

A NEW FINFORCE DIVISION

FinForce Bedtime Stories

Twelve gentle money stories to read aloud, with Frankie, Winston and Patty

SERIES ONE · MONEY FIRST STEPS

A note for grown-ups

These are the twelve stories from our Series One picture book, retold as calm, read-aloud bedtime stories. Each one takes about three to five minutes to read. There are no numbers to remember and nothing to worry about: just a small, kind idea about money to fall asleep on.

Walking through every story are three puppies from the FinForce Dog House:

Frankie
The sensible one. Always says "Righto boys."

Winston
Small, black and curly. Thinks about sausages a lot.

Patty
The showman. Has a trick for every occasion.

At the end of each story there's a *tiny idea*, one sentence you can chat about in the morning, if anyone's still awake to ask.

General information only, not personal advice. These stories simplify real rules for young listeners; the full details are in the Series One picture book. FinForce is a Corporate Authorised Representative (No. 001241242) of Financial Force Pty Ltd, AFSL 238337. All characters are fictional. © 2026 FinForce.

TONIGHT'S STORY

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STORY 1 · EARNING

Mia's First Pay Day

Once upon a time, on a quiet street in Brisbane where the jacarandas drop purple flowers like soft confetti, there lived three puppies called Frankie, Winston and Patty.

Frankie was the sensible one. Winston was small and black and curly, and he loved sausages more than anything in the world. And Patty was the showman, who could do a trick for every occasion, even if most of his tricks were really just falling over with style.

Every morning the three puppies trotted past a little cafe on the corner. And one morning, there was someone new behind the counter. Her name was Mia, and she was nineteen, and it was her very first job.

"Righto boys," whispered Frankie. "A first job is a big day. Let's keep her company."

Before her very first shift, Mia sat at a small table out the back and filled in a form. It told her boss who she was, so that just the right amount of tax would come out of her pay. Not too much. Not too little. Just right, like the porridge in the story about the three bears.

Winston peered over the edge of the table. "Is it a form for sausages?" he asked hopefully.

"It's a form for grown-ups," said Frankie gently. "It helps the money go to the right places."

Mia worked hard all week. She made coffees and wiped tables and smiled at every customer, even the grumpy ones. And at the end of the week, a little message popped up on her phone. Her very first payslip.

She sat on the bus and read it slowly. There was the money she had earned. There was the bit that went to tax, which helps pay for schools and hospitals and parks where puppies can run. And there was the money that landed in her bank account, all her own.

"And look," said Patty, squishing his nose against the bus window. "There's more!"

There was. On top of her pay, the cafe also put some money away for Mia, into something called super. Super is like a little seed that gets planted today and grows slowly, slowly, for a very long time, until one day, when Mia is old and grey, it has grown into a tree she can sit under.

That night, Mia folded her payslip and put it in a shoebox on her bookshelf, next to a little pot plant. She would keep every one.

"Why does she keep them?" yawned Winston.

"Because one day," said Frankie, "it helps to know where everything went."

The three puppies curled up on the cafe doorstep in the last of the evening sun. Patty did one sleepy trick. Winston dreamed of sausages. And Frankie closed his eyes, pleased, because Mia had taken her very first step.

Goodnight, Mia. Goodnight, puppies. Goodnight, little one.

TONIGHT'S TINY IDEA

Every pay has three parts: what you earn, what goes to tax, and what's yours. And super grows quietly in the background.

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STORY 2 · EARNING

Raj and the Payday Seeds

Down the street from the puppies' house lived a man called Raj. Raj was an electrician, and he wore a tool belt that jingled when he walked. Winston thought it sounded like a lunch bell.

Every afternoon Raj sat on his back steps, and every afternoon three puppies sat next to him. Raj didn't mind. He liked the company.

"Do you know what super is, boys?" Raj asked one evening.

Frankie nodded wisely. Winston shook his head. Patty did a little bow, which didn't answer the question but looked lovely.

"It's money my work puts away for me, for when I'm old," said Raj. "Like planting seeds. Every time I get paid, a few more seeds go in the ground."

"How many seeds?" asked Winston.

"Twelve out of every hundred," said Raj. "Twelve little seeds."

Raj told them that a long time ago, which really wasn't that long ago, the seeds only got planted every few months. Big handfuls, every season, like the four seasons of a tree. Sometimes the seeds were late, and sometimes they got lost on the way.

