

Funny Money

by Alison Prince

Mandy's

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There used to be a dress shop down our road called Mandy's. I bought my red skirt there, and a couple of tops. But after a bit they never had anything new, then there was a sale that seemed to go on forever, and then it closed. Dad said they'd gone bankrupt.

Bankrupt? What did that mean? *Bang – krupt*. I said, 'It sounds like something blew up.'

'That's about right,' Dad said. 'It means you've gone bust. Can't pay your bills, debts all over the place. It happens to a lot of people.'

It sounded scary. I said, 'It won't happen to us, will it?'

Dad laughed and said, 'Not on your life. We're the lucky sort. Touch wood.' And he tapped himself on the head, for wood. It was one of his silly jokes.

That was over a year ago. Then things started to change. Dad didn't do jokes any more, he went all bad tempered and worried. And Mum got kind of touchy. I reminded her about my pocket money, and she snapped, 'Shannon, for goodness' sake!' She and Dad started arguing. He said she bought too many

clothes, and she said, 'What about all your sports stuff, then?' She had a point. The spare room was absolutely jammed – surf board, exercise bike, golf clubs, skis, fishing gear – not to mention the workbench and things like electric planers and saws, from when Dad was keen on DIY. But I didn't know things were really wrong until the end of the summer term.

I'd been wondering where we were going on holiday. We usually went to Spain, but my friend Sasha kept telling me about this Greek island they'd been to. She showed me the photos, and it really did look wonderful. So I mentioned Greek islands to Mum and Dad once or twice, but they just said things like, 'We'll see', or 'Don't pester'. But I really wanted to know, so I caught Mum while she was doing the ironing and asked what the plans were.

She frowned a bit, and turned away to hang up the shirt she'd just finished. She hates ironing. Then she said, as if she was talking to the shirt, 'I think we'll just spend some time with Gran.'

I didn't get it. I said, 'But we see Gran lots. And Arbroath's not abroad.' It's just up the coast from Dundee, you can drive there from Glasgow in an hour.

Mum picked up another shirt and said, 'It's seaside.'

'But it isn't hot, and there's no cafes on the pavement,' I argued. 'And it smells of smoked haddock.'

‘You like smoked haddock,’ Mum said.

‘I’ve gone off it.’ I hadn’t really, but I was cross.

Mum stood the iron on its end, and sighed. She said, ‘The thing is, Shannon, we’ve got a big problem about money.’

In that moment, it was like everything had turned upside down. I knew now why she and Dad had gone so ratty. We were broke.

I didn’t know what to say. I’d never thought of us as rich, but Mum had a wallet with about twenty plastic cards in it – and if you’ve got cards, you’ve got money, haven’t you? That’s the way it always seemed, anyway. Every Saturday, she and I went shopping. It was our favourite thing. ‘Shop till we drop,’ we used to say, and laugh. So what had gone wrong?

Mum seemed to know what I was thinking. She said, ‘Credit cards are so easy. But if you don’t pay for what you’ve spent by the end of the month, the credit card people charge a lot of interest. So you owe them more and more. Then they say you have to pay up, right now.’

‘And that’s happened to us?’

‘Well, yes,’ Mum said. ‘So we can’t manage a holiday this year. But I’ll make it up to you, darling, I promise.’

She gave me a brave smile and I tried to smile back, I really did. But what was I going to say to Sasha and the others? They were all going

somewhere great, like Greece and France and Canada, and when they heard about Arbroath, they'd give me pitying looks and say things like, 'Oh, you poor thing'. They might not want to know me any more. My family had gone broke, like Mandy's dress shop. We were a failure.

I bolted out of the room and up the stairs. I was in floods of tears by the time I got to the top, and my bedroom door somehow banged shut behind me. Mum would think I'd slammed it, though I didn't mean to, and that made things even worse.

A week later, I was in Arbroath, with Gran. She lives in the top-floor flat of a big old house that overlooks the sea. Dad and Mum stayed for the weekend, then they drove back to Glasgow. 'We're very busy at work,' Dad said.

He runs a taxi hire firm. He started with just one cab that he drove himself, but there are 23 of them now, and he stays in the office, taking orders and passing them to Mrs Khan to put out on the cab radios. I always thought he made lots of money.

