FinForce

FINFORCE BEDTIME STORIES · DOGS RACING

Drive-Away Day

For children and grown-ups, ages 5 to 10

FINFORCE DOGS RACING · BOOK 5



With all eight dogs from the FinForce Dog House

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THIS BOOK BELONGS TO

A RACING STORY

for

With love from the FinForce team



Meet the racers

Frankie
The oldest, and he loves food. Fluffy light-brown fur and a white chest. He drives a dark grey Porsche GTS, always says "Righto boys," and never says no to a snack.

Paddington
The youngest, but the biggest dog of the team, and he loves to play. Red-gold curls and a white nose. He drives a red Ferrari 488, and is always ready for a bounce or a trick.

Winston
The middle dog, and the smallest, with a very big heart. Black and curly, kind, and always ready to help. He drives a bright yellow Lamborghini Huracán.

Archie
A black-and-white Cavoodle. He drives a sleek grey electric Audi RS e-tron GT.

Freddie
An orangey-brown Cavoodle. He drives a smooth white electric Porsche Taycan Turbo.

Barney, Bracky and Bossy
Three super-speedy black Cavoodles who run the pit crew, with a toolbox, a charger cable and a flag.

All eight dogs are getting new cars. A simple story for children, with a short grown-up box on the lesson pages. Do the voices!

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One sunny morning at the Dog House, Frankie tapped a list, and a biscuit crumb fell off it.
“Righto boys. New cars for everybody. All eight of us.”
Big Paddington bounced so hard the list fluttered. Little Winston wagged. “All of us? Even the pit crew?”
“Even us!” said Barney, Bracky and Bossy, already packing a toolbox, a charger cable and a flag.

Every dog would have a car of their own.



At the car yard, a huge sign stood in front of a shiny yellow car. It showed one big number.
"That's the price!" bounced Paddington, the biggest dog of the team, as if the number were a game to win.
Frankie licked a crumb from his nose. "Is that the whole price, though? It looks a bit like a menu with only the main meal written down."
Little Winston padded closer, kind and careful. "We should ask what else we have to pay."

The number on the sign is not always the whole story.

FOR GROWN-UPS

The advertised price is the figure you first see on a sign or a website. It may not include everything you pay to take the car home. A drive-away price is meant to include those extras, but you should still check what is in it. Example only: an advertised price of $45,000 might have on-road costs of about $3,000 to $6,000 on top, depending on the car and the state. These figures are examples, not a quote.



A kind helper at the yard pointed to a second, longer list. It had no racing stripes, only ordinary things.

“These are on-road costs,” said Frankie, squinting as if the list were a very long breakfast menu. “They’re the extras you pay to drive the car away.”

Winston, the smallest, stood on tiptoe so the others could hear. “So the drive-away price is the sign price, plus these, if they’re not already in.”

Paddington’s ears lifted. “Then we need the true number, not just the big one.”

FOR GROWN-UPS

On-road costs are the extra amounts often added after the advertised price. They commonly include stamp duty, registration, compulsory third party insurance (CTP), and dealer delivery or administration fees. A genuine drive-away figure should include these, but inclusions vary, so it is wise to ask for a full, written breakdown. Example only: delivery and paperwork fees might be several hundred to over a thousand dollars. These figures are examples, not a quote.

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“This one is stamp duty,” said Frankie, circling a line. “It’s a tax you pay when you buy the car.”
“Like GST on a bun?” asked Paddington, bouncing.
“A bit like that, lad. It’s how we chip in. But it is its own thing, and it can be quite a lot.”
Winston nodded helpfully. “So we save for the tax too, not just for the shiny car.”

FOR GROWN-UPS

Stamp duty is a state or territory tax payable when you buy a car. The amount is often based on the price or value of the vehicle, and rules differ around Australia. It is usually paid at the time of purchase, and a drive-away price may already include it. Example only: stamp duty on a $45,000 car might be about $1,000 to $2,000 in some states, and more or less in others. These figures are examples, not a quote, and not a rate for any particular car or state.



