

SECRETS OF A SCHOOLYARD MILLIONAIRE



NAT AMOORE

PUFFIN BOOKS

CHAPTER I

THE END



Sometimes you learn a lesson . . . and sometimes you have to teach yourself one.

The first Monday in April happened a bit like this. It might sound like a scene from a movie, but that's because it *was* like a scene from a movie.

I'm walking down the school corridor – I'm pretty sure in slow motion – with a look of determination on my face. I always look determined. The other kids stand in front of the lockers, gawking at me as I pass. I ignore them, staring straight ahead. There's theme music playing in my head – 'Money' by Pink Floyd. Don't know it? Google it. Great song. Mum and Dad only listen to Gold 104

at home. They say music was so much better before I was born. I totally agree.

So anyway, I'm walking down the corridor – in slow motion – and on one side of me is my teacher, Mr Deery, and on the other, the principal, Mrs Keiren. They don't look happy – although Mrs Keiren never looks happy.

More kids turn to stare. Their mouths drop open. They look like rows of blue and white uniformed goldfish. What's so stare-worthy about a Year Fiver walking down the hall with her teacher and principal? Not much, actually. So it's probably the other people behind us who are getting all the attention.

My teachers are flanked by two uniformed police officers. They don't look very happy either.

And it's me everyone is unhappy with.

I catch Toby's eye as I pass him. He looks terrified. He has a Chihuahua quality about him – head too big for his body, eyes too big for his head – but when he's scared he shakes like one too. I try to give him a look that says 'everything will be okay', but I think he wants to crawl into his locker with his books. He'd probably fit.

I stop in front of my locker. The school corridor is almost silent – I’m pretty sure I can still hear Toby shaking.

‘Is this your locker, Miss Heckleston?’ says the big police officer.

‘That’s what it says,’ I say, pointing to the gold-plated, engraved nametag I bought for myself. It’s the kind that executives have on their office desk. I thought it would give a more professional look than the paper ones that just slide into the slot. All the other kids handwrite their names on those and put stickers all over them. But not me. Rachel Zoe (Don’t know her? Google her!) once said, ‘Style is a way of saying who you are without having to speak’. My locker says a lot.

‘That’s enough, Tess,’ says Mrs Keiren. ‘Just answer the officer.’

I do everything I can to stop my eyes from rolling. Mum says I roll my eyes way too much.

‘Yes, officer, sir,’ I say. ‘This is my locker.’

‘Open it,’ says the bigger officer. Apparently police only come in two sizes – big and bigger.

I turn to Mr Deery. He stares back at me with a look of disappointment and sympathy. I'm not a fan of that look. He nods towards the locker.

I sigh and slowly turn to face it. I've read up on my rights when it comes to school searches and confiscations on lawstuff.org.au (you should *always* know your rights), so I know that my locker is school property and I can't argue with this demand. Anyway, I got myself into this and the time has come for me to own up.

I reach up and select the combination on my padlock.

The kids watching are too scared to come any closer, but I can feel them craning their necks like nosy emus, trying to get a glimpse. The two teachers and two police officers move in closer.

I slide the padlock out of the iron loop and pause. See, I know what happens next. And I know it's been coming. But I feel like I need just one more minute before it all changes.

'Open it!' say the officers behind me.

I take a breath and swing the steel door open.

I hear the entire school gasp behind me as out tumbles . . . one million dollars.



I'm the kind of kid who likes to get straight to the point. That's how this story ends.

There are no surprises.

I totally get busted.

Don't hang around hoping that I'm going to ride off into the sunset with my bag-loads of cash. It doesn't happen. That kind of stuff doesn't happen in the real world. Life doesn't always tie up neatly in a bow. But the last few months have been a real . . . experience. And experience is pretty much the only thing you can't Google.

I have a crazy story. I made heaps of mistakes, but I learnt a lot. So stick with me, and you might as well.

CHAPTER 2

THE BEGINNING PART ONE



These things usually start with ‘I was just your normal, average ten-year-old’ – well, not this time. I am, and have always been, anything but normal and/or average. I can’t think of anything worse than being average. Be weird, be strange, be extraordinary, be exceptional – NEVER be average.

My name is Tess Heckleston. I’m in Year Five at Watterson Primary. My best friend is Toby Baker (he’s also anything but average – he’s one of the weirdest people I know). I live with Mum, Dad and four brothers and sisters, and I’m smack bang in the middle.

