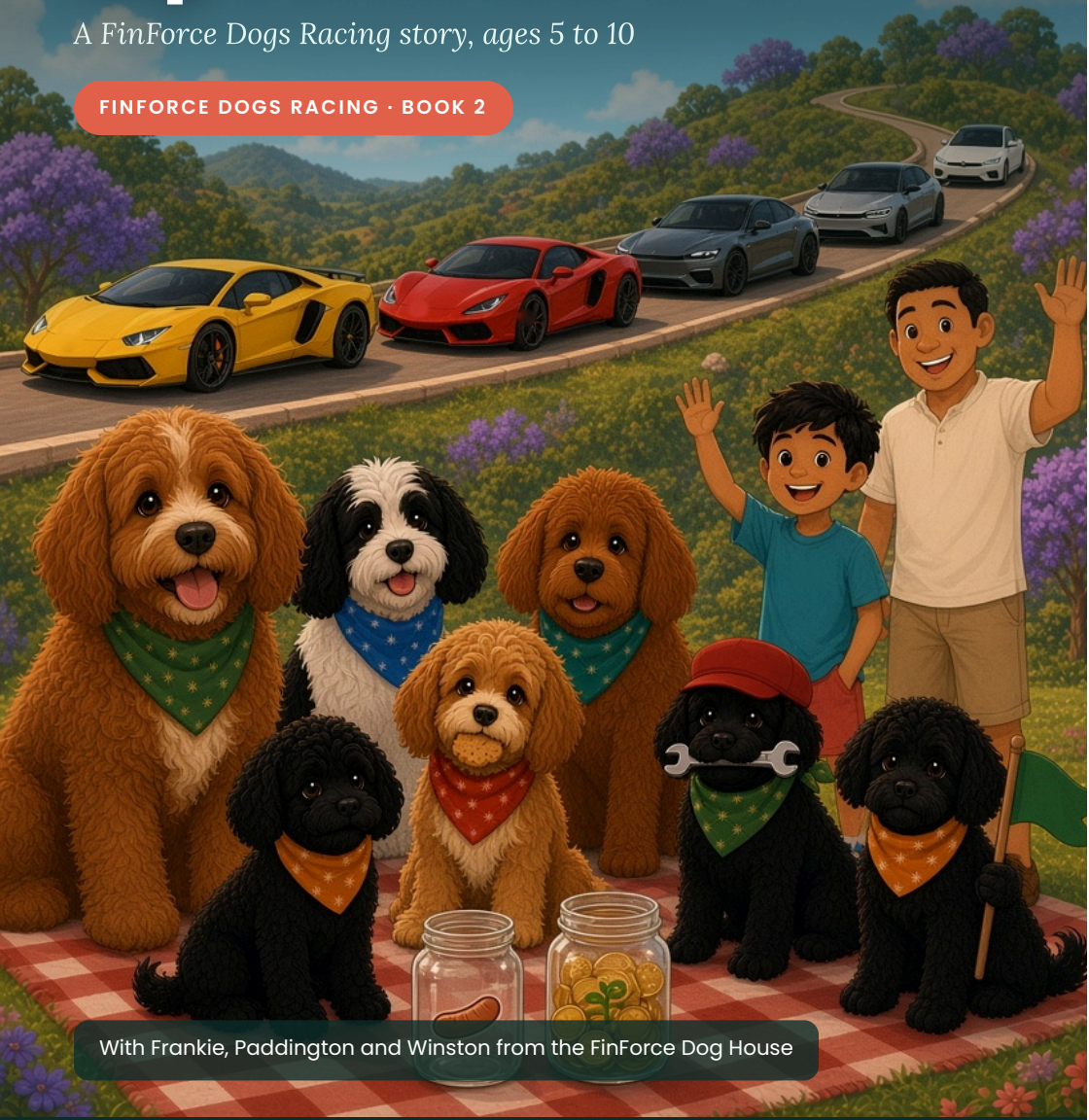
FinForce

FINFORCE BEDTIME STORIES · DOGS RACING

Lap After Lap

A FinForce Dogs Racing story, ages 5 to 10

FINFORCE DOGS RACING · BOOK 2



With Frankie, Paddington and Winston 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.

