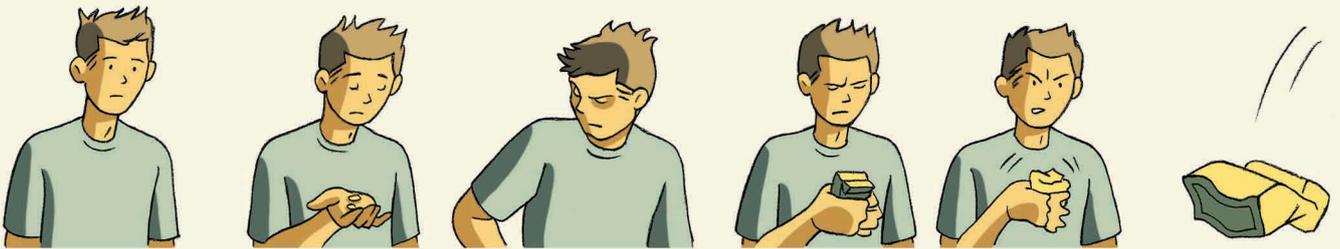
Jamie: Less than a fiver to my name, mate... Probably a good day to give 'em up.

Mushtak: Until you get your dole, eh? Oh no - here's that rotten dog again!

Jamie: He's awright. He's my mate, aren't ya dog?

Mushtak: Well, your mate nicked a packet of sausages off me yesterday!

Jamie: Must've been hungry... Did Kelli tell ya to get lost, then dog? I know the feeling...



Jamie and the dog peer in the window of Kim's Kafé. The women are starting their kitty.

Jamie: I'm Hank Marvin too, dog - but also totally skint.

Jamie and the dog reach the bookies. Bobby is outside clearly the worse for wear.

Bobby: Aye-aye, lad - here to put a fiver on the 2.30? 'Bang on the Door' - that's the girl!

Jamie: I don't know. I don't fancy the name.

Bobby: Remind you of the boys in blue comin' round your house, does it?

Jamie: Nah, it reminds me of those women my Auntie May didn't like.

Bobby: What women?

Jamie: The ones who used to come round the houses offering to lend you money.

Bobby: Oh yes, the door-step lenders. Did May get in a spot of bother with them?

Jamie: Yeah - we used to have to hide every time there was a knock on the door.

Bobby: Let's play 'Nobody Home', eh?

Jamie: May says once you borrow off 'em, they never leave you alone.

Bobby: Women never off your doorstep? Sounds magic!

Jamie: Not if you owe them money, mate.

Bobby: Well, I'm on a winning streak. Four in a row! You'll be laughing, lad, I'm tellin' ya...



Is it legal?

Jamie stops outside The Stag's Head. He looks round nervously. May appears out of nowhere.

May: Awright, love?

Jamie: You nearly gave me a heart attack, Auntie May!

May: Sorry, son. I saw you looking through the café window. You looked hungry.

Jamie: Nah, I'm fine thanks.

May: Don't fancy breakfast, then? My treat.

Jamie: I can't Auntie May - I'm busy.

May: Is it not a bit early for a drink?

Jamie: I'm not going in. I'm waiting for someone.

May: Yeah? Who you waiting for?

Jamie: Just someone.

May: Who?

Jamie: Just a bloke I know, okay?

May: A friend, is it?