There! Boring stuff done.

Now here's what you really want to know. How does a ten-year-old end up with bucketloads of cash in her school locker?

I'm what people would call an entrepreneur. Know what that means? No? Google it. In fact, here's my first tip.

Tip 1

USE GOOGLE!

You'll hear adults talk all the time about how our generation 'spends too much time on their screens'. Adults don't always know what they're talking about. If you're on the computer playing games or watching cat videos, then yeah, you're frying your brain. But Google is the greatest thing ever. You can literally Google how to do anything. If you don't know something, Google it. It will make you smarter.

So I'm an entrepreneur. I come up with ideas. And most of my ideas are about how to make

money. Money is important in life. You need it to do almost everything. Even eat. Unless you own a farm and grow your own food. Actually no, even that costs money.

In Year Three, I ran a sports gambling ring down on the back oval. Kids could bet their lunch or pocket money on different sporting events, which I organised. You could bet on almost anything – running races, wrestling matches, tree climbing. I learnt about odds and how betting works, and Toby did the maths. He's the numbers guy in this team. I think we made about a hundred dollars before Ms Jensen shut us down because Sam McVean cried to her about losing his lunch money on a monkey bar challenge. Then we had to give all the money back *and* apologise to the kids and their parents *and* do yard duty for two weeks. So when you hear things like 'everyone loses in gambling', it's true. We spent a lot of time and energy to end up with nothing . . . I think that pretty much sums up gambling for me. So we decided no more gambling scams, and we moved on to proper businesses from there.

In Year Four, I ran a spy agency out of the swimming pool change room during winter. I had a staff of five spies who could be hired to follow someone around for a whole lunchtime and report back on their movements. Toby wrote out and delivered the reports, and the profit margin was good until the swimming pool opened in summer and we had to move out of our office. Rent overheads are always a huge business concern.

Earlier this year we started Homework Handled. Toby was worried this business was sort of 'cheating'. I can't say he was wrong, but I liked to think of it more as a service. For a small fee – including a commission, of course – I paired kids who needed their homework done with kids who liked doing homework. See, some kids have busy social lives and not enough time to do their homework. And some kids love homework and can't get enough. I simply put supply and demand together – it's just smart business.

I explained to Toby that technically we weren't doing anything wrong. *We* weren't getting our homework done for us AND *we* weren't doing other kids' homework.

Toby said it was 'shady'.

I said it was 'creative'.

Toby didn't agree and closed that business down pretty quick.

But that's the thing with money. Sometimes you have to be creative. My mum works a regular job and Dad takes care of us kids. We have an okay house, but at the end of every month they're always scraping money together to try and pay all the bills and stuff. That's because working like a normal person is *not* creative. When I'm older there will be no scraping. I'm going to buy Mum and Dad a house and take care of all their bills so they don't have to worry about that stuff. It'll be a big house, so all my brothers and sisters can live there too. I'll have my own house, of course, but no one will be worrying about money. No one.

Not even Toby. Not that Toby really worries about money, which is weird, because Toby worries about almost everything. He's a nervous kind of kid. But he's *so* smart. Probably smarter than me. Just quieter. People think I don't appreciate Toby, but they're wrong. I know, without a doubt,

that Toby is the best friend a person could have. I just don't tell him that, because that kind of stuff is all a bit warm and fuzzy for me.

I want to show my appreciation for Toby here, though, so I think I'll give him his own bit. It's the least he deserves for what he did for me.

CHAPTER 3

TOBY



Tip 2

GET A BEST FRIEND LIKE TOBY!

Toby is very, very useful. He's great at writing lists, organising things, taking notes, making sure our calendar is up to date, keeping our accounts in order and listening to all my great ideas. He's also been my best friend since we were three, so there's history.

Friendship is about trust. And I totally trust Toby. I tell him all my ingenious business schemes,

and I never worry that he'll steal them and make millions without me. He lives three houses down and across the road from me. It's hard to explain a seven-year friendship in just a few words. It's like a lifetime of stuff!

Toby turned ten at the end of last year. I think how he spent his birthday explains my friend pretty well.

