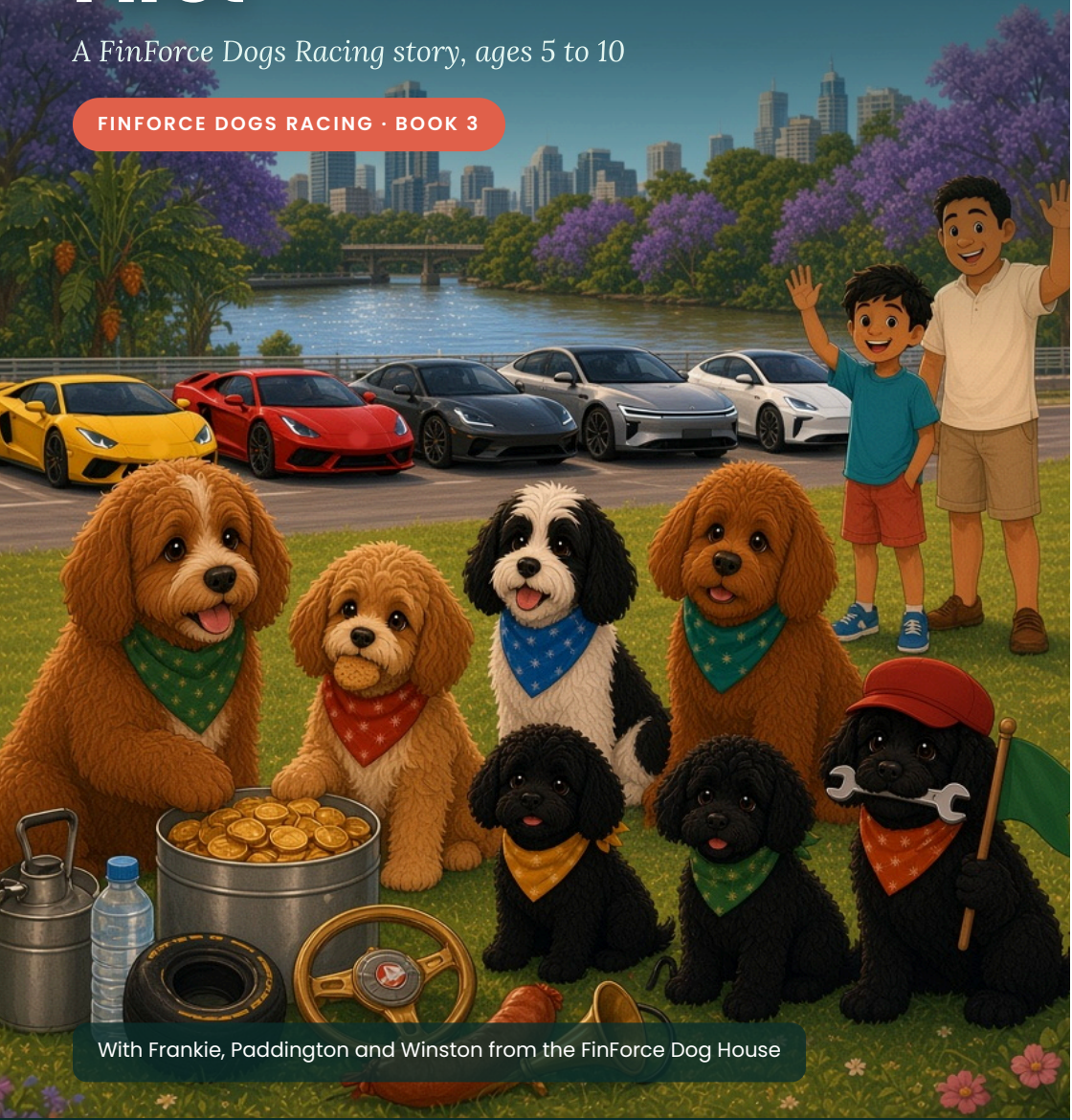
FinForce

FINFORCE BEDTIME STORIES · DOGS RACING

# Fuel First

*A FinForce Dogs Racing story, ages 5 to 10*

FINFORCE DOGS RACING · BOOK 3



With Frankie, Paddington and Winston from the FinForce Dog House

General information only, not personal advice. FinForce is a Corporate Authorised Representative (No. 001241242) of Financial Force Pty Ltd, AFSL 238337.

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.

*A river-crossing race in Brisbane, a tin of coins, and a simple idea about budgets — needs first, wants after. Shaylan and Aslan cheer from the stands. Do the voices!*

General information only, not personal advice. FinForce is a Corporate Authorised Representative (No. 001241242) of Financial Force Pty Ltd, AFSL 238337.



