

Chapter 1 – Ada's Big Wish

Ada was a bright 10-year-old girl who lived with her parents and grandmother, Mama Rose, in **Enugu**. She loved playing ten-ten after school, eating puff-puff from Mama Nkechi's stall, and reading her storybooks.

But one Saturday morning at the big market, something stole Ada's heart.

There it was — a pink bicycle, shining in the shop window. It had a basket in front, shiny handles, and a silver bell that went *kring! kring!*

"Daddy, that's the one!" Ada exclaimed. "Can you buy it for me?"

Her father smiled gently. "Ada, that bicycle costs **₦15,000**. It is not cheap. If you really want it, you must save and work for it."

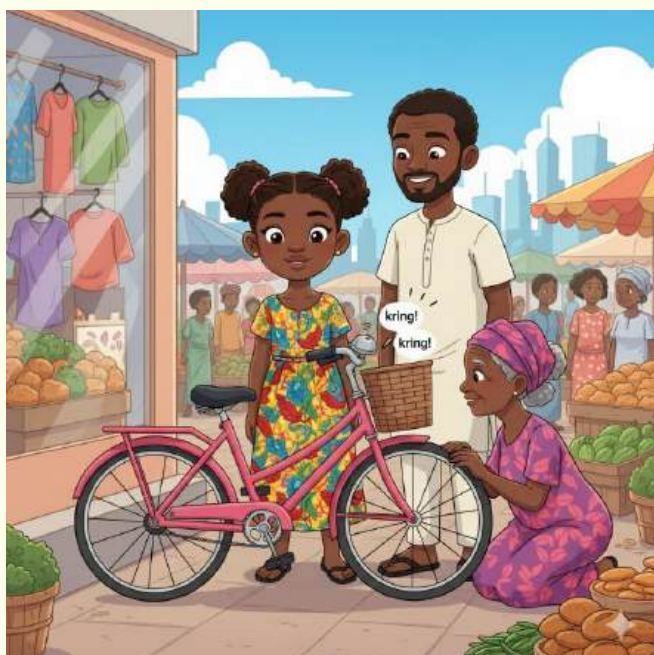
Ada frowned. "But Daddy, that will take forever."

Mama Rose chuckled. "Nothing good comes easy, my dear. Even maize does not grow the same day you plant it. If you start saving your money and use your talents wisely, one day that bicycle will be yours."

Ada's eyes brightened. "So if I save and also earn more money, I can do it?"

"Yes," Mama Rose said, patting her shoulder. "It will take patience, but it is possible."

That day, Ada made a promise: **she would save and earn until the pink bicycle was hers.**



Chapter 2 – The Piggy Bank

The next day, Mama Rose gave Ada a shiny blue piggy bank shaped like a small house.

"This is where your money will sleep," Mama Rose explained. "Once you put it inside, don't take it out until the right time."

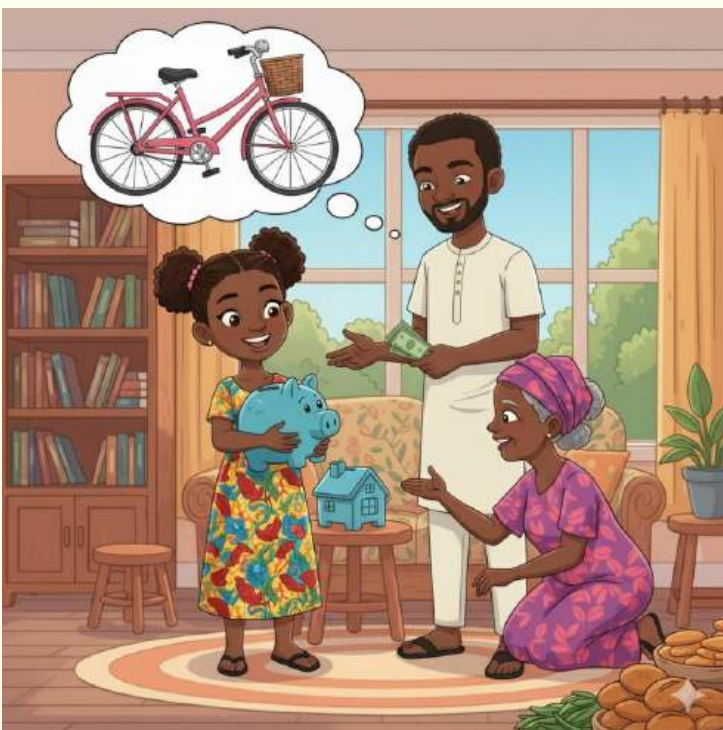
Ada hugged the piggy bank as if it was treasure. "Thank you, Mama! I'll feed it every day."

Ada's father gave her **₦500 pocket money daily** for food and small things at school. Normally, Ada spent most of it on sweets, biscuits, and puff-puff. But now, she was determined.

That Monday morning, she carefully set aside **₦300** for the piggy bank and kept only **₦200** for her school snacks.

When she came home, she dropped the **₦300** into the piggy bank. *Clink!* The sound made her smile.

"I'm on my way, bicycle," she whispered.



Chapter 3 – A New Habit

At first, it was hard. At break time, when her friends bought meat pie, chin-chin, and Fanta, Ada felt tempted. With only ₦200 left for herself, she had to choose wisely. Sometimes she bought a small sachet of groundnuts, sometimes she just drank water from the school tap.

Her friends laughed. "Ada, why are you being stingy with your money?"

Ada smiled. "I'm not stingy. I'm saving for something bigger."

Every day after school, she dropped another ₦300 into her piggy bank. Soon, it started to feel natural. Saving became her new habit.