Mum works for an estate agent, showing people round houses they might want to buy, and she made the same excuse. 'Summer's a busy time.' She bought a new car last year because she said the clients expected a nice experience. It must have been very expensive.

She and Dad didn't say anything about money problems while they were at Gran's – at least, not while I was listening. But on the Sunday morning Gran asked me to get her a paper from the corner shop, and some tomatoes for lunch. When I came back a woman from downstairs was coming out of the front door with her dog, so she let me in and I didn't have to press the buzzer that sounded in Gran's flat. I climbed all the stairs, and when I got to our door I could hear Dad's voice. He sounded really ratty.

'We don't have any choice,' he was saying. 'We can't keep going. You don't live in the real world, Mum, you don't realise how much money it costs to—'

I didn't want to hear any more, so I rang the bell. Everyone put on big smiles when I came in, and Dad took the paper and went into the other room. Mum set the table and Gran and I sliced the tomatoes for a salad to go with – wouldn't you guess? – smoked haddock.

Mum gave me some money on the Sunday afternoon. I didn't really want to take it, but she closed my fingers round the little roll of notes and said, 'Go on. It's the least I can do.'

Dad was outside, putting stuff in the car.

I said, 'Mum, you don't have to. I've been saving up my pocket money, I'm all right.' I had nearly seven pounds.

‘I feel so bad about your holiday,’ Mum said. ‘At least you can buy yourself something nice. And don’t worry – it’s just funny money.’ That’s what she called it when we went shopping. Funny money. Money for fun.

I counted the notes after she and Dad had gone. She’d given me £50.

A day or two later, Gran and I got the bus into Dundee for a shopping trip. Gran’s not like Mum, though. She isn’t really into shopping. She didn’t pick anything up and hold it against herself to see if it suited her. She just kind of gazed round as if the big store was a nice view.

I asked her, ‘Isn’t there anything you want?’

‘Not really, darling,’ Gran said.

‘But you might find something fabulous,’ I told her. ‘Something you never knew you wanted.’

She smiled at me and said, ‘I remember feeling like that. Such a thrill, isn’t it, taking a new thing home.’ Then she went on, ‘But new things don’t stay new for long, do they? After a few days, they’re part of all your other stuff. So you have to go shopping again.’

‘It’s not you have to,’ I said. ‘You just want to. Because it’s fun.’

Gran said, ‘It can get to be a habit, though. If you don’t shop, you feel as if you’re missing something.’



‘But you *might* be missing something,’ I said. ‘The perfect thing could be sitting there, just waiting for you to find it.’

‘Ah,’ said Gran, ‘now, that’s true. The perfect thing is out there somewhere. But you don’t always find it through shopping.’

I was going to ask what she meant, but she suggested a cup of tea, so we went and found a cafe. I had a mango and banana smoothie. I wanted to pay for it, but Gran said it was her treat.

I asked, ‘Can we do some more shopping?’ I thought Gran might be fed up with it, but she said, ‘Of course we can.’

I started turning over the price tags on things to see what they cost. Most of the clothes seemed very expensive. When Mum and I went shopping, I never even knew what we’d spent. Like she said, it was all so easy.

I stopped to look at a short dress that you could wear over trousers or on its own. It had pink sequins all round the neck and I loved it, but it was £65. Even with my saved-up pocket money added to Mum’s £50, I didn’t have enough.

I came back from that shopping trip with nothing new at all except a pen with a green feather on the end and a postcard of boats in Dundee in the old days, to send to Mum. And those came out of my pocket money.

I had a weird dream that night. Mum and Dad and I were living in a tree, in a kind of basket. I suppose it was a nest really, but it didn't seem like that. Bits of the basket kept unravelling, so there were gaps and holes, and I was clutching Mum tight because I thought we were going to fall out.

At breakfast, I said, 'Gran, have you ever been broke?'

I felt my face turn red because it was kind of about Mum and Dad, and they might not want me to talk about it, but Gran didn't seem bothered. In fact, she laughed.