It was a Wednesday, so Toby had his advanced classes – yeah, okay, he's better at school than me, BUT if they would just add advanced business studies to the timetable like I asked, I'd show him a thing or two. Anyway, I finally found him at recess. In the library! I should have guessed. Toby would spend his whole day there if he could. He was staring at a computer screen and didn't even see me come in. I snuck up behind him and dropped a plastic container down in front of him.

'Happy Birthday!'

He spun around. 'Is that what I think it is?'

'Sure is. Dad said he put extra jalapeños this time. You didn't bring lunch, right?'

'Of course not. My mums know better than that.'

It's a tradition that's been going forever. Dad makes Toby's lunch for him on his birthday. Always. Even when he's at school. Toby's mums are super cool but they aren't great cooks. The last two years Dad's made Toby enchiladas.

Toby opened the lid and breathed his lunch in. 'So good.'

Coming from a family of five, we don't get birthday parties. That would be crazy expensive for Mum and Dad. But we do get to choose everything on our birthday. What we want for lunch. What we watch on TV. What we do that day (except if it's school – school is non-negotiable). Toby's family has taken on our tradition, even though they only have one kid.

'Okay, so what was for breakfast?' I asked.

'Banana pancakes.'

'Nice! And presents before or after school?'

'Before.'

'So? What did you get?'

Toby grinned at me and pointed to the computer screen.

A small girl who I guessed was about seven smiled back at me. Above her, it said:

ANYA IS A GIRL FROM KENYA WHO NEEDS
\$253 TO FUND A HERNIA OPERATION.

‘Watsi, Toby? Really? For your birthday?’

Toby nodded. ‘I get to pick anybody. I think I’m going to go with Anya.’

Toby discovered watsi.org a couple of months before his birthday. Check it out, it’s pretty cool. They have all these people from other countries who need operations. It shows how much each one is going to cost, and you can donate money to make it happen. Toby always uses his pocket money and his share of our profits on that website. He gives his cash to his mums and they use their credit card to donate online. I wish I had a credit card. He used the money we made at last year’s garage sale to get some kid in Cambodia an eye operation. I used it to buy Scott Pape’s book *The Barefoot Investor*. Yeah – Toby’s a better person than me.

I dragged Toby out of the library and down to the lower playground. Dad had made some cupcakes, so I'd set up a little party table for Toby and a few of our friends were waiting. We sang 'Happy Birthday' and munched on Dad's cupcakes.

In the next class, we did maths with Mr Deery. Which pretty much meant Toby was as happy as he could be. Toby is **REALLY** good at numbers. Like Ada Lovelace good. If you don't know Ada Lovelace – Google her! She was pretty much the world's first computer programmer and is seriously awesome. So Toby is *that* good. He takes care of all our accounts for our businesses and makes sure we're always running at a profit. He keeps track of everything – every cent we spend or earn, every receipt – and he *never* makes a mistake.

Anyway, part of me thinks maybe Mr Deery added in some extra maths just because it was Toby's birthday. Worst of all, it was fractions.

'Does anyone know how we subtract unlike fractions?' asked Mr Deery.

I knew Toby knew, but he never puts his hand up in class.

‘How about the birthday boy?’ It seemed Mr Deery also knew that Toby knew.

Before Toby even got a chance to answer, the whole class broke out into a second round of ‘Happy Birthday’.

Next was swimming class. Wednesday is a good day for Toby’s birthday. He loves swimming.

‘Can I touch it?’ said Sarah Krykov.

Toby shrugged. ‘Sure.’ This was pretty typical at swim class. Toby has this cool scar that runs straight down the middle of his chest. The other kids go crazy for it.

‘I wish I could have a tan like yours, Toby,’ said Sarah as she poked at his chest. ‘My mum covers me in so much sunscreen, I’m not sure my skin has ever even really seen the sun.’

I can see why, though. Sarah is as pale as can be. Standing next to Toby doesn’t help her either.

Toby was born in Bolivia. He says he’s ‘Bolivian/Australian’. I suggested ‘Bolstralian’, but he didn’t think it would catch on. I like having a Bolivian/Australian best friend. It makes me feel worldly. And seeing as I’ve never been to another country

and technically Toby has, I reckon he's more cultured than me. He says that's ridiculous because his mums adopted him and brought him to Australia when he was six months old, so he doesn't remember anything. I was hoping maybe subconsciously he might remember how to speak Bolivian, but no luck there either. Plus I Googled it and they speak Spanish in Bolivia, and I know from our *Dora the Explorer* phase that Toby definitely doesn't speak Spanish.