One evening, Mama Rose noticed how Ada ignored puff-puff sellers on her way home. She smiled proudly. "Ada, you are learning what many grown-ups struggle to do — controlling your spending."

Ada grinned. "I just keep hearing the bicycle bell in my head — *kring! kring!* — and I remember my goal."



Chapter 4 - Helping Hands

One sunny afternoon, Ada passed Mama Nkechi's puff-puff stall. The woman looked tired, carrying a big tray across the road.

"Mama Nkechi, let me help you," Ada offered.

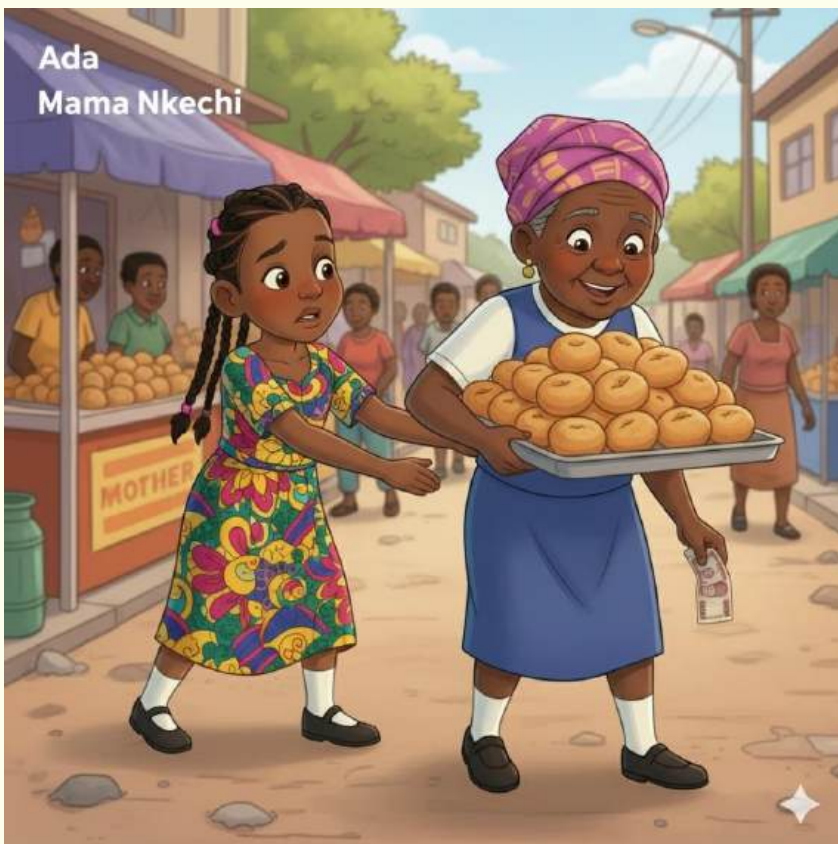
She carefully carried the tray to the stall. Mama Nkechi clapped her hands in relief. "Thank you, Ada! You are such a kind girl. Here, take ₦200."

Ada gasped. "For me?"

"Yes," Mama Nkechi laughed. "You earned it."

On her way home, Ada stared at the money. The smell of puff-puff was sweet, and she almost bought some. But then she whispered to herself, "No. The bicycle is sweeter."

That evening, she added the ₦200 to her piggy bank, along with her daily ₦300. The little blue house was getting heavier.



Chapter 5 – A Birthday Blessing

A few weeks later, Ada turned eleven. The house was full of visitors, laughter, and the smell of jollof rice and suya.

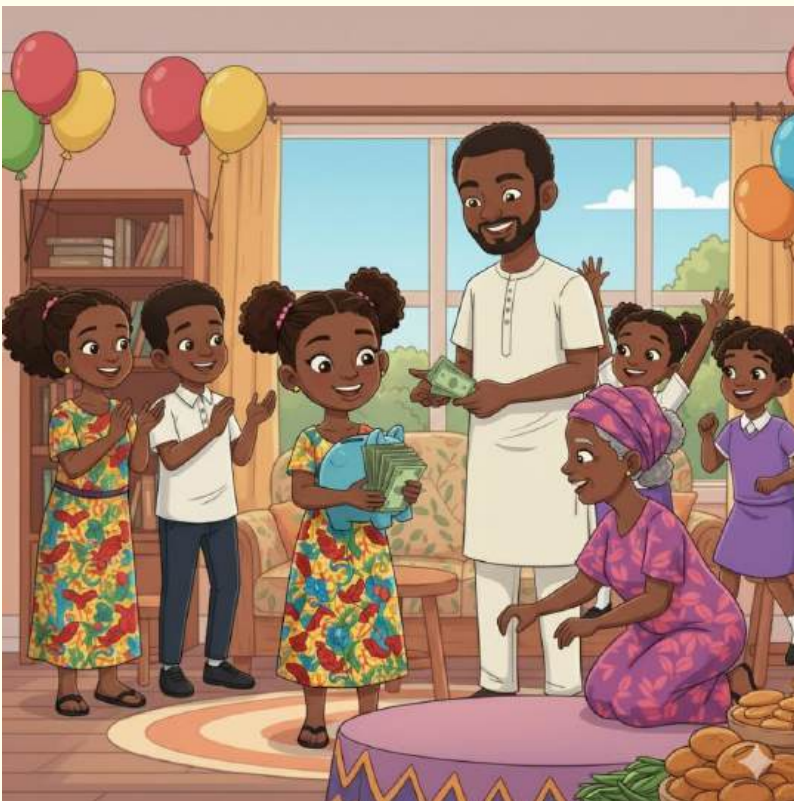
After eating and dancing, her uncles and aunties pressed money into her hands. Some gave ₦500, others ₦1,000. By the end of the day, Ada had collected ₦4,000.