A long hill-climb in Brisbane, two jars of coins, and a simple idea about how savings can grow. Shaylan and Aslan cheer from the stands. Do the voices!

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After a fun practice, a small bag of prize coins landed at the dogs' paws.
"Treats!" barked Frankie, who loved food, already dreaming of sausages.
"Or a game! Or a horn!" bounced Paddington, the biggest dog of the team.
"We could spend them today," said Frankie, tipping the coins from paw to paw. "Or," he added, a little bravely, "we could let them work for us, lap after lap."



On the bench Frankie set out two jars. He labelled one Spend-as-you-go, and the other Leave-to-grow.
“If we spend as we go, the jar stays empty,” he said. “If we leave our coins in the bank, the bank pays us a little extra. That extra is called interest.”
Archie tilted his head. “The bank pays us, just for leaving the coins there?”
“That’s right,” said Frankie. “A thank-you for letting them use the money for a while.”



Frankie added a tiny extra coin to the Leave-to-grow jar, as the bank would do.
“Now watch. If we leave the extra in as well, next time we earn a little on our coins, and a little on the extra too. That is called compound interest.”
Paddington’s eyes shone. “So the laps add up? And then the laps add up on the laps?”
“Exactly,” said Frankie. “Each lap is a bit bigger because of the ones before.”

Small amounts, left to grow, can become more than you first put in.

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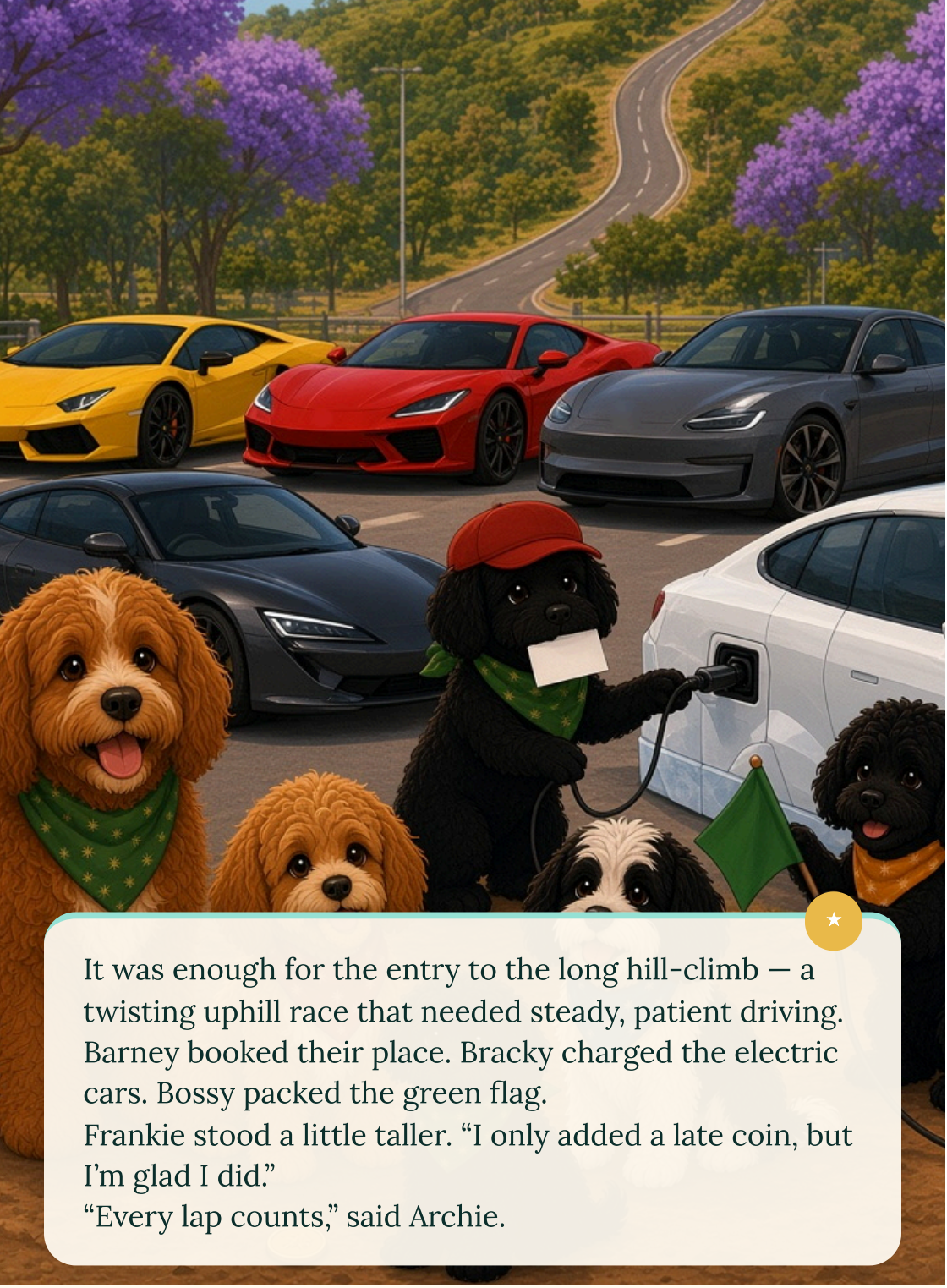
Week by week they added a coin, and week by week the bank added a little extra.
Shaylan and Aslan came to look. Aslan, who was nine, counted carefully. “It’s growing faster now!”
The Leave-to-grow jar began to look pleasingly fat. Frankie’s spend-as-you-go jar looked sadly thin, and smelled faintly of sausages.



