



Lana

pero no de

Oveja

*Un viaje educativo y divertido
al mundo de las Finanzas*

ARIADNA HERNÁNDEZ RIVERA
COORDINADORA

**GOBIERNO DEL
ESTADO DE PUEBLA**

**Secretaría
de Educación**

CONCYTEP
Consejo de Ciencia y Tecnología
del Estado de Puebla

LANA, PERO NO DE OVEJA

UN VIAJE EDUCATIVO Y DIVERTIDO AL MUNDO DE LAS FINANZAS

Ariadna Hernández Rivera
Coordinadora

Las opiniones vertidas en el presente documento son responsabilidad única de las y los autores,
y no representa la postura de la institución que edita.

**GOBIERNO DEL
ESTADO DE PUEBLA**

**Secretaría
de Educación**

CONCYTEP
Consejo de Ciencia y Tecnología
del Estado de Puebla

Lana, pero no de oveja

Ariadna Hernández Rivera

Coordinadora

Alejandra Bracamontes López

Ariadna Hernández Rivera

Elisa Paola Ruiz Saldaña

Luis Carlos Briseño Fregoso

Miriam Yajaira Ascencio Bañuelos

Ary Miranda Jamila Blanco Hernández

Jesús Melecio Cabrales Mota

Francisco Castañeda Carpy

Autoras y Autores

María Fernanda Potenciano Acosta

Luis Arturo Muñoz Velasco

Mariana Aguayo González

Ilustradoras e Ilustradores

María Ixel Hernández Hernández

Corrección de estilo

Aranza Rebeca Rodríguez Rivera

Diseño editorial

Sergio Salomón Céspedes Peregrina

Gobernador Constitucional del Estado de Puebla

Javier Aquino Limón

Secretario de Gobernación del Estado de Puebla

Gabriela Bonilla Parada

Presidenta del Sistema Estatal para el

Desarrollo Integral de la Familia

Charbel Jorge Estefan Chidiac

Secretario de Educación del Estado de Puebla

Edgar Valentín Garmendía de los Santos

Presidente de la Junta de Gobierno y Coordinación Política del

H. Congreso del Estado Libre y Soberano de Puebla

María Belinda Aguilar Díaz

Presidenta del Tribunal Superior de Justicia del Estado de Puebla

Victoriano Gabriel Covarrubias Salvatori

Director General del Consejo de Ciencia y Tecnología

del Estado de Puebla

Luis Gerardo Aguirre Rodríguez

Editor Jefe del Área de Publicaciones

María Ixel Hernández Hernández

Editora del Área de Publicaciones

Primera edición, México, 2024

*Publicado por el Consejo de Ciencia y Tecnología del Estado de Puebla
(CONCYTEP)*

*B Poniente de La 16 de Sept. 4511,
Col. Huexotitla, 72534. Puebla, Pue.*

ISBN: 978-607-8963-36-2

CÓDIGO IDENTIFICADOR CONCYTEP: C-L-2024-04-45

La información contenida en este documento puede ser reproducida total o parcialmente por cualquier medio, indicando los créditos y las fuentes de origen respectivas.

Esta obra para ser publicada fue dictaminada bajo la modalidad de pares a doble ciego por expertos en la materia.

Comité científico

Vania del Carmen López Toache

Luis Augusto Chávez Maza

Gonzalo Haro Álvarez

Román Sánchez Zamora

Oxana V. Katysheva

Benjamín Cabrera Balcazar

Julio César Silva Vázquez

Comité científico de Traducción

Roberto Criollo Avendaño
Elen Boury
Pamela Olmos López



Alejandra Bracamontes López y Ariadna Hernández Rivera
Ilustrado por Fernanda Potenciano Acosta y Luis Arturo Muñoz Velasco

Elisa Paola Ruiz Saldaña
Ilustrado por Fernanda Potenciano Acostaco

Luis Carlos Briseño Fregoso
Ilustrado por Luis Arturo Muñoz Velasco

Ariadna Hernández Rivera
Ilustrado por Luis Arturo Muñoz Velasco

Ariadna Hernández Rivera
Ilustrado por Luis Arturo Muñoz Velasco

Miriam Yajaira Ascencio Bañuelos
Ilustrado por Luis Arturo Muñoz Velasco

Ary Miranda Jamila Blanco Hernández
Ilustrado por Mariana Aguayo González

Contenido



Ariadna Hernández Rivera
Ilustrado por Luis Arturo Muñoz Velasco

Jesús Melecio Cabrales Mota
Ilustrado por Luis Arturo Muñoz Velasco

Francisco Castañeda Carpy
Ilustrado por Luis Arturo Muñoz Velasco



All is fair in business and love ----- 89

Alejandra Bracamontes López y Ariadna Hernández Rivera
Ilustrado por Fernanda Potenciano Acosta y Luis Arturo Muñoz Velasco