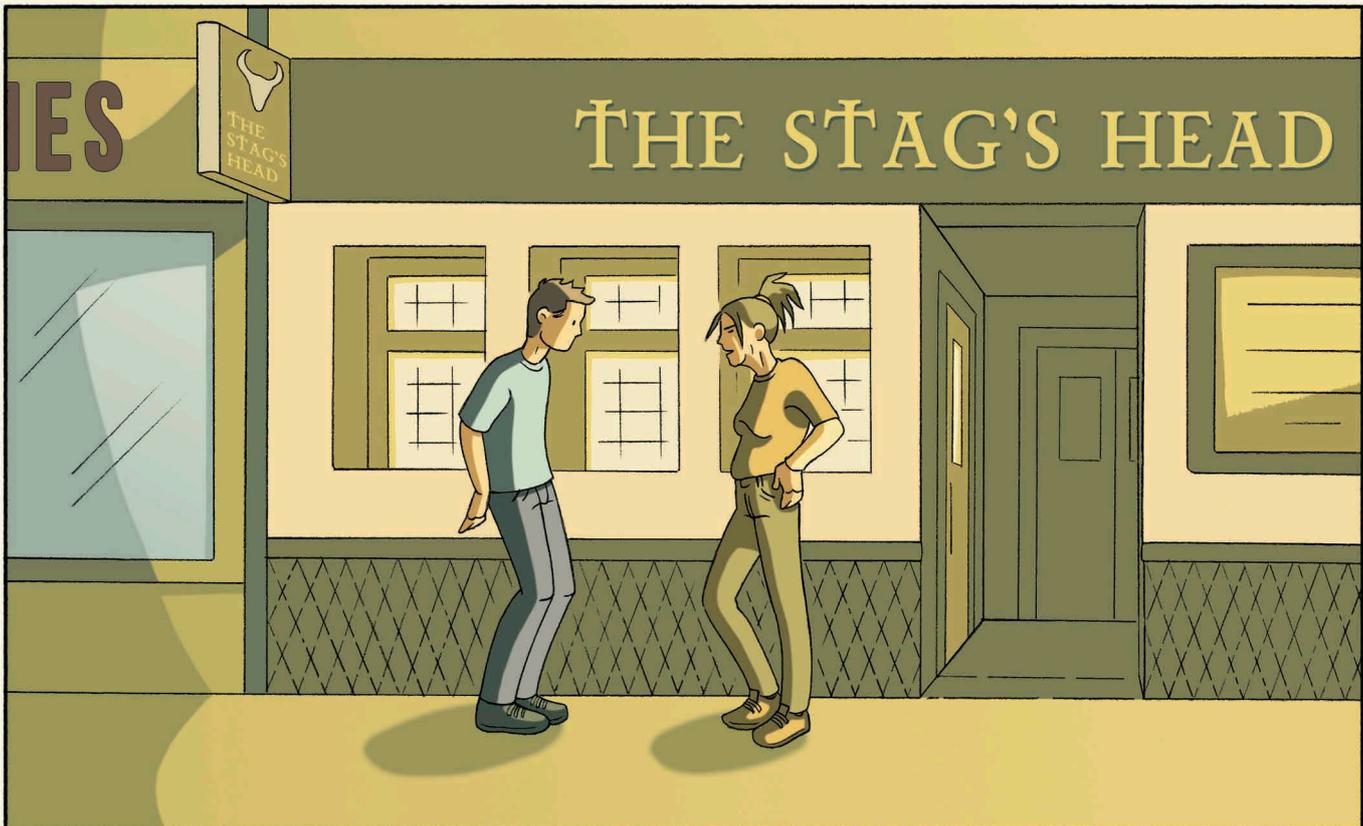
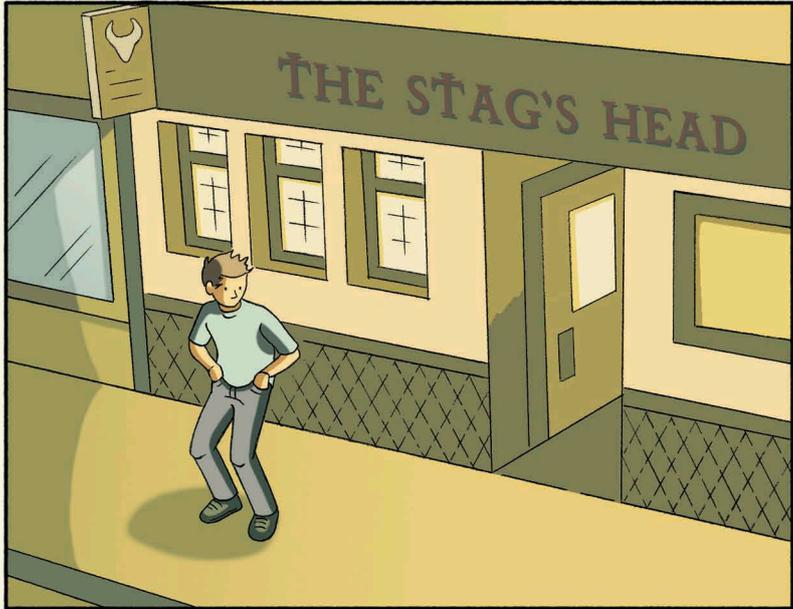
Jamie: Not really.