"But now," said Raj, "the seeds get planted every single payday. Every time my pay comes in, my super has to arrive in my fund soon after. Like a little courier van zooming along the street."

Patty pretended to be the courier van. He zoomed in a circle and fell over. Everyone clapped.

"So what do you do?" asked Frankie.

"Every now and then," said Raj, "I check. I look at my pay, and I look at my super, and I make sure the seeds arrived." He held up twelve smooth river stones he'd collected and lined them up along the step. "Payday, seeds. Payday, seeds. It's nice and steady."

The sun went down over the rooftops. The stones glowed pink and then grey. Winston curled up against Raj's boot, which

smelled faintly of sausage rolls, and was very happy.

"Little and often," whispered Frankie, as his eyes grew heavy. "That's how gardens grow."

Goodnight, Raj. Goodnight, seeds. Goodnight, little one.

TONIGHT'S TINY IDEA

Super is paid on payday now, so it grows little and often, and it's worth checking it arrives.



STORY 3 · EARNING

Grace's Faithful Fund

Grace lived in the flat above the bakery, and she had a big change coming. After years working in a clothes shop, she was starting a brand-new job in an office in the city.

"A new job!" said Patty. "Does she get a new name badge? A new desk? A new chair that spins?"

"Probably," said Frankie. "But not everything has to be new."

You see, in the olden days, every time someone got a new job, they often got a new super account too. One here, one there, one somewhere else. And each little account would ask for its own small fee, like three different puppies each asking for their own dinner.

"That sounds like me," said Winston proudly. "I would ask for three dinners."

"Exactly," said Frankie. "Which is why it's not a very good idea."

These days, things are tidier. When Grace starts her new job and doesn't pick a fund, her new work can look up the super account she already has. It's called a stapled fund, because it sticks to her, like a puppy who follows you from room to room.

"Like me!" said Patty, following Grace from the kitchen to the lounge and back again.

"Just like you," laughed Grace.

But Grace is still the boss of her own super. If she wants to, she can choose a different fund by filling in a form. So one quiet Sunday, she sat on the couch with a cup of tea and looked carefully at her fund. How much did it cost? How had it grown? Was it still the right one for her?

The three puppies sat at her feet, very still, as if they were thinking too. Winston was mostly thinking about crumbs from the bakery. But he was thinking very hard about them.

In the end, Grace decided. She knew why she chose what she chose, and that felt good.

That night, as the city lights twinkled, Patty curled up close to Grace's slippers. "I'm your stapled puppy," he mumbled. "I follow you everywhere."

Goodnight, Grace. Goodnight, faithful fund. Goodnight, little one.

TONIGHT'S TINY IDEA

One super account that follows you from job to job usually means fewer fees, and you can still choose.



STORY 4 · SAVING AND BUDGETING

Tom and Lani's Rainy-Day Jar

Tom and Lani had just moved into the little wooden house on stilts at the bottom of the hill. They carried boxes up the steps all day long, and three puppies helped by getting in the way.

That night, when all the boxes were inside, they sat at their little table with two cups of tea and a notepad.

"What are you writing?" asked Patty, standing on his back legs to see.

"A plan," said Lani. "For our money. It's called a budget."

A budget is a little like packing a lunchbox. There's a spot for the sandwich, which is the bills and the rent. A spot for the fruit, which is the food. A spot for a treat, which is the fun. And one small spot, right at the bottom, kept for later.

"What goes in the later spot?" asked Winston.

"That's our rainy-day jar," said Tom, and he put a glass jar on the windowsill. "Every payday, a little bit goes in. Not a lot. Just a little."

It was really a savings account at the bank, but they liked to call it a jar, because then they could picture it filling up, coin by coin, while the rain fell outside.

Weeks went by. Then months. The jar slowly filled.

And then, one grey and stormy afternoon, their little green car got a flat tyre. And when the mechanic looked, he said it needed two new tyres, not just one.

Oh dear, thought the puppies. Winston hid behind Frankie.

But Tom and Lani didn't panic. They didn't have to borrow. They didn't have to worry. They just opened the rainy-day jar and paid the bill. That's exactly what the jar was for.

"See?" said Frankie softly. "A little bit set aside means a bad day doesn't have to become a bad month."