Her friends shouted, "Ada, let's go to the shop and buy Fanta, sweets, and biscuits!"

Ada smiled but shook her head. "I'll save mine. I want my bicycle more than Fanta."

That night, she folded the birthday money carefully and dropped it all into her piggy bank. *Clink, clink, clink!*

Mama Rose hugged her. "My child, you are learning that saving today makes tomorrow brighter."



Chapter 6 – Ada's Talent

One Saturday, Ada was sitting under the mango tree, drawing flowers and animals in her notebook. Her friend Chinyere saw it and clapped her hands.

"Ada, you draw so well! Can you make a birthday card for my brother?"

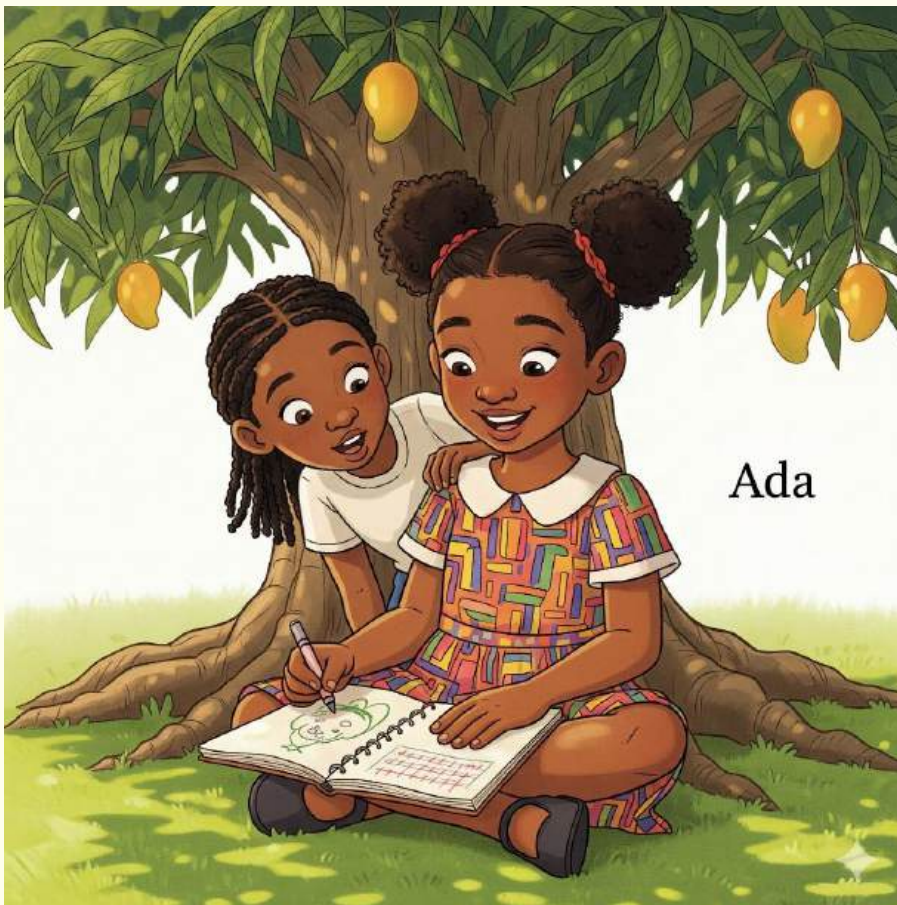
"Yes," Ada said, smiling, "but you'll pay me small money."

Chinyere laughed. "Okay, ₦100."

Ada worked hard on the card, colouring it carefully. Chinyere loved it so much that she told her classmates. Soon, Ada was making birthday cards for ₦100 each.

By the end of the month, she had earned an extra ₦700. Every single naira went into her piggy bank.

Her talent had become another way to grow her savings.



Ada

Chapter 7 - The Temptation

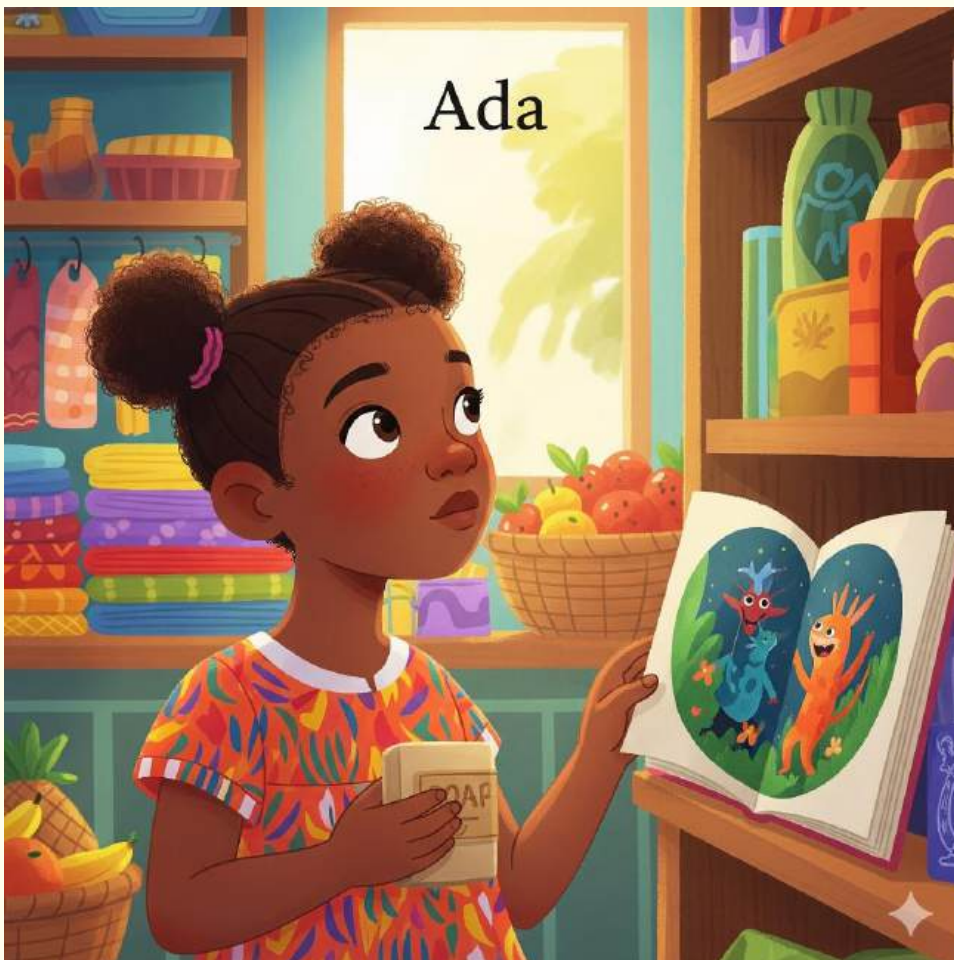
One day after school, Ada went to the shop to buy soap for Mama Rose. On the shelf, she saw a shiny new storybook with colourful pictures. She wanted it so badly.