Next came two more lines, side by side.
“Registration, or rego, is the ticket that lets your car use the roads,” said Frankie. “You renew it as time goes on.”
“And CTP,” said little Winston, proud to help, “is special insurance that looks after people if someone is hurt in a crash. You have to have it.”
Paddington practised standing very still, like a statue of a well-behaved car. Then he bounced anyway.

Rego and CTP help a car go on the road, safely and legally.

FOR GROWN-UPS

Registration (rego) is the official fee and process for keeping a vehicle legal to use on public roads, usually renewed every six or twelve months. CTP, or Compulsory Third Party insurance, helps cover injury to other people in a crash. In Australia you must have it; in some states it is arranged with registration, and in others it is arranged separately. Example only: rego and CTP together might be several hundred to more than a thousand dollars a year, depending on the state, the car and the driver. These figures are examples, not a quote. CTP is not the same as comprehensive car insurance.



“If CTP looks after people,” said Paddington, “what looks after the car?”
Winston thought of the spare wheel, and of having a plan if things went wrong. “Insurance,” he said kindly. “You pay a little, so a big mishap doesn’t wipe you out.”
Frankie sighed, because insurance did not come with a snack. Then he nodded. “Righto. We hope we don’t need it. If we do, we’ll be glad.”

A little protection can save a very big day.

FOR GROWN-UPS

Comprehensive or third-party property insurance is separate from CTP. It can help with damage to cars and property, and sometimes theft, depending on the policy. You usually pay a premium, and there may be an excess if you claim. What is covered, and what it costs, varies. Example only: a year’s comprehensive cover might be several hundred to several thousand dollars, depending on the car, the driver and the policy. These figures are examples, not a quote, and this is not a recommendation of any product.



“And after we drive away,” said Archie, “the car will still want things.” They made a running-costs pile: fuel for some, a charge for the electric cars, tyres, a service, and — Frankie added this himself — the odd bun on a long trip.

Little Winston helped sort the pile into ‘needs’ and ‘nice-to-haves’. Big Paddington rolled a tyre as if it were a toy, then set it back, good as gold.

A car keeps costing money after you buy it.

FOR GROWN-UPS

Running costs are the ongoing costs of using the car: fuel or electricity, tyres, servicing, repairs, parking, cleaning and the like. They can add up over a year and are easy to underestimate. Example only: some households budget $50 to $100 or more each week, but the true amount varies widely with the car, how far you drive, and energy or fuel prices. These figures are examples, not a forecast.



A poster at the yard showed a small payment, once a month, and a very happy dog in a very shiny car.
“We could borrow,” said Paddington, bouncing. “Then we could get the cars today!”
Frankie looked longingly at the shiny car, and then at his biscuit money.
“If we borrow, we pay the money back, and we pay interest too. So the whole cost is bigger than the price.”
Winston, small and careful, said, “We should add up the total, not just the little monthly bit.”

A small payment can hide a bigger total.

FOR GROWN-UPS

If you take out a car loan, you borrow money and pay it back over time, with interest. The total you pay is the amount borrowed plus interest and any fees, which is more than the price of the car. Example only: borrowing $40,000 and paying it back over five years might mean a total of around $46,000 to $52,000, depending on the interest rate and fees. These figures are examples only, not a real rate, not a quote, and not a recommendation of any loan.



Freddie nosed a very shiny car, and then an older, still-lovely one beside it.
“Cars can be worth less later,” said Frankie. “That’s depreciation. The shine stays in your memory, but some of the value drives away, even if you are careful.”
Paddington’s bouncing slowed, just for a moment. Winston leaned against him, a small kind weight. “Then we choose well, and we keep the cars a good long time.”

A car can be worth less later than it is today.

FOR GROWN-UPS

Depreciation is the loss of value as a car gets older and is used. It is a real cost of owning, even if you do not pay it as a separate bill. Some cars lose a large share of their value in the first few years; others hold their value better, and it varies. Example only: a car bought for $45,000 might later be worth much less, perhaps by thousands of dollars after a few years. These figures are examples, not a forecast for any particular car.



They spread out eight sheets of paper, one for each dog, and wrote a true-cost plan on every one.
The advertised price. The on-road costs. Stamp duty, rego and CTP. Insurance. Running costs. If they borrowed, the interest too. And a reminder that the car might be worth less later.
“This is a lot of thinking,” said Frankie, “and I am getting peckish.”
“That’s why we plan first,” said little Winston, sliding him a saved biscuit.