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The next payday, they started filling the jar again, a little at a time. And the evening after that, they watered their vegie garden as the sun went down, with the jar sitting on the back step, catching the last golden light.

Goodnight, Tom and Lani. Goodnight, rainy-day jar. Goodnight, little one.

TONIGHT'S TINY IDEA

A simple plan for your money, and a little saved for surprises, makes rainy days easier.

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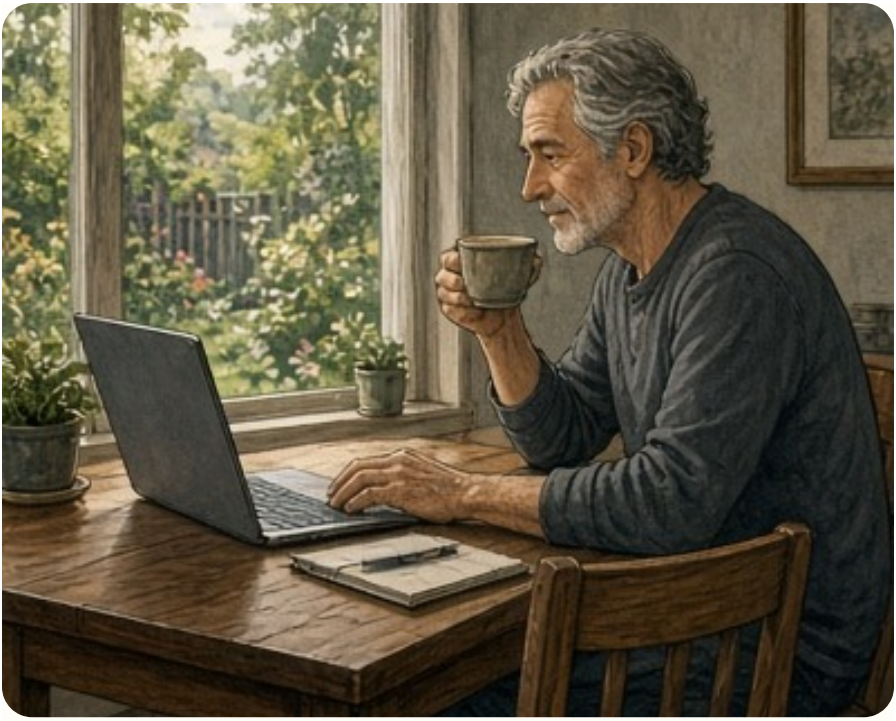

STORY 5 · SAVING AND BUDGETING

Ken's Busy Little Bees

Ken was a gardener with silver hair and a straw hat, and he kept bees at the bottom of his garden. The three puppies were not allowed near the bees. Winston had learned this the hard way.

Ken also kept a savings account at the bank. Every month he put a little money in, and every month the bank gave him a little bit extra, just for keeping his money there. That extra is called interest.

"It's like my bees," said Ken, leaning on his rake. "They make honey without me doing much at all. My savings make a little interest, the same way."

"Honey for doing nothing!" said Winston.

"Not quite," said Frankie. "Ken has to tell the tax office about his honey."

Because here's the thing that surprises lots of grown-ups: the interest Ken earns counts as income, just like the money from a job. So once a year, when he does his tax return, he writes down his interest too.

"Even the tiny bits?" asked Patty.

"Even the tiny bits," said Ken. "Every drop of honey counts."

Ken had also given the bank his tax file number. That's a special number that's just for him. If he hadn't, the bank would have had to keep back a big slice of his interest for the tax office, just in case. He'd get it back later, but who wants to wait?

Most years, the tax office already knew about Ken's interest, because the bank told them. It popped up on his tax return all by itself. But Ken always checked it carefully, the way he checked each beehive.

As the sun set, golden as honey, Ken sat on his verandah with a cup of tea. The bees buzzed softly home. And three puppies lay at a very sensible distance from the beehives.

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"Bees make honey," murmured Frankie. "Savings make interest. And both are worth keeping an eye on."

Goodnight, Ken. Goodnight, busy bees. Goodnight, little one.

TONIGHT'S TINY IDEA

Interest your savings earn is income, so it goes on your tax return.