"If I use some of my savings, no one will know," she whispered.

But then she remembered Mama Rose's words: "*Patience is the seed of success.*"

Ada sighed, bought only the soap, and walked out quickly.

At home, she told Mama Rose about the temptation. Mama Rose hugged her. "My child, if you can say no to small things now, you will say yes to big things later. That is how dreams are achieved."



Chapter 8 - Counting the Savings

After three months, Ada's piggy bank was so heavy she could barely lift it.

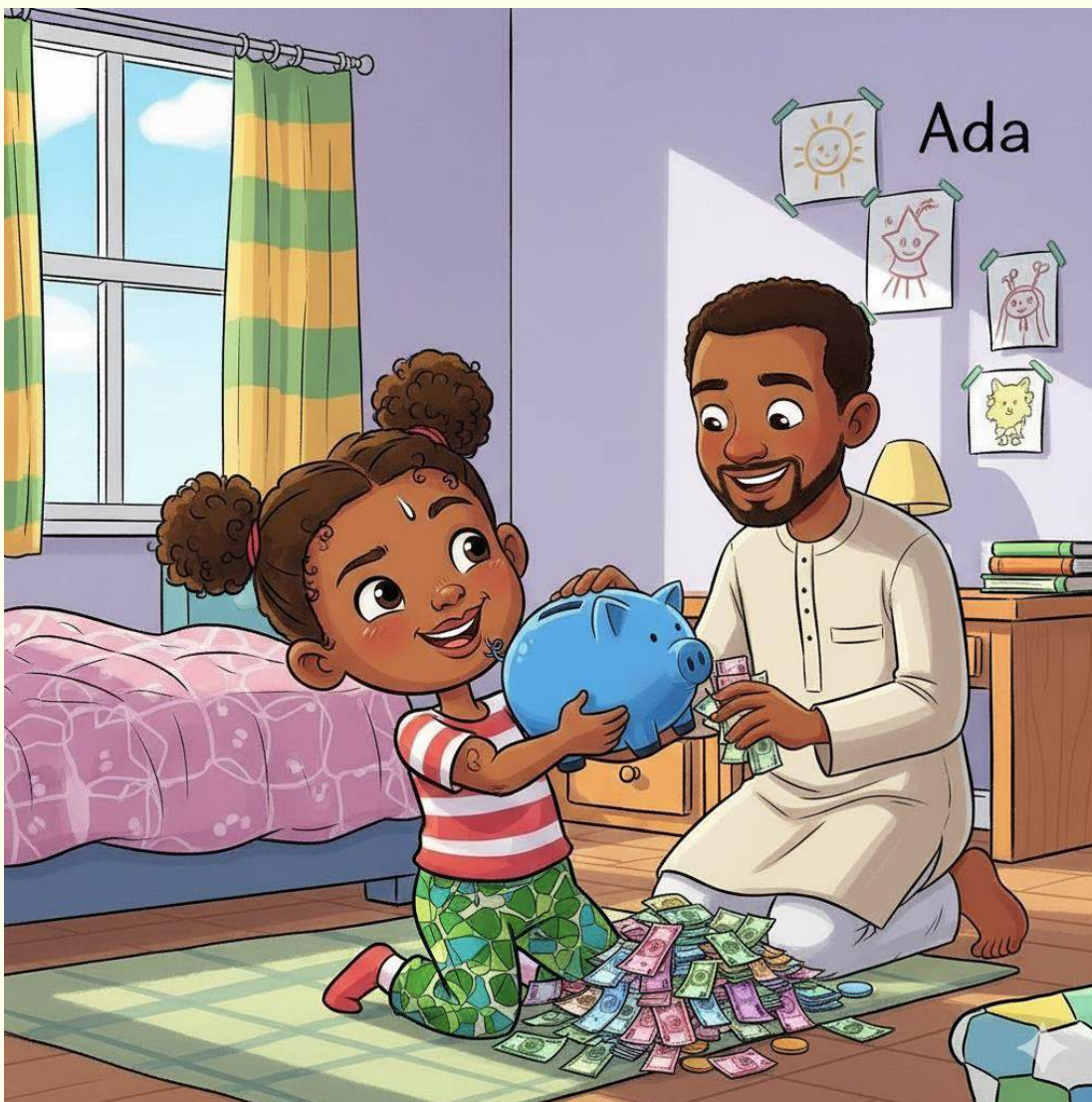
"Daddy, can we open it and count?" she begged.