Here and in other worlds ----- 95

Elisa Paola Ruiz Saldaña
Ilustrado por Fernanda Potenciano Acostaco

Winter in the jungle ----- 103

Luis Carlos Briseño Fregoso
Ilustrado por Luis Arturo Muñoz Velasco

I'll pay it in the fortnight ----- 111

Ariadna Hernández Rivera
Ilustrado por Luis Arturo Muñoz Velasco

The talk in the park ----- 117

Ariadna Hernández Rivera
Ilustrado por Luis Arturo Muñoz Velasco

The ant tale ----- 123

Miriam Yajaira Ascencio Bañuelos
Ilustrado por Luis Arturo Muñoz Velasco

Contents



Creating and decorating ----- 129

Ary Miranda Jamila Blanco Hernández
Ilustrado por Mariana Aguayo González

The ice cream ----- 135

Ariadna Hernández Rivera
Ilustrado por Luis Arturo Muñoz Velasco

April 13th ----- 141

Jesús Melecio Cabrales Mota
Ilustrado por Luis Arturo Muñoz Velasco

Alan the child entrepreneur ----- 149

Francisco Castañeda Carpy
Ilustrado por Luis Arturo Muñoz Velasco



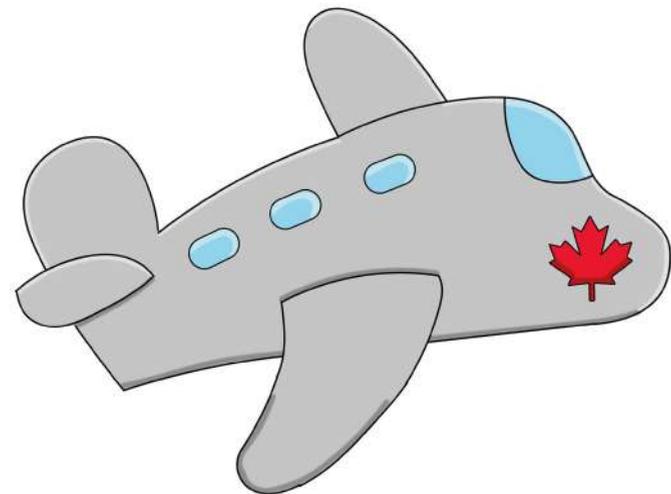
EN LA QUINCENA LO PAGO

Ariadna Hernández Rivera⁵

En la ciudad de Puebla era normal observar ofertas con grandes descuentos en la mayoría de los centros comerciales, agencias de autos, así como préstamos inmediatos, entre otras cosas, esto pasaba más durante la época navideña.

Faltaban veintedías para la Noche Buena. Sofía, su papá Juan y su abuelita Paula se encontraban en silencio y un poco angustiados.

—¿Todo bien, Sofía?— Le preguntó su papá.



⁵ Profesora-Investigadora, Benemérita Universidad Autónoma de Puebla.

—No, al parecer se te ha olvidado que me prometiste un viaje al extranjero, como regalo de navidad— exclamó Sofía, al mismo tiempo que se retiraba de la mesa enojada.

Camino al trabajo, Juan se culpaba por hacer promesas que no eran posibles de cumplir, al menos no en ese mes, ya que tenía gastos por la operación de su madre, que se encontraba enferma del corazón. Mientras manejaba, el semáforo se puso en rojo, de pronto giró la cabeza a la izquierda y vio un anuncio del banco que decía: “Pide un préstamo y lo comienzas a pagar a mediados del próximo año”.

—¡No pienses tonterías, Juan, si no puedes terminar de pagar el coche, menos podrás pagar el préstamo!— Se dijo a sí mismo.

Así pasaron varios días, Sofía no le dirigía la palabra a su papá, lo que traía como consecuencia que él se sintiera mal por las actitudes de su hija— La quiero mucho, yo le prometí el viaje y no puedo fallarle, es mi niña, mi única hija— pensó Juan.

Al salir del trabajo, sin pensarlo dos veces, pasó al banco. En el mostrador, se encontraba la ejecutiva de la sucursal bancaria.