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STORY 6 · SAVING AND BUDGETING

Dot's Treat Tin

At the very end of the street lived Dot. She was seventy-one, and she had the best treat tin in the whole of Brisbane. It was round and painted with roses, and inside she kept a little cash for treats. Ice creams. Lamingtons. And, once a week, a sausage roll for a certain small, black, curly puppy.

"I love Dot," said Winston, every single day.

One afternoon Dot opened her tin, counted her coins, and frowned a little. "You know, boys," she said, "when I was a girl,

this much money would buy a whole bag of lollies. Now it buys about a handful."

"Did the lollies get bigger?" asked Patty.

"No, sweetheart," said Dot. "The prices got bigger."

When prices slowly go up over the years, each dollar buys a little bit less. Grown-ups call it inflation. It happens so slowly you can hardly see it, like the hands moving on a clock.

"It's like a sandcastle," said Frankie, "at the beach. The waves don't knock it down all at once. They just nibble at the edges, a tiny bit each time."

The Reserve Bank, which is a bit like the grown-up in charge of money for the whole country, tries to keep prices rising only slowly and steadily, a little each year.

"So money sitting in a tin gets a little smaller?" asked Patty.

"It stays the same number," said Dot. "But it can buy a little less."

Dot liked her treat tin, and she kept it. Cash is safe and ready whenever you need it, for ice creams and lamingtons and emergencies. But for the rest of her savings, the money she wouldn't need for a long time, Dot decided to have a chat with an adviser about whether some of it should be growing instead.

That evening Dot shared one last sausage roll, three ways, which was very fair. The sky turned pink, then purple. And three full puppies fell asleep under her rose bushes.

Goodnight, Dot. Goodnight, treat tin. Goodnight, little one.

TONIGHT'S TINY IDEA

Prices rise slowly over time, so money that sits still can buy a little less each year.

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STORY 7 · INVESTING

Ruby and Grandma's Baskets

Ruby lived in the house with the red letterbox, and she had just done something wonderful. She had saved up her very first big pile of money, and now she wanted it to grow.

On Sunday there was a family barbecue. The three puppies were there, of course, sitting very close to the sausages. Winston had not blinked in an hour.

Ruby's uncle, in his brightest flowery shirt, waved his tongs in the air. "Put it all in the one company!" he said. "Everyone's talking

about it! It can only go up!"

Ruby nodded politely. But something tickled the back of her mind. It was something her grandma used to say.

Grandma used to sell eggs at the market every Saturday. And she never, ever carried all her eggs in one basket. She carried lots of little baskets, a few eggs in each.

"Why?" Ruby had asked her once, when she was small.

"Because if I trip," Grandma had said, "I only break a few. Not all of them."

"That's very clever," said Patty, who tripped often.

Money works a bit like that too. If you put all of it into one thing, and that one thing has a bad day, it can all go wrong at once. But if you spread it out, across lots of different things, then when one has a bad day, the others are still there, sailing along. Like a little fleet of paper boats on a creek. If one tips over, the rest keep floating.

Some grown-ups use something called a fund, which is like a big market stall with lots of different fruits in one place. Apples and mangoes and bananas and plums, all together.

"Is there a sausage stall?" asked Winston.

"There's a stall for everything," said Frankie.

So Ruby thought about what she wanted, and how long she could wait, and how bumpy a ride she could handle. And she chose a

mix that felt right for her.

That night, Ruby read in bed by lamplight with her cat asleep on her feet. She didn't lie awake worrying. And outside, three puppies slept in a row, each in their own little basket.

Goodnight, Ruby. Goodnight, Grandma's baskets. Goodnight, little one.

TONIGHT'S TINY IDEA

Spreading money across different things, instead of one, means one bad day doesn't spoil everything.

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STORY 8 · TAX AND STUDY

Lachlan's Slow and Steady Hill

Lachlan was the young man who lived across the road. He had just finished university, where he studied to become an engineer, which means he learned how to build bridges and roads and very strong things.

"Did he build the dog house?" asked Winston.

"No," said Frankie. "But he could."

To help pay for his study, Lachlan had borrowed some money from the government. It's called a HELP debt. And the kindest thing about it is that he doesn't have to pay any of it back until he's earning enough money.

"That is very kind," said Patty, and he did a polite little bow to the government, wherever it was.

Every year, on the first of June, the amount Lachlan owes grows a little bit, to keep up with rising prices. Not by a lot. Just a nudge, like when you grow a tiny bit taller over the winter.