Her father carefully broke it open, and together they counted the money.

"₦10,500!" Ada shouted. "I can't believe it!"

Daddy smiled proudly. "You are close, Ada. Only ₦4,500 left. I am very proud of you."

Ada felt her heart race. The bicycle was no longer just a dream — it was almost hers.



Chapter 9 - A Little Help

When Mama Nkechi heard how much Ada had saved, she shook her head in wonder.

"Ada, you have taught me a lesson about discipline. Here, take ₦500 to add to your savings."

At school, Ada's teacher praised her too. "Class, let Ada's story inspire you. If you save and work hard, you can achieve anything."

Some of her classmates clapped and even asked Ada to teach them how to make cards. Ada felt proud.

That evening, when she added Mama Nkechi's ₦500, her total rose to ₦11,000.



Chapter 10 - The Big Surprise

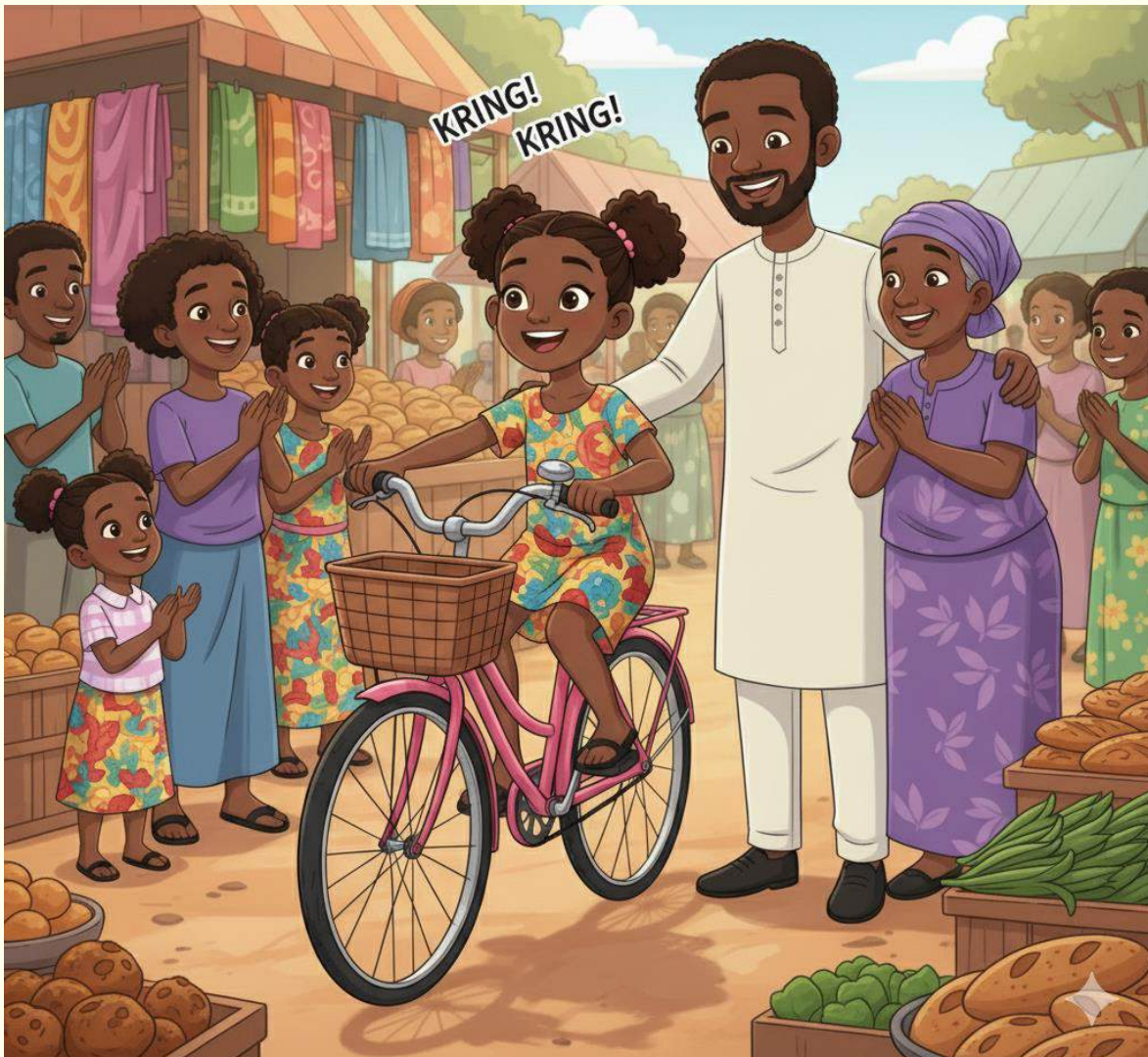
One evening, Daddy called Ada into the living room. "Ada, you have saved ₦11,000 all by yourself. You worked hard, you were patient, and you showed discipline. I will add the remaining ₦4,000 so you can buy your bicycle."

Ada's mouth opened wide. "Really, Daddy? Thank you!"

The next Saturday, the whole family went to the market. Ada chose her pink bicycle with the basket and silver bell.

When she rode it out of the shop, the bell rang *kring! kring!* and everyone laughed.

More than the bicycle, Ada felt proud of what she had achieved. She had learned the true value of money, patience, and hard work.