'Oh, yes,' she said. 'I was never any good at earning money. I stayed at home with my children while they were small, then I did part-time teaching, but you couldn't call it a career. Your grandpa wrote music. People still play his things, but it never made him rich.'

'But how did you manage?' I asked. 'It must have been awful.'

'No,' said Gran. 'It was difficult sometimes, but it wasn't awful. Your grandpa was so taken up with his music, his days were always interesting. And because I was at home with the children, there were lots of things I could do that cut down on how much money we needed.'

'What sort of things?'

‘I grew lots of our food – I’ve always liked gardening. And I never bought ready-made meals and frozen stuff – that’s the most expensive way to live. If you’ve time to cook, you can make soups and stews and pasta dishes that don’t cost you much at all. Anyway,’ Gran went on, ‘what shall we do today? Would you like to go down on the beach?’

‘Don’t mind,’ I said, though I wasn’t really very keen. I couldn’t see Gran making sandcastles or playing Frisbee.

‘You ride a bike, don’t you?’ she asked.

‘Yes – but it’s at home.’

‘Mine’s in the shed downstairs,’ Gran said, ‘and we’ll hire one for you. It doesn’t cost much. Then we can go and explore.’

She must be quite old, but she’s amazingly fit. We headed off up the coast on our bikes, soon turning off the main road, and came to a place where houses stood high on a cliff. The beach was a mixture of sand and rock.

‘It’s good here,’ Gran said. ‘There are caves in the cliff, so you can shelter if it rains. Let’s go and find some rock pools.’

That day changed everything.

The pools were very deep, and if you knelt down and looked in, it was like a different world. Little, dark-red sea anemones grew on the sides of the rocks, putting out their fringes of tentacles in

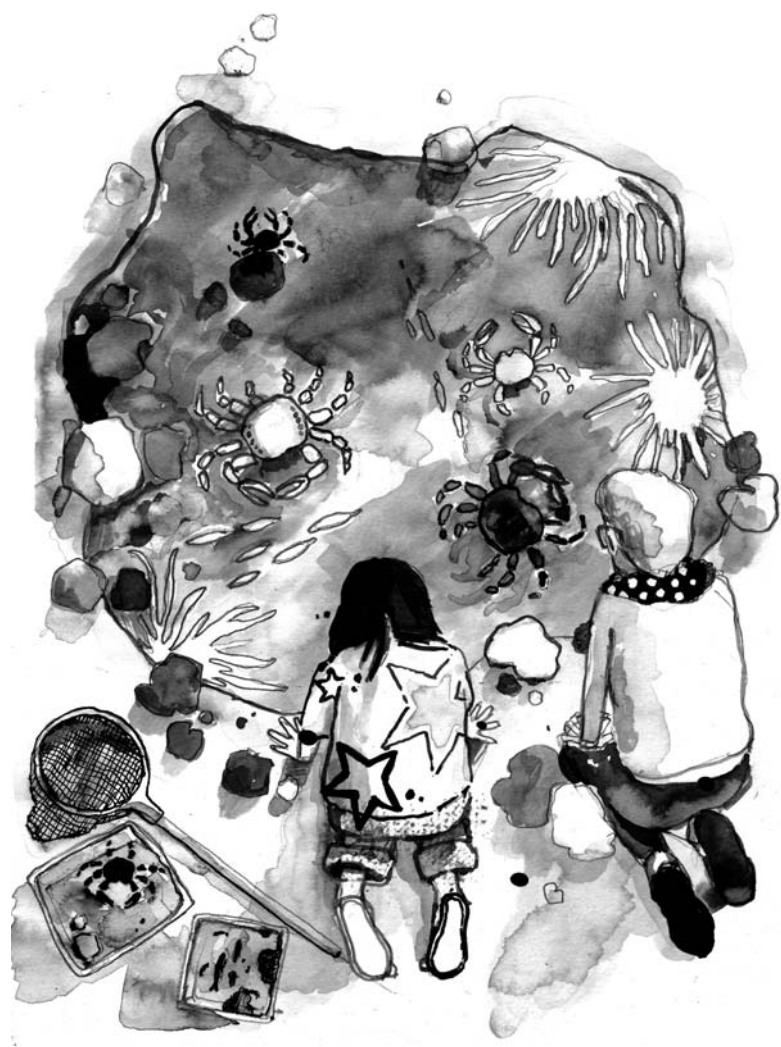


hopes of catching something. If you touched them with a bit of weed, they folded themselves in quickly. I saw one catch a small, transparent shrimp, and it was awful in a way, seeing the shrimp being swallowed up, but at the same time, it was great for the anemone. Little crabs rushed around sideways on the sandy bottom of the pools, and some of them were hermit crabs, living in small winkle shells.

