



Hagrid's coat seemed to be made of nothing *but* pockets — bunches of keys, slug pellets, balls of string, peppermint humbugs, teabags ... finally, Harry pulled out a handful of strange-looking coins.

"Give him five Knuts," said Hagrid sleepily.

"Knuts?"

"The little bronze ones."

Harry counted out five little bronze coins, and the owl held out his leg so Harry could put the money into a small leather pouch tied to it. Then he flew off through the open window.

Hagrid yawned loudly, sat up, and stretched.

"Best be off, Harry, lots ter do today, gotta get up ter London an' buy all yer stuff fer school."

Harry was turning over the wizard coins and looking at them. He had just thought of something that made him feel as though the happy balloon inside him had got a puncture.

"Um — Hagrid?"

"Mm?" said Hagrid, who was pulling on his huge boots.

"I haven't got any money — and you heard Uncle Vernon last night ... he won't pay for me to go and learn magic."

"Don't worry about that," said Hagrid, standing up and scratching his head. "D'yeh think yer parents didn't leave yeh anything?"

"But if their house was destroyed —"

"They didn' keep their gold in the house, boy! Nah, first stop fer us is Gringotts. Wizards' bank. Have a sausage, they're not bad cold — an' I wouldn' say no teh a bit o' yer birthday cake, neither."

"Wizards have *banks*?"

"Just the one. Gringotts. Run by goblins."

Harry dropped the bit of sausage he was holding.

"*Goblins*?"