

Wild Card!



'Wild cards'

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Granny Jill is very concerned that **Janet and John** are always overdrawn in their bank account so she arranges for a credit transfer from her account to theirs for £500 in the hope that they will be able to stay out of the red and maybe be better at budgeting.

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John is up in the loft searching for his old squash racket and accidentally put his foot through the ceiling of the bathroom and breaks a water pipe to the shower. The damage is extensive and will cost at least £500 to repair. They're not sure if their household insurance will cover them for this and, anyway, the excess on the policy is £300 so it is going to be an expensive accident.

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Jenni receives a Christmas bonus at work for her outstanding performance within her team in the past six months. She will get the £500 bonus before Christmas.

The clutch has worn out in **Jenni's** car. It will cost £280 for parts and labour to replace it. It's December and she needs all her cash for Christmas presents. She also can't bear the thought of going back to using the bus.

Kenny wins the 'Apprentice of the Year' award for his area of Scotland as an apprentice plumber. In addition to a certificate and shield, he will receive £1000 prize money.

Kenny enjoys a night out in a club with his friends but, after one of these, the next morning he realises that his wallet is missing and by the time he reports it and cancels his debit card, someone has withdrawn £300 from his account (which he can ill afford to lose!)

Granny Jill wins the Buchan Street Galleries Christmas raffle. The prize is a £1000 in vouchers to spend in any shop within the shopping mall.

Tiles are blown off the roof of **Granny Jill's** house during the February gales. She thought her house insurance covered claims such as this, but it doesn't.

Barbara's washing machine breaks down and it will cost at least £75 just to call the engineer out to it. She hates the thought of not having her own washing machine and having to ask her mum or Janet and John if she can use theirs. She could ask her mum for a loan, but her mum already helps her a lot with money or she could go to the local Abernethy Credit Union and ask for a low-cost loan.

Sally has won the chance to join the council-wide gymnastics team that will give her the chance to train every Saturday with the team and compete in national competitions. To help with her expenses, the council provides funding of £35 per month.

Sally sneaks her big sister's new iPad mini out of her room after Jenni has left for work. She takes it to school to show off to her friends and play some games she has downloaded as apps. Unfortunately, it falls on the floor and another pupil stands on it by accident. The glass screen gets broken. Sally confesses to Jenni when she gets home from work and Jenni is furious! She wants it fixed and Sally has to pay for the full repair.