Lachlan got his first big job building a bridge. And because he now earned enough, a little piece of every pay went towards his HELP debt. He told his work about it, so they could help by putting a little aside each payday.

"It's like walking up a long, gentle hill," Lachlan told the puppies one evening, as they all walked up the steep street together. "You don't run. You don't stop. You just keep going, one step at a time."

Frankie walked beside him, slow and steady. Patty ran up the hill, ran back down, and ran up again, and was very tired. Winston sat down halfway and asked to be carried.

"Some of us are hill runners," laughed Lachlan, scooping Winston up. "And some of us are hill walkers. I'm a walker."

At the top of the hill they could see the whole city, and the river, and a bridge glowing in the evening light.

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"One day," said Lachlan, "I'll get to the very top of my HELP hill too."

Goodnight, Lachlan. Goodnight, gentle hill. Goodnight, little one.

TONIGHT'S TINY IDEA

Study loans are paid back slowly, from your pay, once you earn enough. Slow and steady gets there.



STORY 9 · TAX AND STUDY

Helen's Shoebox of Summer

Helen was a teacher with kind eyes and a very tidy desk. She lived in the house with the big mango tree, and the three puppies loved her, because she always had a dog biscuit in her cardigan pocket.

Every year, when winter came to Brisbane and the mornings turned cool and crisp, Helen did something called her tax return.

"What's a tax return?" asked Patty.

"It's like a letter," said Frankie, "that tells the government about the money you earned in the year. Then they check that you paid just the right amount of tax."

Helen knew the money year finished at the end of June. But she didn't rush. She waited until late July, when lots of the information had already filled itself in, like magic, from her work and her bank.

"Magic?" said Winston, ears up.

"Not real magic," said Frankie. "Just very good computers."

Then Helen opened her special shoebox. All year long, whenever she bought something for her classroom, like books or pens or a new whiteboard marker, she popped the receipt in the box. Not in a big rush at the end. Bit by bit, as she went.

Patty tried to help by sorting the receipts with his nose. He sorted them into one big pile, then sat on it. Helen laughed and let him stay.

"If I do it myself," said Helen, "I need to finish by the end of October. If I ask a tax agent to help me, I can sometimes have a little longer."

"I would ask for longer," said Winston.

"You would ask for longer for everything," said Frankie.

By the time the evening star came out, Helen was finished. She closed the laptop, closed the shoebox, and gave each puppy a

biscuit from her cardigan.

Winston fell asleep with crumbs on his nose. Frankie fell asleep feeling tidy. And Patty fell asleep on the empty shoebox, which he decided was now his bed.

Goodnight, Helen. Goodnight, shoebox. Goodnight, little one.

TONIGHT'S TINY IDEA

Keeping receipts as you go makes tax time calm, and there's a deadline to remember.



STORY 10 · FAMILY

Priya, Tom and the Littlest Neighbour

One warm August morning, there was a brand-new sound on the puppies' street. It was a tiny, squeaky cry, coming from the house with the blue door. Priya and Tom had a brand-new baby girl.

Frankie, Winston and Patty sat very still on the footpath and listened. "A baby," whispered Patty. "The smallest neighbour of all."

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Babies need a lot of looking after. They need cuddles, and feeding, and rocking, and singing, and more cuddles, all day and most of the night. So Priya and Tom were going to stay home for a while to look after her.

"But if they stay home," asked Winston, worried, "who pays for the sausages?"

"There's help for that," said Frankie. "It's called Parental Leave Pay. The government pays new parents for a while so they can be home with their baby."

For babies born now, families can get about twenty-six weeks of this help. That's half of a whole year of cuddles. And some of the weeks are kept just for each parent, so that Priya and Tom can both have special time at home.

"Both of them!" said Patty, and did a happy spin.

And there was one more lovely surprise. Now, on top of the pay, a little extra goes into the parent's super too, a bit like the seeds that Raj's work plants every payday. So even while they're home rocking the baby, their little super trees keep growing.

"Does it happen by magic?" asked Winston.

"It happens by itself," said Frankie. "After the year ends. Priya just needs to make sure her super fund has her details right."

So that evening, while the baby slept, Priya checked her super fund and made sure everything was up to date. Tom made a cup

of tea. And three puppies lay on the front verandah, very quietly, so as not to wake anyone.