May: Here - are you in trouble again, Jamie?

Jamie: No! Honestly, Auntie May... It's about a job, okay?

**What makes
you spend?**





Pavel arrives to open up the pub.

Pavel: Jamie - just the man I wanted to see. Bit early for you isn't it, May?

May: I'm not stopping. I'll see you later...

Pavel: You and the girls coming to the quiz tonight?

May: Definitely! See you then.

Pavel: Nice lady, your auntie.

Jamie: Yeah, but she's always sticking her big nose into my business.

Pavel: Now business is what I wanted to talk to you about. Come on in.

Jamie: Business?

Pavel: Yes, the quiz is always busy, Jamie and I could use an extra pair of hands.

Jamie: I dunno...

Pavel: Just five hours and I'll pay £6.50 an hour.

Jamie: I can't, Pav. The folk from the Jobcentre drink in here sometimes. I'll get in trouble.

Pavel: You can declare it as a one-off job. I'll pay cash in hand...

Jamie: They'll take it off my money and I'll end up even more skint in two weeks.

Pavel: Oh well, just wanted to give you a go...

Jamie: A go?

Pavel: Yes, I heard Brian saying you needed a job?



**Making
ends meet?**

Jamie: Yeah, but I need something full-time. I need to pay the rent and put some by...

Pavel: Well, you could give it a shot tonight and if it works out, I'll give you more hours.

Jamie: Yeah?

Pavel: I could put you through the books. You'd be legit. National Insurance, tax - the lot.

Jamie: Legit, eh? That'd be a first...

Pavel: I pay just over the minimum wage. Still more than you get off the dole, eh?

Bobby comes in.

Bobby: I just can't lose today! Have you put your bet on yet, Jamie-boy?

Davey comes in.

Pavel: Oi! You're barred! Go on, out!

Davey: I'm just here to pick up my mate. You ready, Jamie?

Jamie: I need to think a minute, Davey...

Davey: What's to think about? I just saw that Kelli, by the way. Man, she was looking fresh...





What should
Jamie do?



Ending One - Jamie Decides To...?

Jamie is talking to a shadowy figure in a dark back room.

Boss: Well Jamie - Davey says you're doing a grand job.

Jamie: I'm doing my best...

Boss: Nice to have a bit of cash in your pocket, eh?

Jamie: Yeah.

Boss: Got a bit of totty on the go too, I hear?

Jamie: Yeah.

Boss: Bit of a looker, they say - bet she likes the finer things in life.

Jamie: Kelli's not like that.

Boss: They're all like that, mate, trust me. Now, I also hear you know your way around a motor?

Jamie: I'm a mechanic, yeah.

Boss: I've a car needs a clean up and a re-spray, if you get my meaning?

Jamie: I'm okay with what I'm doing thanks, boss.

Boss: More money in this kind of work, of course...

Jamie: Right.

Boss: And completely legit, naturally...

* * *

Outside Jamie's flat. Police car lights flashing and a policeman is talking to Jamie. May, Kim and Anji look on. Kelli stands nearby, holding Leon.



Ending Two - Jamie Decides To...?

Jamie and Bobby are outside the bookies.

Jamie: Yeeeeee-haaah! £65 quid! Bobby, you're a legend!

Bobby: Told you, son. I'm on a winning streak and I've got a tip on another long-shot...

Jamie: Dunno, mate - maybe I should quit while I'm ahead?

Bobby: Good odds, son - 10-1. Put your winnings on and you're looking at over £600.

Jamie: Unless we lose, of course.

Brian arrives.

Brian: Morning, lads - you look happy.

Jamie: Brian, man, I've just won £60! Not bad, eh?

Brian: I'll expect a pint tonight, then. Unless you're finally taking Kelli out instead?

Jamie: Maybe I will... If I win another race.

Bobby: We'd better get in there if you're coming, son.

Jamie: I'll see you later, Bri... And I'll get you that pint!

Brian: I'm not going to bet on it...

* * *

Some time later. Bobby is leaning against a wall, looking the worse for wear again. Jamie is kicking the wall in fury and frustration.



Ending Three - Jamie Decides To...?