“I ate my interest,” said Frankie, a little sheepish, “before it could do any laps of its own.”
“You can still start, you know,” said Winston kindly, because Winston had a very big heart, even though he was the smallest.
Frankie dropped one careful coin into the growing jar.
“A late lap is still a lap.”
“Righto,” said Frankie. “Starting early helps. Starting now helps too.”



Many weeks later, Frankie tipped the growing jar onto the picnic blanket and they counted.
There were the coins they had put in. And there were the extras from the bank. And there were extras on the extras.
“It’s more than we saved!” whispered Paddington.
“That is compound interest at work,” said Frankie. “Time was on our side, because we left the coins to do their laps.”



It was enough for the entry to the long hill-climb — a twisting uphill race that needed steady, patient driving. Barney booked their place. Bracky charged the electric cars. Bossy packed the green flag.

Frankie stood a little taller. “I only added a late coin, but I’m glad I did.”

“Every lap counts,” said Archie.



Hill-climb day was clear and blue. The track climbed through gum trees and jacarandas.
Winston in yellow, Paddington in red, Frankie in dark grey, Archie in sleek grey, Freddie in white, all in a line.
Shaylan and Aslan waved from a grassy bank. “Lap after lap!” shouted Aslan.
The lights went green, and they set off at a steady pace.



The shiny AI racers shot ahead, very fast and very clever. But the hill was long.

“Don’t chase,” called Frankie. “Keep your pace. Let the laps add up.”

By the last bend the AI racers had faded, their early speed all spent. The dogs were still climbing, sure and even.

They crossed the crest together. Shaylan and Aslan jumped and cheered.

Steady laps, added up, can beat a rushed start.



On the crest they looked back down the hill, at all the corners they had climbed.
“It felt slow at the start,” said Paddington.
“That’s how growing works,” said Frankie. “You don’t always see it at first. Then, one day, you do.”
Shaylan ruffled Aslan’s hair. “What a climb,” he said. “What a team.”
Frankie, who loved food and had learned his lesson, did not spend the last of the jar on sausages. He saved two, and shared one.



That evening the dogs watched the last light on the hill, the growing jar now a little lighter, and a lot prouder. "The coins did laps, just like us," said Paddington. "They did," said Frankie. "Leave a little to grow, and it can take you further than you thought."

The End

LITTLE CHATS IN THE MORNING

What is interest? · What happens if you leave the interest in, too? · Why did the steady drivers do well on the long hill?

Series idea by Aslan, age 9

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With love from the FinForce team

A racing story about putting a little aside, leaving it to grow, and watching small laps add up. Thank you for being part of our year.

Series idea by Aslan, age 9. For grown-ups: this is a simple story about interest, and about compound interest — earning a little on your savings, and then a little on that little too, if you leave it to grow. It does not use real rates or products, and it is not personal advice.

Also in the series: Book 1, *The Tyre Jar*; Book 3, *Fuel First*; 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.

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