



Chapter 10

Moite and the Frog

Once upon a time, there lived a young girl called Moite. She went to school, hung out with her friends and dreamt of becoming a famous singer. She helped her parents in doing the household chores every day at home. In return, her father gave her some pocket money at the end of the week. Moite was just nine years old; she had no idea of saving money and bought lots of pretty toys and chocolates.

Unfortunately, Moite's father died and her carefree life ended too. She and her mother were very sad. Moreover, they never had enough money to buy even their basic necessities. Every month, they struggled to scrape together money to pay for Moite's school fees, the rent, the electricity, water bills and everything needed for living.

Moite missed her happy and carefree life. They had no money to buy food and new clothes. She and her mother had a very hard life now. Thus, Moite made a promise to her mother, "When I grow up I am going to make sure we have enough money so we never have to worry about it anymore". She made up her mind to take good care of her mother. Yet, she didn't know how she will handle her problems. Her parents had loved her but they had never taught her the importance and the value of saving money.

One day, she sat by the pond near her house, dreaming about being a great singer. A frog appeared all of a sudden and said, "Hello Moite, I am Kothang. When I was human, I was an evil money lender and became rich by taking a lot of money from the poor. As a punishment, God turned me into frog. He ordered me to teach at least one

person about the art of saving money so that I can turn into human being again. Sadly, everyone ran away from me.”

After listening to Kothang’s story, Moite thought she could perhaps learn as to how she could save money. Then, she and her mother need not worry again. She narrated her sad story about how she and her mother struggled to make ends meet after her father’s death.

Kothang advised Moite, “First you have to work out your own plan. You have to write down your monthly income, your monthly expenditure and how much you can save in a month. The little saving of every month can help you pursue for higher education, buy a house or still save it for a rainy day. If you manage to save money it will definitely make your life easier and better in future.”

Having listened to this piece of advice, Moite learnt a valuable lesson while Kothang finally got back his human form. After this incident, Moite and her mother started saving a little of whatever they earned each month. Finally, they could save enough for her higher studies, buy a house and also a piano for Moite’s singing practice.

Do you know what is budget?
- Budget is a statement showing one’s monthly income,
monthly expenditure and how much one can save in a month

Exercise

- 1) How did Moite’s carefree and happy life come to an end?
- 2) What problems did Moite and her mother face after the death of her father?
- 3) What promise did Moite make to her mother?
- 4) Who was Kothang?
- 5) Why did Kothang become a frog?
- 6) What lesson did Kothang teach Moite?
- 7) What is the moral of the story?