The Stag's Head. Pavel and Jamie are behind the bar. Brian sits on a bar stool. May, Kim and Anji are at a table doing the quiz.

Brian: Pavel says you're doing a grand job.

Jamie: I'm doing my best...

Brian: Nice to have a bit of cash in your pocket, eh?

Jamie: Yeah, but it doesn't go very far.

Pavel: Hey, I told you - you'll get a pay rise when you've done the full month!

Jamie: Yeah - then me and Kelli will celebrate with a whole tin of baked beans.

Brian: How's it going with the lovely Kelli?

Jamie: It's going great, but little Leon costs money...

Brian: Yeah, I know. How are you doing with that budget we worked out for you?

Jamie: We're trying to stick to it but I'm not saving much for our small-business fund.

Brian: We'll get there in the end though, eh?

Jamie: Yeah - in fifty years. How many 75-year-old mechanics do you know?

Brian: Could be worse, mate. I hear your pal Davey is back in the tin pail.

* * *

Jamie and Kelli sit on a park bench with Leon. The scruffy dog sleeps at their feet. Jamie talks about his dream of a garage.



Glossary

A - ankle-biter (slang) - small child

aye (Scots) - yes

B - banged-up (slang) - in prison

buff (urban slang) - good-looking, sexy

B.S. (abbreviation) - bullshit

D - dae (Scots) - do

doin' (abbreviation/slang) - a 'doing', a beating

Deal or No Deal - a popular television game show where the top prize is £250,000

dole-merchant (slang) - someone who is claiming Jobseekers Allowance

F - funpire (slang) - someone who sucks all the fun out of life!

G - gangsta - (slang/abbreviation) - a hardened criminal, gangster

gimme some skin (American slang) - give me a low-five (celebratory gesture made by two people slapping each others lowered hands)

gonna (abbreviation) - going to

H - Hank Marvin (rhyming slang) - starvin' (starving)

high budget (urban slang) - someone who likes expensive things

hot-spice (urban slang) - a very attractive person

huv (Scots) - have

- I - innit** (abbreviation) - isn't it?
- M - mangy** - shabby, filthy, run down
- mutt** - a mongrel, a mixed breed dog
- N - neek** (slang) - a cross between a nerd and a geek
- R - rank** (slang) - disgusting, horrible
- rug-rat** - (slang)- a small child
- S - shiz** (American urban slang) - for sure, certainly
- sick** (urban slang) - good, cool
- 'sup** (urban slang) - what's up? What's happening?
- T - that'll be shining** (rhyming slang) - 'that'll be shining bright' = right
- tightwad** (slang) - someone who doesn't like to part with their money
- ting** (Jamaican dialect) - thing
- tin-pail** (rhyming slang) - jail
- W - what you saying?** (slang) - what are you up to? What are you doing?
- whipped** (slang) - under the thumb of your wife or girlfriend
- whit** (Scots) - what
- wisnae** (Scots) - was not
- why no'?** (Scots) - why not?

Financial Terms and Definitions

Annual Percentage Rate (APR) - This is how much you are charged to borrow money each year. It is made up of interest (what you pay for the use of borrowed money) and fees. Using APRs to help compare the cost of credit is simple - paid back over the same period, a loan with a low APR is cheaper than one with a higher APR.

Bankrupt - Bankruptcy is a way of clearing debts you can't pay (sequestration is the Scottish legal term). Bankruptcy has a number of consequences. It is costly and obtaining credit will become very difficult. The person who has been declared bankrupt hands over the things they own (their financial assets) to an appointed trustee, who then sells off whatever they are allowed to, to pay off the debts.

Benefits - You may be eligible to receive financial and other support from the State if you are on a low income or have certain costs to meet because of your personal situation.

'Cash-in-hand' - This is a method of payment usually for goods or services the aim of which is to defraud the government from Income Tax, National Insurance or VAT (see 'through the books').

Charity - This refers to 'a good cause' usually funded by contributions from individual or groups of people.

Cash flow - Cash flow is a business term that refers to the movement of money in and out of an organisation.

Credit - Buying on credit is a form of borrowing. It includes paying by credit card or store card, hire purchase, and other credit agreements including interest-free credit where you 'buy now pay later'.