So the story goes something like . . . Toby was in an orphanage in Bolivia and needed some life-saving operation on his heart. His mums were doing work for a charity here in Australia that funded these operations. Then they took a trip to Bolivia to visit some of the people they had helped, saw Toby's squishy little face, fell in love with him and brought him home. I'm sure there's more to it than that, but it's handy to summarise. So not only is Toby worldly, but he has that super-cool scar on his chest from his operation. I wish I had a cool scar. One of my fingers is a little bent, but that's about it.

After swimming was lunch, where Toby oohed and aahed over Dad's enchiladas. More classes then, FINALLY, home time.

Now, I have to make this very clear. On his birthday Toby could do anything, right? Choose anything. Go anywhere. Eat anything. Watch anything. And this includes his mums, my parents and all my siblings because we're pretty much just one big family.

You know what Toby chose to do that night?

We all volunteered at Cook4Good, making food for people with no homes or money.

Yup – that's Toby.

CHAPTER 4

THE BEGINNING PART TWO



So me and Toby are a team. Our number one aim is to get rich, and get rich soon. Okay, that's my aim, but Toby is totally on board.

We always talk about all the great things we could do if we had heaps of money. I'd definitely put a waterslide in our school pool and make sure all the kids have at least one treat in their lunch boxes. A **REAL** treat – not like my lunch box where Dad puts in an apple with a sticky note that says 'Imagine it's a Mars Bar'.

Toby has some ideas too. You know, helping others and stuff like that.

We keep most of our ideas to ourselves because adults don't really get it. I mean, we're not talking about chump change. We want to make thousands. Hundreds of thousands!

Adults just think too small.

A while back at school, the bell rang for lunch. Toby and I had to rush out. We were running a mini-tuckshop that week. We had pooled our pocket money and used Toby's mums' Costco card to buy snacks in bulk. We were selling them from the bike shed for heaps cheaper than the kids could buy them at the school tuckshop, but still at a profit for us, so it was win-win. Every day, even when we rushed to the shed, there was already a line of kids waiting.

But this day, Mr Deery stopped me on the way out.

'Hey, Tess, I saw something that I thought you might be interested in.' He handed me a flyer. Plastered across the top in bright yellow block letters was *Kids Business*. 'It's a competition for primary school kids to come up with a business idea. I know you're really into that sort of thing. Always reading those "how to be a success" books. I thought you could enter.'

I tried my best not to roll my eyes. Mr Deery is nice, but he has no clue.

‘Maybe you could maybe do a cake stall. Or do some chores for people in the neighbourhood.’

Don’t roll, eyes. Don’t roll!

‘And there’s prize money for the best business idea. Look!’ Mr Deery poked his finger at the flyer. ‘Ten dollars!’

I looked at his beaming face. Seriously. No idea. ‘Awesome, Mr Deery, thanks! Sounds great.’

I looked to Toby, who was nodding along like one of those bobble heads on a car dashboard. *Too much fake enthusiasm, Toby!*

‘I thought it would be right up your alley, Tess.’ Mr Deery looked awfully proud of himself. ‘You’re such a little go-getter. You’ll be running this country one day.’

I smiled my biggest smile back at him. ‘You bet, Mr Deery. Thanks! Gotta go.’

‘Absolutely, Tess. And if you need any help coming up with ideas, just let me know. See if we can’t win you that ten dollars.’

‘Uh huh.’ I grabbed Toby and dragged him off. When we were at a safe distance, I let my eyes roll.

It was such a relief. ‘Ten dollars,’ I scoffed. I screwed up the flyer and handed it to Toby, who dropped it in the recycling bin.

That lunch we made a total profit of eighty-three dollars in forty-five minutes at our mini-tuckshop.

Tip 3

ADULTS CAN UNDERESTIMATE KIDS.

It’s not their fault. They’re only adults, they have a lot to learn. Be patient and understand they’re just doing their best.

And so I thought I had it sorted. Business ideas and get-rich-quick schemes. I read all the books, watched all the movies and I was super sure that it was just a matter of trying different things until I finally hit it big time.

Then in February, something happened that changed everything.