The moon came up. A soft little snuffle came from inside. Patty, who usually never stopped moving, didn't do a single trick. He just listened.

"Welcome to the street, littlest neighbour," whispered Frankie.

Goodnight, baby. Goodnight, Priya and Tom. Goodnight, little one.

TONIGHT'S TINY IDEA

New parents can get paid leave from the government, and now a little super is added on top.

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STORY 11 · FAMILY

Ana's Two Little Acorns

Ana lived in the house with the swing in the front yard, and she had two little boys who loved the puppies more than anything. They rode on Frankie, which Frankie put up with very patiently.

One evening, after the boys were tucked into bed, Ana sat at the kitchen table, thinking.

"What are you thinking about?" asked Patty, resting his chin on her knee.

"I'd like to save and invest some money for my boys," said Ana. "Like planting two little acorns, so that one day they'll grow into two big oak trees."

"Plant them in their names!" said Winston. "Then the trees are theirs."

Ana smiled. "That's what lots of people think. But it's not quite so simple."

You see, when money is invested in a child's name, and it earns things like interest, there are special rules for children under eighteen. A tiny bit can be earned without tax. But after that, the tax goes up very quickly, much faster than for grown-ups.

"That doesn't seem fair," said Patty.

"The rules are there for a reason," said Frankie, who always tried to see both sides. "They stop grown-ups moving their own money into kids' names just to pay less tax."

Money that children earn from their own job, like a paper round when they're older, is different. That's taxed the normal way.

So Ana thought carefully. She could hold the investments in her own name and keep them for the boys. Or there might be other ways. She decided the wisest thing to do was to talk it through with someone who knew the rules well, before she planted anything at all.

"Good acorns need good soil," said Frankie.

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Upstairs, the two boys slept, one with his foot sticking out of the blanket. Ana tucked it back in. Three puppies curled up on the mat outside their door, like guards.

Goodnight, Ana. Goodnight, little acorns. Goodnight, little one.

TONIGHT'S TINY IDEA

Saving for kids is lovely, but money in a child's name has special tax rules, so plan first.



STORY 12 · HOME

Jordan and Sam's Someday House

Jordan and Sam rented the little yellow house next to the park. They had a vegie patch, a hammock, and a dream. One day, they wanted a home of their very own.

Every Saturday the three puppies would watch them walk past houses with For Sale signs, slowing down, looking up, and imagining.

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"Why don't they just buy one?" asked Winston. "I would buy a house made of sausages."

"Houses cost a lot of money," said Frankie. "Most people borrow from a bank. But the bank usually wants you to save up a big piece first. It's called a deposit."

Usually the bank asks for a big deposit, about one fifth of the price of the house. And that can take a long, long time to save, especially when you're paying rent too.

"That's like trying to fill a swimming pool with a teaspoon," said Patty.

But there is a helping hand for some first home buyers. It's called the First Home Guarantee. If Jordan and Sam are eligible, they might be able to buy with a much smaller deposit, because the government promises the bank it will help, a bit like a grown-up holding the back of your bike while you learn to ride.

There are rules, of course. The house can't cost more than a certain amount. And they need to go through a bank that's part of the scheme.

"So should they do it?" asked Winston.

"That's their choice to make," said Frankie. "A smaller deposit means a bigger loan. So the wise thing is to get good advice and make sure the repayments feel comfortable, not just this year, but for many years."

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So Jordan and Sam kept saving, kept learning, and booked a time to talk it all through. They weren't in a hurry. They wanted to get it right.

That night, swinging gently in their hammock, they talked about the someday house. Maybe a big tree. Maybe a verandah. Definitely a backyard for a dog, they said, and three puppies sat up very straight, just in case.

Goodnight, Jordan and Sam. Goodnight, someday house. Goodnight, little one.

TONIGHT'S TINY IDEA

Buying a home usually starts with a deposit. Some schemes can help, but taking time to plan matters.

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FINFORCE BEDTIME STORIES

Sweet dreams

Every story in this book has a daytime twin in **The FinForce Picture Book: Series One**, with six pictures and a plain-English note for grown-ups. There's also a colouring-in edition to download.

FinForce is a Brisbane financial planning practice. If one of these stories sounds like your family's next step, we're happy to talk: finforce.com.au · 07 3262 6585.

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