Credit card - A plastic card used instead of cash as a method of payment for goods and services. You buy, and then pay later when you receive a statement from the credit card provider showing what you owe. Any balance that is not paid off at the end of the month will have interest added. If you do not pay the amount owed on the statement each month this can be an expensive way to borrow money.

Co-op stamps - This was the way that dividends were paid through being a member of a not-for-profit organisation. These were seen as a loyalty payment; an idea picked up and developed by other organisations such as Tesco Clubcard and Boots Advantage Card.

Council Tax - Council Tax helps pay for local services like policing and rubbish collection. It applies to all domestic properties, whether they are owned or rented.

Credit Union - This is a financial organisation that lets you save and borrow money. They are owned and run by their members, for their members. Membership depends on people having a common bond based on a geographical area or a place of work.

Debt - In money terms this is an amount owed to a person or organisation for funds borrowed. There is usually a cost to debt in terms of interest and charges so the amount owed can grow, sometimes very rapidly. If debt cannot be repaid there are a range of consequences. But if you are in debt you can get help, so DON'T PANIC - see 'Kelli's guide to debt'.

Door-step-lender - Not all doorstep lending is illegal. If you request someone working for a company to visit your home and the lender has a proper licence they can legally lend you money. Even if a loan is legal it can be very expensive. If you borrow money from someone who doesn't have a licence, you haven't broken the law - they have. See also 'loan shark'.

Earnings - These are normally payments for work and are usually taxable (depending how much is earned). There is also 'unearned income' from things like savings and property, which is also taxable.

Interest - Interest refers to both what you pay to borrow money and the amount earned on savings. Interest can be variable (goes up or down) or fixed (stays the same).

Invest - The act of putting money aside for the long term, which will hopefully grow in value (see also 'savings').

'Kitty' - This is a type of savings club where each member contributes a fixed sum for a stated period. The total sum contributed by the members of the 'kitty' is then distributed to individuals in the 'kitty' according to the original agreement drawn up.

Lender - A person or organisation that you can borrow money from such as a bank or a credit union.

Lottery - A lottery is a form of gambling which involves the drawing of lots for a prize. In the UK there is a national lottery for a cash prize. The term lottery can be used to suggest someone is taking a chance/running a risk on something.

Loans - A loan is a set amount of money that a person or organisation has agreed to lend you for a set period of time. Payments and whether there is a fixed or variable interest rate are agreed at the time of the loan. Loans can be secured against a big possession such as a car or house. The cost of such a loan is usually cheaper than one secured against nothing (an unsecured loan). But if a secured loan is not paid back then the possession can be taken away i.e. 'repossessed'.

Loan shark - If someone is not licensed to lend money it is illegal for them to do so. Such people are often known as loan sharks. They charge very high interest rates and provide you with little or no paperwork to confirm the arrangements they have made with you. Sometimes, loan sharks will take other illegal actions to collect the money they have lent you, such as threatening violence or taking away your credit cards, benefit books/cards or valuables. Borrowing from a loan shark is NOT illegal but should be reported. Help is available through the police or the Illegal Money Lending Team.

Minimum wage - The UK has a national minimum wage which legally sets the minimum amount an individual can be paid for an hour's work, this varies upon age.

Money lenders - See 'door-step-lenders' and 'loan sharks'.

National Insurance contributions (NICs) - You pay NICs from your earnings, if your earnings are more than a certain amount per week, to qualify for certain benefits including the State Pension.

Odds - This is the term used to express the chances of winning a bet or a prize on the lottery.

Repossessed - When the possession that a secured loan is secured upon is taken away (see 'loans').

Repayments - The amount you have to pay back to a person or organisation (usually monthly) when you borrow money.

Roll-over - Takes place when the 'jackpot' is not won on the national lottery. Money lenders may also offer to 'roll over' small loans, but may charge you extra. This can be a very expensive way to borrow.

Savings - Putting money to one side (in a jar or bank account or with a credit union) for use later. You will usually get interest on your savings if you save with a bank or a 'dividend' with a credit union. If you need to get at your money quickly you are likely to get less interest than if you do not need the money quickly. See also 'investments'.

Share profits - In the story this refers to sharing the 'kitty'. Businesses also share profits between those with a financial stake in the business and call this share profits.