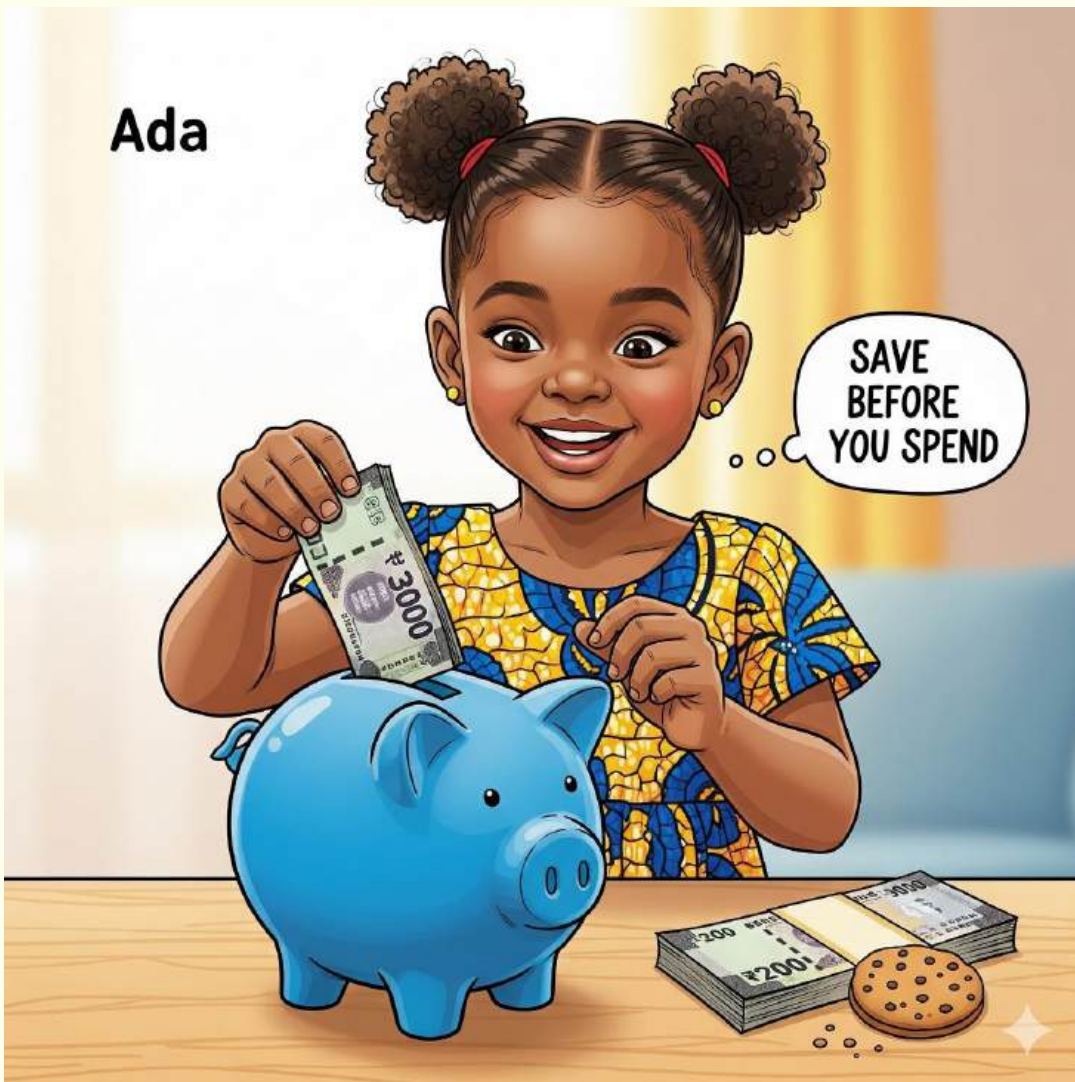


Chapter 11 - Lessons from Ada's Story

Ada's journey to buying her pink bicycle was more than just about saving. It was a classroom full of lessons about life and money. Let's go through them one by one:

1. Save Before You Spend

Every day, Ada received ₦500, but she saved ₦300 first before thinking about snacks. This shows that if you want something big, you must put your savings aside first. When you spend first, there may be nothing left to save. But if you save first, you'll always make progress.