‘Tell you what,’ Gran said, ‘we could set up an aquarium at home if you like. A mini sea-world.’

So we went back the next day with plastic containers and a net – Gran’s got a basket on the front of her bike and pannier bags, she can carry lots. When she talked about an aquarium I thought she meant a proper fish tank, with a thing that makes air bubbles and all that, but she gave me a big old preserving pan that she used for making jam. We were very careful about getting some sea snails to keep things clean, and weed that was rooted on stones and a slab of rock with anemones, and I caught lots of shrimps and crabs and a couple of little fish.

‘We’ll need to give them some fresh sea water quite often,’ Gran said, so we had an expedition to the beach every day, and came back with plastic bottles of water and sometimes some new creatures to add to our sea-world. We went into the caves, too, and there were gulls nesting on high ledges in some of them. And we found a place where a sea otter



lived. He was a very untidy eater – there were fish bones all over the place. I wished I could see him, but he didn't appear.

On the last day before I had to go home, we took all the creatures from my aquarium back to the beach in plastic containers of water, and returned them carefully to their rock pool.

That evening I said, 'I wish I could be by the sea all the time. There must be lots more things to find.'

'M'm,' said Gran thoughtfully. 'When you grow up, you could be a marine biologist. That's someone who studies the sea and all the things that live in it. You'd learn deep-sea diving, too. That would be really exciting.'

'Wow! Do you think I could?'

'Why not?' said Gran. 'This is the right time to start. Get stuck into your work at school, make sure you do biology, go to university and there you are. Dabbling about in the sea for a living.'

It was a weird idea. I'd never thought school had anything to do with whatever wild dreams I might have. The thing I'd always looked forward to was being out of school and spending money – but everything was different now. I stared at Gran and ideas were racing about in my head. Some of them were a bit scary.

'Won't it be too hard?' I asked. 'I might not be clever enough.'

‘Of course you are,’ Gran said. ‘It’s only work. And work is the best thing in the world if you enjoy it.’

Just after I got home, a lady with a briefcase came, and there was a long talk between her and Mum and Dad. I was in the kitchen, reading a book about sea life that I got from the library, so I didn’t hear what went on, but after she’d gone, Mum said things were looking better.

I asked, ‘What about the credit card people?’

‘We’ve made arrangements,’ she said. ‘We’ll pay them a certain amount every month. We’re going to get things really organised.’

Dad was looking relieved. He said, ‘At least we can keep the house.’

And that scared me – I didn’t know we might have ended up with nowhere to live.

The next day, we piled all the sports stuff and racks of clothes into the garage, so the spare room was empty. ‘We’ll do it up and let it to a student,’ Mum said.

We had Car Boot Sales every Saturday for weeks. Dad kept the bench and most of the tools, though. He says it’s cheaper to do your own household repairs and decoration – he’d just got into the habit of paying someone else because it was easier.



We've still got Mum's car, but Dad sold his. We live quite near his taxi office, so he's going to bike down there every day. He patted his tummy and said, 'Lose a bit of weight, too. Can't be bad.' We'd sold the exercise bike – Dad said it seemed daft to ride a pretend bike in a bedroom when you could ride a real one to work.

I put a notice in the pet shop, saying I'd take dogs for walks. I do two Labradors after school every day and a poodle on Saturday mornings. I'm saving the money to buy a fish tank.

I gave the £50 back to Mum. She didn't want to take it, but I closed her fingers round the roll of notes like she did when she gave it to me, and said, 'Go on. I don't need it.'

She looked as if she was going to cry, but I said, 'Mum, don't worry about it. Like you said, it was just funny money.'

I'm not sure if money is ever really funny, but it made Mum laugh. So that was OK.