Student loans - Loans and grants are available to students going into higher education (and for some students over sixteen in Wales and Northern Ireland) to help meet their tuition fees (where these are charged) and living costs. There is interest charged on the amount you borrow but it is less than a normal lender would charge you. You don't have to repay your loan until your income reaches a certain level, but interest keeps being added until you pay it all back.

Tax - A charge you pay to the government either centrally or locally - there are different types of tax. The main ones are Income Tax, VAT and Council Tax. Income Tax is what you pay on your earnings (if they are high enough). Value-Added Tax (VAT) is a charge on certain goods and services. When you are buying something make sure it is clear whether the price on the internet etc includes VAT. See also 'Council Tax'.

'Through the books' - This is a term used for 'legitimate' payments for goods and services that will be eligible for Income Tax, National Insurance or VAT (see - 'cash-in-hand').



Kelli's Guide to Debt

If you are struggling with money and in debt like I was... **don't panic!** You're not the first and won't be the last. There are things you can do.

First be honest about your money issues. Debt doesn't go away if you ignore it, it just gets bigger.

Second, get some FREE help. Lots of companies out there advertise saying they can help you. But you have to pay them, which means less money goes to paying off your debt. Can you find **free debt advice** locally? What about the Citizens Advice Bureau? There are also some national charities that can help too. Here are the biggest ones:

Stepchange Debt Charity:	0800 138 1111	www.stepchange.org
National Debt Line:	0808 808 4000	www.nationaldebtline.co.uk
Pay Plan:	0800 280 2816 020 7760 8980	www.payplan.com

Third, do what you can now. Try to get your paperwork together; it'll help when you see a debt advisor. If you can keep a spending diary or start a budget that'll help too - but don't worry if you haven't.

Fourth, share your problems with someone you trust who will support you and not judge. It's important to look after yourself and get support.

Fifth, is there anything you can change? Stuff you could cut down on or cut out? Don't worry if you can't make many changes. It's tough living on little money, I know. But if there are things you can do, you'll feel more in control.

Finally, don't get a new loan to pay off debts, with a bank or a payday lender or anyone else. You're borrowing more money and you may have to pay higher interest on any new loans you get. You'll end up paying more. Instead, see a free debt advisor who can help you **set up a payment plan** to pay off your debts in a way you can afford.



The Savvy Sofa Shopper's Guide to Credit

When I was thinking about buying the sofa I found out that there are lots of things to think about when taking out credit. But first I had to decide did I really need it? Could I save up for it, or was there a cheaper option? I learnt that if you do want to use credit, you need to look at two things: **APR** and **loan length**.

APR: The higher the APR the more you will pay back.

APR stands for Annual Percentage Rate. This is how much you are charged to borrow money each year. It is made up of interest (what you pay for using the borrowed money) and fees. To compare the cost of credit - paid back over the same time period - a loan with a low APR is cheaper than one with a higher APR.

Length of Loan: The longer you borrow money for, the more money you will pay back.

The cost of credit will also depend on the number of payments you make and over how long. A loan at a lower APR paid back over three years may cost more than a loan for the same amount at a higher APR paid back over one year. Be sure to check out how much you will pay in total.

When you take out a loan make sure you check what APR the company is offering you - it does not have to be the same APR as they advertised on the TV, internet etc. So check what the fees actually are! Are you being charged just to apply for a loan? Are you being sold any insurance you don't need?

There are no credit ratings or 'black lists' for credit. But if you have a poor credit history you will have fewer choices about what credit (APR) you can get.

The www.moneysavingexpert.com website has a section that tells you how to find out what your credit rating is. And remember - **don't sign any agreements without understanding them**. You can take an agreement away to get advice if you need to, in that way you really will be a savvy shopper!



Jamie's Weekly Budget

Now Jamie is working in the pub he has sat down with Auntie May and worked out a budget. He has more money coming in than on the dole and has no debts to pay off. He thinks he should have insurance, but can't afford it. Auntie May says saving £1 a week is a start plus putting money aside for clothes and going out. **What do you think of Jamie's weekly budget?**