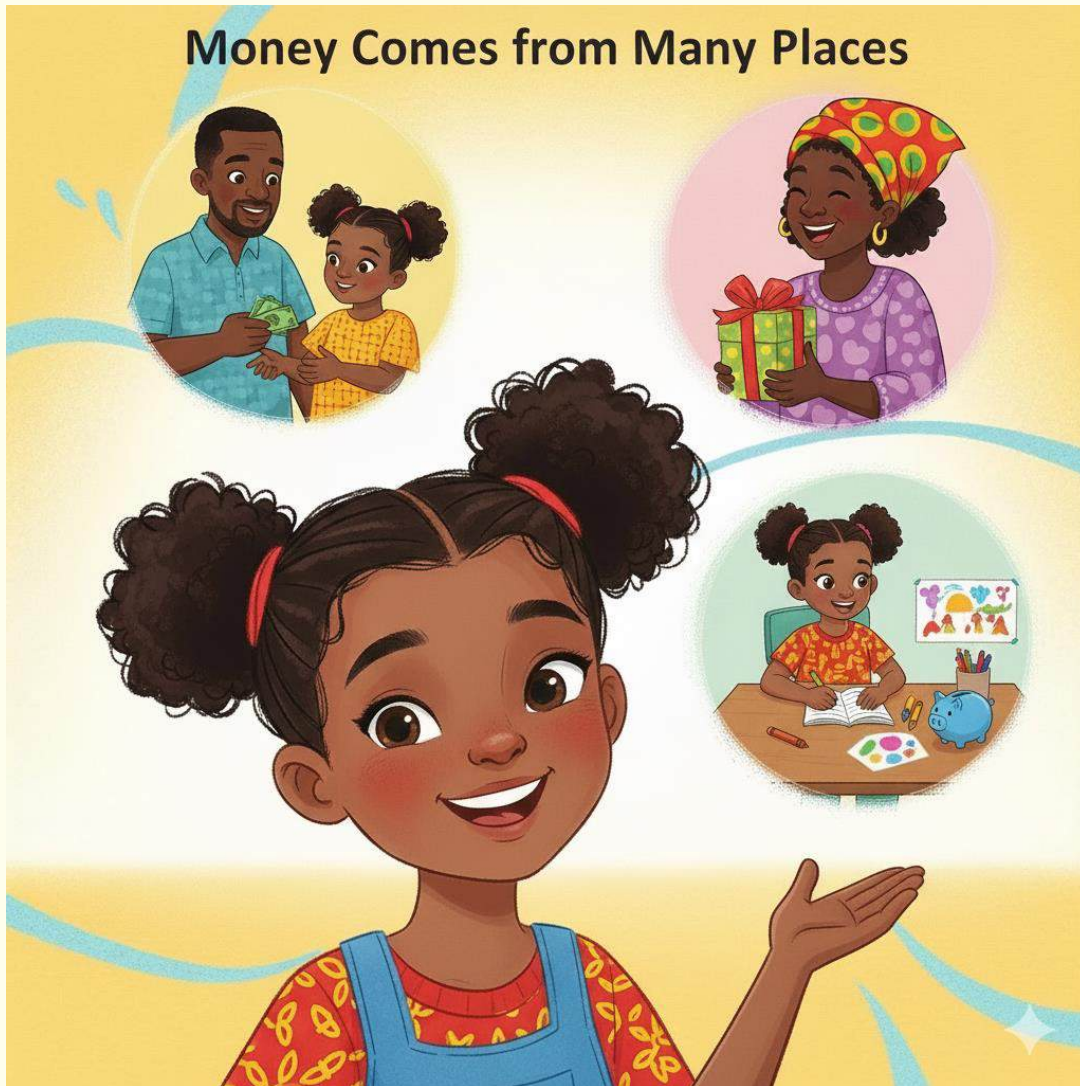
2. Discipline Matters

Discipline means controlling yourself, even when you feel tempted. Ada wanted puff-puff and storybooks, but she said no because her bicycle was more important. In life, you will see many small things that want your money, but if you stay focused on your goal, you will succeed.



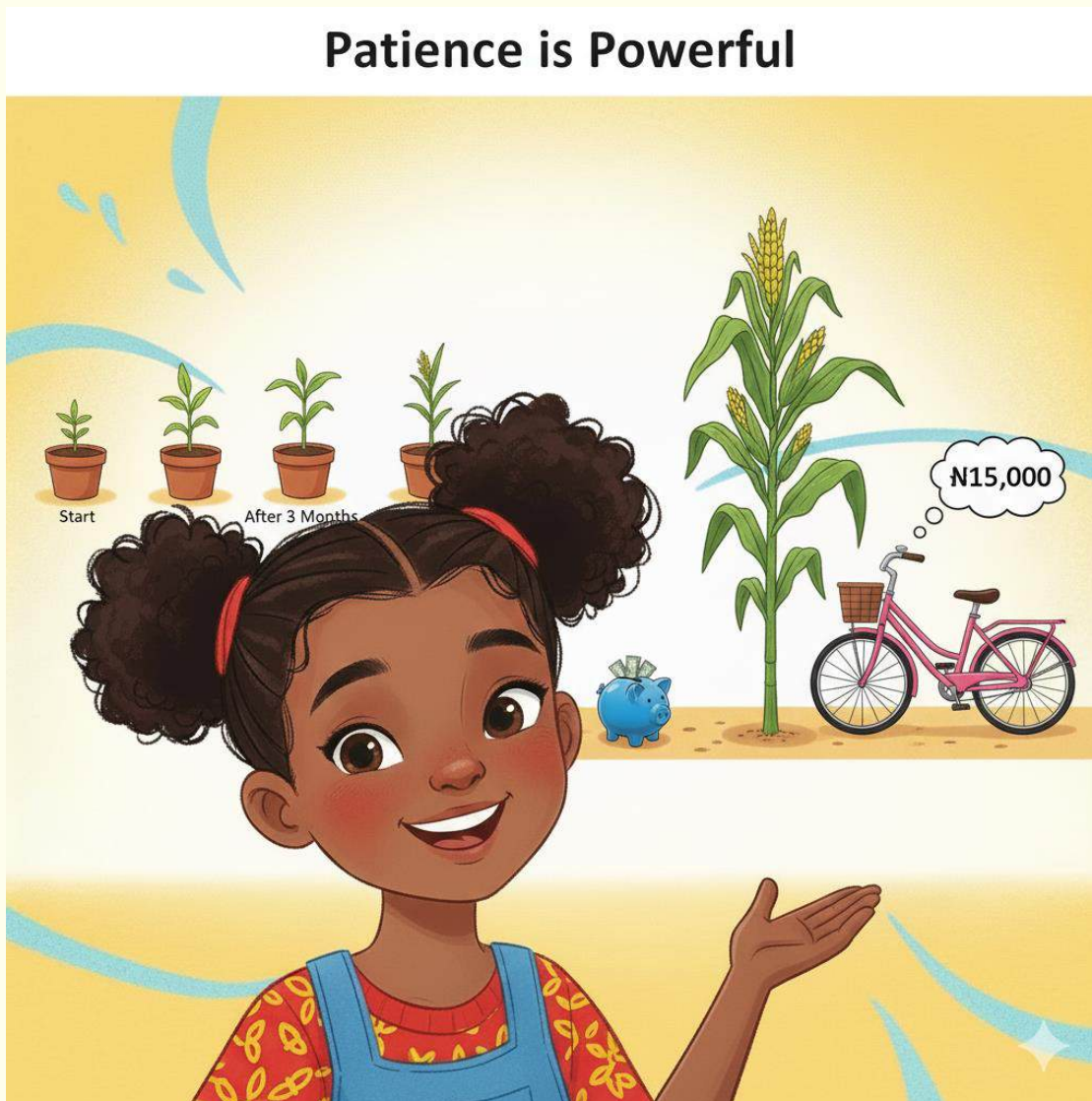
3. Money Comes from Many Places

Ada didn't depend only on her pocket money. She also helped Mama Nkechi, received birthday gifts, and used her drawing talent. This teaches us that there are many ways to earn money — through work, gifts, and using your skills. You don't have to wait for only one source.