Eight dogs. Eight plans. One true cost for each car.

FOR GROWN-UPS

A simple way to compare cars is to add up the true cost of getting one, and of keeping one, not just the number on the sign. That can include the drive-away price, insurance, running costs, and, if you borrow, interest and fees. Depreciation is part of the picture too. The figures in this book are examples only. A real decision depends on your own circumstances, and this is general information, not personal advice.



Then they chose, one by one, the cars that fitted them.
Winston, the smallest, chose a bright yellow car with a very big heart of an engine. Frankie chose a dark grey one, and packed a snack for the glove box. Big Paddington chose a red one, and did a playful spin around it.
Archie chose a sleek grey electric. Freddie chose a smooth white electric.
Barney chose a sturdy red ute for the toolbox. Bracky chose a small green electric van for the charger. Bossy chose a neat orange wagon, with room for a plain green flag.

The right car is the one that fits the dog — and the plan.

FOR GROWN-UPS

Different drivers need different vehicles. A practical van or ute can be a better fit than a fast car, depending on what you use it for, and on what you can comfortably afford. The models in this story are part of a children's book, not a recommendation to buy any particular car.

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They did not rush. They checked every plan twice. Shaylan and Aslan came to look.
“That’s a lot of cars,” said Aslan, who was nine and very good at counting to eight.
Shaylan smiled. “And a lot of careful thinking.”
Frankie tucked the last biscuit wrapper into his folder, next to the receipts. “Righto. Now we’re ready.”

FOR GROWN-UPS

Before you agree to buy, it is wise to read the contract, check the drive-away total, and be clear about any loan, insurance and ongoing costs. Take your time. This book cannot tell you what to do; it is general information only, and the figures in it are examples, not a quote.



Drive-away day was bright and breezy. Eight cars stood in a shining line: yellow, red, dark grey, sleek grey, white, a red ute, a green van and an orange wagon.

No extra extras. No missing numbers. Just the cars they had planned for, and could truly take home.

Shaylan and Aslan jumped and cheered. “They’re all driving away!” shouted Aslan.

Bossy lifted a plain green flag. The lights in Frankie’s head went red, red — snack? — green. They were off.

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They drove together as far as the river fig, then stopped for a picnic, because Frankie had packed one, and because big Paddington wanted a game on the grass. Little Winston poured water for everybody first, and then had his own.

“The sign price was only the start,” said Paddington.

“It was,” said Frankie. “The true cost is what you really pay, to drive away and to keep on going. And that is a very good thing to know.”

Plan for the whole journey, not just the shiny start.



That evening all eight cars sat quietly by the Dog House, polished and planned for. "I like my ute," said Barney. "I like my van," said Bracky. "I like my wagon," said Bossy. "And I like that we all got a car," said little Winston. "Every one of us." "Righto boys," said Frankie, offering the last of the picnic. "That is the best drive-away of all."

The End

LITTLE CHATS IN THE MORNING

What is the difference between the number on the sign and the drive-away price? · What extra costs can come with a new car? · Why might borrowing make the total cost bigger?

Series idea by Aslan, age 9

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With love from the FinForce team

A racing story about what a new car really costs — told simply for children, with a short grown-up layer on the lesson pages. Thank you for being part of our year.

Series idea by Aslan, age 9. For grown-ups: this story introduces general ideas such as the advertised price versus the drive-away price, on-road costs, stamp duty, registration and CTP, insurance, running costs, the total cost of a car loan including interest, and depreciation. All figures in this book are examples only, not a quote and not a recommendation. It is not about any product or plan, and it is not personal advice.

Also in the series: Book 1, *The Tyre Jar*; Book 2, *Lap After Lap*; Book 3, *Fuel First*; Book 4, *The Spare Wheel*; Book 6, *Meet the Team*. And from the Christmas Series: *The Great Christmas Race*.
Printing tip: print at A5, or choose the 'booklet' setting on A4, double-sided. Officeworks and Kmart photo centres do lovely little prints.

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