Total money coming in	(as of December 2013)	£135.99
From:	Wages	78.00
and	Housing Benefit & Council Tax reduction	57.99
Total money going out	(as of December 2013)	£135.99
Being spent on bills	Rent/mortgage	63.50
	Council Tax	6.28
	Electricity/gas/water	8.09
	TV licence	0.93
	Mobile/broadband	6.00
	Insurance	0.00
Weekly spending	Food	25.00
	Travel/petrol	2.00
	Household	2.43
	Clothes	3.00
	Cigarettes/drinks	11.76
	Eating out/takeaway/trips	4.00
	Presents for Leon	2.00
Things to save up for	Garage fund	1.00
What's left	RESULT!	0.00

Author and Illustrators' Biographies

Gowan Calder

Gowan is an actress and playwright. Her plays include *An Audience with the Lizard Lady* and *Backstage at the Pussykat-Klub* (performed and toured throughout Britain), *Days of War and Rosie* (A Play, a Pie and A Pint, Glasgow), *Mrs McCaulay is Carried Forward* and *Nude, Untitled* (BBC Radio 4), *Bang, Bang You're Dead* (Woman's Hour, BBC Radio 4) and *Truth Conquers All* (West Lothian Youth Theatre). She has also worked as a playwriting lecturer at Queen Margaret University, Edinburgh, and spent a year as writer-in-residence in HMP Glenochil. As an actor she has worked in theatre, radio, TV and film and performed in Europe, America, Asia and throughout the UK. Gowan lives by the sea near Edinburgh and has often been skint!

Metaphrog

Metaphrog are Sandra Marrs and John Chalmers. Together, they have been creating comics, graphic novels and illustrations since 1996, gradually building a loyal following and receiving critical acclaim worldwide. John is from Scotland and studied science, gaining several degrees, including a PhD from Strathclyde University's Electronic and Electrical Engineering Department in a branch of Opto-Electronics involving micro-machining. Sandra is from France and has a degree in Arts and Letters. In 1994 she moved to Scotland. That same year, John returned from working in the Netherlands. Their meeting was a catalyst, and within a few months, they created Metaphrog. Their *Louis* series of graphic novels has received several prestigious award nominations, including three Eisner Award nominations: Best Graphic Album New, Best Title for a Younger Audience, and Best Coloring and an Ignatz Award nomination for Best New Talent. *Louis - Night Salad* was Highly Commended for the Scottish Children's Book Awards.

Visit www.metaphrog.com

Follow them on Twitter @metaphrog

Useful Websites

- Activities and ideas to use with this book: www.skintbook.org.uk
- Advice Networks: www.adviceuk.org.uk
- BBC Learning: www.bbc.co.uk/learning
- BBC Skillswise: www.bbc.co.uk/skillswise
- Citizens Advice Bureau: www.citizensadvice.org.uk
- Family Learning: www.familylearning.org.uk
- Government (information about benefits, consumer rights etc): www.gov.uk
- Groundwork: www.groundwork.org.uk
- Insolvency Service (bankruptcy, debt relief orders etc): www.bis.gov.uk/insolvency/personal-insolvency
- Loan Shark help: www.gov.uk/report-loan-shark or to check if someone is licensed to lend: www.oft.gov.uk
- Money Advice Service: www.moneyadviceservice.org.uk
- Money Basics: www.creditaction.org.uk
- Money for Life: www.moneyforlifeprogramme.org.uk
- Money Saving Expert: www.moneysavingexpert.com
- National Debt Line: www.nationaldebtline.co.uk
- PayPlan FREE debt management plans: www.payplan.com
- Quaker Social Action: www.Quakersocialaction.org.uk
- Step Change Debt charity: www.stepchange.org
- Workers Educational Association: www.wea.org.uk

SKINT!

Skint is when you're short of cash but it's only supposed to be a temporary situation... Isn't it? So why does Kelli feel like she's skint all the time!

Maybe today she'll pick the winning lottery ticket or is that just another pound down the drain? Or will May and her pals in Kim's Kafé, come up with a way to help Kelli save money? Maybe Dani has the solution, with a business plan that will help everyone...?

And then there's Jamie. He's just out of jail and trying to go straight. Jamie really wants to ask Kelli out but he needs to sort himself out first. He could get some advice from Brian but does Brian really know what he's talking about? Maybe Bobby's tip on the horses is the answer? Or what about Davey's £50 cash-in-hand, no questions asked?

What should Jamie and Kelli do? Read their stories and help them decide.

www.scottishbooktrust.com

www.scotland.gov.uk

www.standardlife.com

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