A big poster went up at the track: the River Run, this Saturday, all the way down to the water and back.
“We’ll need fuel,” said Frankie, “and a charge for Archie and Freddie, and safe tyres, and water for the crew.”
Frankie’s tummy rumbled, because Frankie loved food.
“And sausages?”
“Maybe, if the coins can stretch,” said Winston kindly. “First we count what we have.”



They tipped a tin of coins onto the pit bench and counted, very carefully, twice.
“This is our budget,” said Frankie. “A budget is a plan for your coins. It has to last the whole race weekend. It cannot buy everything.”
Paddington poked the tin. “It doesn’t look like a very big plan.”
“Then the plan has to be a clever one,” said Archie.



Frankie tore a page into two lists. On one side he wrote Needs. On the other, Wants.
Needs: fuel, a charge, safe tyres, drinking water.
Wants: shiny racing stripes, a horn that played a song, a gold steering wheel, and a very tall pile of sausages.
“Needs keep us racing,” said Frankie. “Wants are nice, but we only buy them if something is left.”

**Needs first. Wants after.**




At the shop, the gold steering wheel glowed as if it were waving. Big Paddington hugged it, as if it were a new toy.

Frankie stood under a sign for a giant sausage stack, looking swoony.

“If we buy those,” said Winston kindly, “we won’t have enough for fuel. We’d stop halfway, with a shiny wheel and empty tanks.”

Paddington put the wheel back, and bounced. Frankie stepped away from the sausages, which took remarkable strength.



They bought fuel for the petrol cars, and a full charge for the electric ones. Barney ticked the list.
Bracky checked the tyres. Bossy filled the water bottles.
When every need was ticked, a small handful of coins was still in the tin.
“Now,” said Frankie, smiling, “we may choose one small want, to share.”



They looked at the stripes, the horn and the gold wheel. Then they looked at each other.

“One pack of team stickers,” bounced Paddington, “and one sausage to share.”

Frankie thought this the finest budget in Australia.

Shaylan and Aslan arrived with a wave. “Ready for the River Run?” called Aslan.



Saturday was bright. The five cars sat in a row, tanks full, batteries bright, stickers shining just enough.
On the far side of the grid, the AI racers gleamed with every extra: gold wheels, stripes, singing horns.
Bossy lifted the green flag. Shaylan and Aslan cheered from the fence.
“Fuel first,” said Frankie. “Then we race.” The lights went green.



They flew toward the river, over the smooth road and around the long bend.
Halfway back, a very shiny AI racer rolled to a quiet stop, lights dimming. It had spent its coins on extras, and not enough on a charge.
“That’s a want-first sort of trouble,” murmured Archie.
The dogs still had fuel, and still had charge, because they had planned.



Winston, the smallest, opened up the straight with a very big heart. Big Paddington held the line, as if the race were a wonderful game. Frankie kept them even, and thought only a little about lunch. Archie called the gaps, and Freddie took the last corner as if he had drawn it.

Barney, Bracky and Bossy bounced on the pit wall. Shaylan and Aslan jumped and cheered at the finish. The dogs crossed as a team, tanks not empty, heads held high.

They even had enough water left for a long, happy drink.



Under the fig tree they shared the one sausage into careful slices, which somehow tasted like five sausages.
“A budget is a plan for your coins,” said Frankie. “Needs first, wants after. That way the fun can last the whole way home.”
Shaylan ruffled Aslan’s hair. “What a plan,” he said. “What a team.”
Paddington stuck a team sticker on the empty tin, so they would remember.

**A plan for your coins is a plan for the race.**



*That evening the river turned gold, and the cars sat quietly, well fed with fuel and charge. "I still think about the gold wheel sometimes," said Paddington. "Thinking is fine," said Frankie. "Buying it with the fuel money would not have been."*

## The End

**LITTLE CHATS IN THE MORNING**

What is a budget? · What was a need, and what was a want? · Why did the shiny racer stop halfway?

**Series idea by Aslan, age 9**



# With love from the FinForce team

A racing story about making a budget, and putting needs like fuel and tyres before shiny extras. Thank you for being part of our year.

**Series idea by Aslan, age 9.** For grown-ups: this is a story about budgeting, and about telling needs from wants — paying for essential costs first, then choosing a want only if something is left. 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 4, *The Spare Wheel*; Book 5, *Drive-Away Day*; 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.

General information only, not personal advice. FinForce is a Corporate Authorised Representative (No. 001241242) of Financial Force Pty Ltd, AFSL 238337.