

**Jeff Gottesfeld** 



**Age:** 13

Special Skill: good at managing money

Favorite Show: Friends for Life, starring

Maxine Melton

Future Goal: to be a financial advisor

Best Quality: caring



**Age:** 13

 ${\bf Special \ Skill:} \ {\bf learning \ new \ technology \ fast}$ 

**Secret Wish:** to be a contestant on *The Sound* 

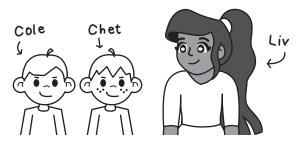
Future Goal: to work at a big tech company

Best Quality: supportive

## 1

## TWO THOUSAND DOLLARS

Cole and Chet Jones were seven-year-old twins. They could be a handful. Liv Dias watched them every day from 3:30 until 5:30 p.m. It was her after-school job. She earned ten dollars an hour.



Having a job at age 13 felt good. Not many of Liv's friends worked. Some, like her best friend, Brooke, didn't need to. Brooke's parents were wealthy. They could buy her anything she wanted. But Liv's parents could only afford certain expenses. Liv had to use her own money if she wanted anything extra. She didn't mind. In fact, she was already saving for something special.

Liv wanted a Maxi. That was a phone. It had come out two years ago. Brooke had gotten one almost immediately. But Liv couldn't. Her parents could not afford it.

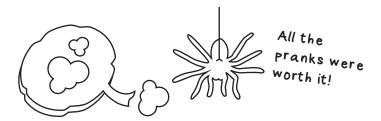


Instead, they had given her an old phone. It worked for calls and texts. But that was all it did.



That's why Liv had made a plan. The twins lived next door. Liv talked to their parents. She offered to watch the boys if they ever needed her to. Mr. and Mrs. Jones accepted. Liv had been watching the twins ever since.

This was not an easy job. The twins liked to play pranks. Giving Liv a hard time was fun for them. But she'd kept the job. She saved all her earnings. Finally, the big day came.



The twins' dad took out his wallet. "Here you go, Liv." He gave her 20 dollars. "Thanks for watching the boys. See you next week?"

Liv nodded. "You got it." She was thrilled. It was hard to stay calm. That 20 dollars was the last bit of cash she needed. Her savings totaled \$2,000. Now she could buy the Maxi. Any leftover money would be used to buy a good phone plan.

As Liv walked away, she texted Brooke. "I have enough!"

"Ready to shop?" Brooke's text read.

"I'll meet you at the phone store." Liv skipped all the way there.





When she arrived, Brooke was waiting outside. Brooke's blond hair rested on her shoulders. Sunglasses hid her blue eyes.



Liv looked at the store. Her brown eyes sparkled. She was a striking contrast to her best friend. Her long dark hair was in a ponytail. The hair tie that secured it was her favorite. It had been her mom's. When Mrs. Dias was a girl in Brazil, she had loved wearing it too.

The girls hugged and jumped up and down. This was a big moment for Liv.

"I can't believe I'm really going to get a Maxi." Liv didn't move.

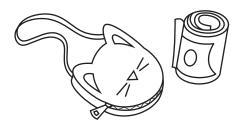
Brooke laughed. "Well, first we have to walk in, silly." She opened the door for Liv.

"Can I help you?" A woman in a blue shirt greeted them. Her name tag read "Sue."

Liv tried to sound like an adult. "I'd like to buy a Super Maxi Phone Plus, please." That was the newest model.

Sue's eyebrows lifted. "Oh, nice. But I don't see your parents. Will you be using a credit card?"

"No. I have cash." Liv pulled a large stack of bills from her purse.



That drew attention. Other salespeople glanced at her.



Sue's eyes got big. "I'll say you do. What color do you want?"

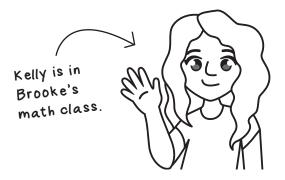
"The green one." Liv pointed at the green Maxi. That was her favorite color.

"Got it. I'll be right back." The salesperson walked away.

Brooke chimed in. "Great choice, Liv. All of your hard work and saving is paying off. I'm learning from you."

"That's funny. But glad I could teach you something." They both giggled.

Just then, Kelly Moss walked into the store. Liv and Brooke knew her from school.



"Hey, you two! Is someone getting a new phone?" Kelly asked.

Brooke pointed at Liv. "Yep, she is! It's the newest Maxi."

Kelly looked surprised. "Wow, Liv. Lucky you!"

Liv was excited. But she tried to sound calm. "It wasn't luck. I just worked hard and saved up. Now I'm finally getting my reward."

A few minutes later, Sue returned. Smiling, she handed Liv a box. "This is definitely one of the best."



Liv looked at the box. She grinned. The phone she'd wanted for so long was in her hand.

"Well, open it!" Brooke told her.

Liv did just that. She took out the Maxi.

"It's mine," she said softly. "I finally have one."



I never imagined this phone would help me in so many ways!



red rhino