4. Patience is Powerful

Ada's bicycle cost ₦15,000, and it took her months to save. If she had rushed or given up, she would not have achieved it. Money grows slowly, just like maize in the farm. Patience means waiting and staying consistent, even when it feels slow.



5. Work is Rewarding

When Ada carried Mama Nkechi's tray or made birthday cards, she didn't just get money — she felt proud. Work gives both money and joy because you know you earned it. It teaches responsibility and makes you value the money more.



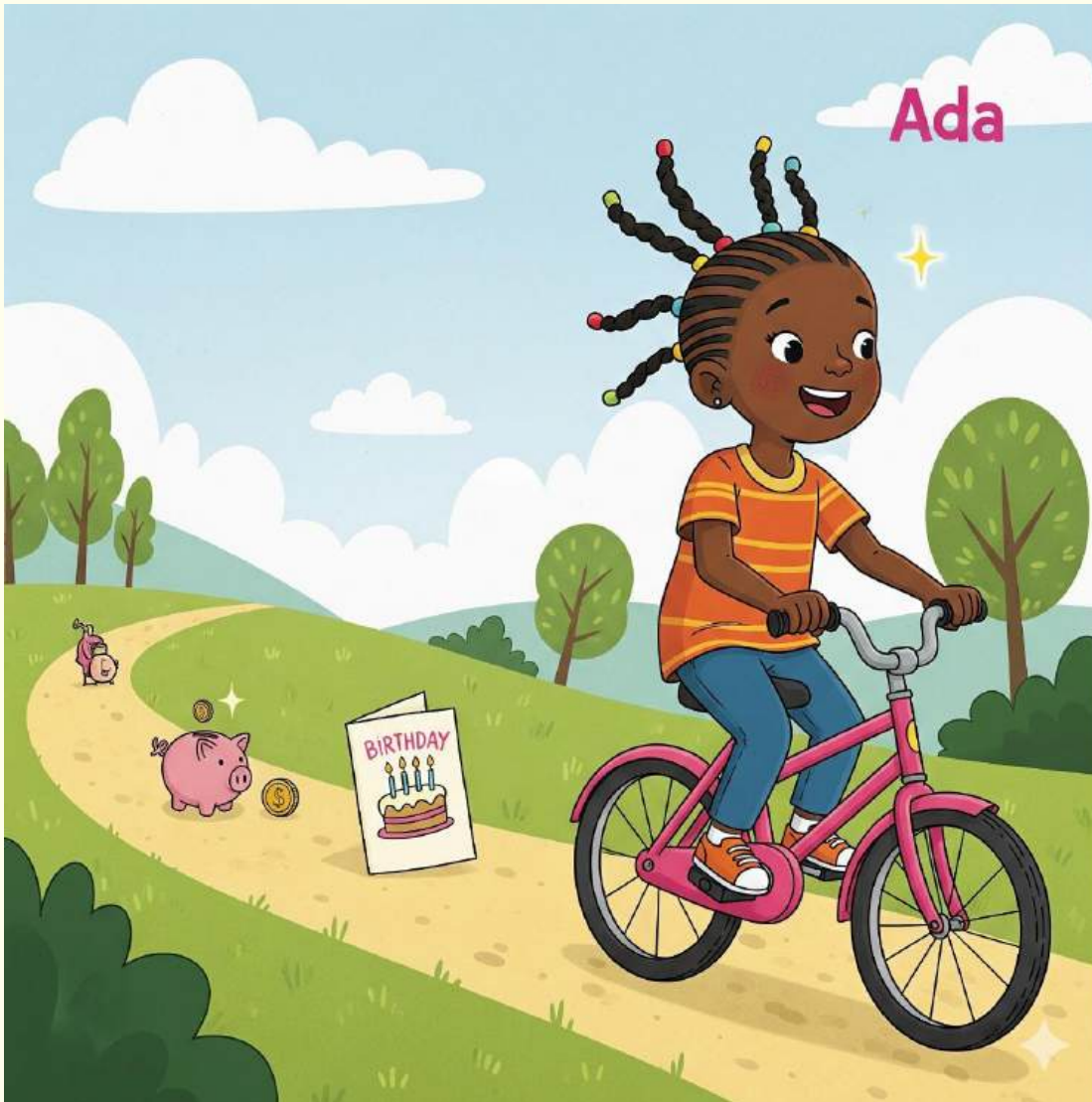
6. Support Comes When You Try

Because Ada was disciplined, people noticed her effort. Mama Nkechi gave her money, and her father added the final ₦4,000. This shows that when others see your seriousness and hard work, they may help you reach your goal. But help usually comes to those who have already started.



7. Dreams Can Come True

In the beginning, ₦15,000 felt impossible. But Ada saved daily, used her talents, and stayed patient until she rode her dream bicycle. This shows that no dream is too big if you break it into small steps and keep working.



✨ Final Message for Children:

You may not want a bicycle like Ada, maybe it's a school bag, football boots, or even helping your family. Whatever your dream is, saving, working, and being disciplined will take you there. If Ada could do it at 11 years old, so can you!

