**Financial Education Animated Video Series**

**"Ant and Cricket"**

**Transcript**

Let's start by introducing the background of the characters in their early years

The orange one is Ant

Ant has already established proper financial management concepts and developed good financial management habits since he was young.

The green one is Cricket

Cricket enjoys the pleasures of life here and now, spends as much as he earns, and sometimes even overspends.

One day, Cricket was picking up his lunch box on the street and met his old good friend, Ant, who had just finished having dim sum at a restaurant with his family.

Cricket, long time no see!

You don't look so good, are you alright?

Ant, I am currently in a state of financial hardship.

My wife and children have left me and I don't even have the face to see you again.

What happened?

Sigh, back in those days, I only cared about eating, drinking and having fun. I didn’t listen to your advice to save or invest the money I earned.

I even laughed at you for not fully enjoying life during our prime youth

I didn't think I would end up in such a sorry state now...

Well, it’s all over. But what about your family?

Cricket said with regret and shame, I used to eat, drink, play and have fun, indulge in luxury and borrow money to spend.

I ignored my wife and children's advice and only made the minimum payment every time, and eventually I could not repay the high interest rate of my credit cards, so I had to mortgage my house to repay the debts.

Unfortunately, it still wasn't enough, so I could only go bankrupt.

My wife and daughter left me eventually.

Now I can only live in a shelter and rely on food assistance. Unlike you, your family is happy and you have your own sweet home.

Back then, if I had listened to your advice and equipped myself, learnt to save and invest, I wouldn't be in this state of poverty and living a life of unfulfillment today.

Yes, decades ago, you were a strong and charismatic man. You were very popular and even was the first among us to start a family. It's a pity that you didn't save for a rainy day, and you didn't know how to spend and invest wisely, that’s why you have nothing now.

Now I know how blissful it is to have a happy family, but it's too late for me to realise this.

If I had known about this earlier, I would have saved diligently and learnt how to manage my finances.

Yes, our parents and teachers all taught us to cultivate the habit of saving, learn how to manage our finances, make proper financial plans for our lives and plan for the future.

As the saying goes, "Save for the rainy day" is for the sake of long-term happiness and to make the future me be proud of what I have done today!

It’s too late, too late ...

There's no way I can go back in time and change my life now!

After waking up, Cricket looked into the mirror and said, “Fortunately, it's not too late. There is still time and chance to make a change before the nightmare comes true!

From now on, I won’t pursue immediate enjoyment anymore. I will learn from Ant, study hard, equip myself and make a good financial plan for my life.”