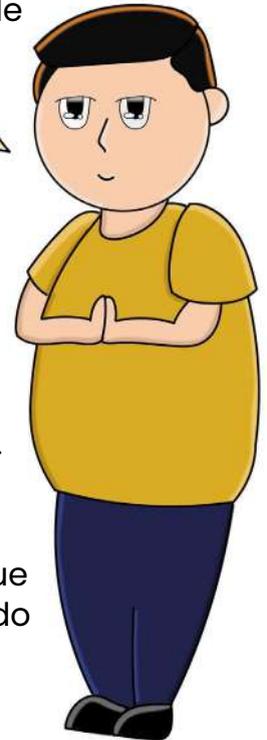
—¡Buenas tardes, licenciada! Vengo a pedir informes para que me den un préstamo— dijo Juan.

—Señor Juan, buenas tardes qué gusto tenerlo por aquí, el banco sin dudarlo le dará el crédito que solicita, porque ha sido un excelente cliente para nosotros— le contestó la ejecutiva.

—Gracias, licenciada, iré pagando a la fecha que corresponda, pues parte de mi quincena será destinada para dar mis pagos sin problema alguno— respondió Juan.

Al siguiente día, el préstamo que había solicitado Juan se vio reflejado en su cuenta.

Necesito un préstamo



—Con esto podré pagar el viaje a Sofía, los medicamentos de mi mamá y ponerme al corriente con lo que debo del coche— exclamó Juan para sí.

Llegó el día en donde todas las familias conviven con sus seres queridos, doña Pau había preparado pavo navideño, el preferido de su hijo y su nieta.

—Sofía, ve poniendo en la mesa, los platos y cubiertos, ya casi está lista la cena. Gracias a Dios, hoy no tuve achaques del corazón, luego no me dejan ni pararme de la cama— dijo doña Pau.

Sofía le respondió alegremente.

—Si abuelita, esta noche mi papá me dará el regalo que tanto había deseado por meses, seré la persona más feliz del mundo— acercándose a su abuela, Sofía la abrazó, dándole un beso en la mejilla, y siguió diciendo— verás que pronto tu enfermedad se curará mamá Pau.

Todo marchaba bien, en la casa se respiraba paz y felicidad.

—Toma tus regalos, hija. Y no creas que me olvidé de ti, mamá.
¡Gracias por todo, las quiero mucho!—
Dijo Juan.

—¡Guau, papá, me compraste ropa, zapatos y mi viaje a Canadá!—
Exclamó Sofía.

Doña Pau preguntó— Hijo, ¿de dónde salió todo esto? Si no tenemos dinero, con mi enfermedad a duras penas ahí vamos—

—Sí, mi nieta. Pasado mañana estarás en Canadá, muy feliz de la vida, y mamá, no te preocupes, son cosas



que compré a crédito, en cada una de mis quincenas las iré pagando— explicó Juan a su familia.

Transcurrieron los meses, Sofía había disfrutado sus vacaciones en el extranjero, doña Pau se encontraba cada vez mejor de su corazón, todo parecía ir bien.

Pero Juan no estaba tranquilo. Llevaba días sin poder dormir, debido a la preocupación de los pagos que tenía que hacer, el banco le había estado llamando los últimos días, los intereses estaban incrementando.

—¿Qué voy a hacer? Cada quincena tengo que pagar gastos y más gastos. Me van a embargar la casa. Voy a tener que vender el coche para poder salir de esto, no me quedará de otra— exclamó Juan con angustia.

Viernes por la tarde, sonó el teléfono, no se encontraba nadie más que doña Pau.

—¡Buenas tardes! Hablamos del banco, ¿se encontrará el señor Juan?

—Es mi hijo, por el momento no se encuentra, pero déjeme el recado— respondió muy amable doña Pau.

—¡Gracias! Hemos tratado de localizarlo, sin tener respuesta, solo para avisarle que el banco ya inició el proceso de embargo de sus propiedades, ya que no ha pagado en los últimos cuatro meses.

Doña Pau no podía creer lo que estaba sucediendo, su casa era el único patrimonio que



tenía y podía perderlo. Cuando llegó la noche, muy angustiada, pidió hablar con su hijo y su nieta.

—¿Ya vieron el problema en el que estamos metidos? Juan, por cumplir el sueño de tu hija, te endeudaste, en lugar de esperar a ahorrar para realizarlo más adelante. Y tú, hija, ¿ves lo que tuvo que hacer tu papá para cumplir tus caprichos? Eso de “en la quincena lo pago” no existe, solo es una mentira. Juan, si no tenías el dinero suficiente, ¿por qué nos llenaste de regalos? Esta casa es lo único que tenemos y la podemos perder, todo por esa irresponsabilidad que existe en ustedes.

—Mamá, cálmate, por favor, te vas a poner mal, recuerda que no estás bien de salud, ya sabía que nos querían embargar. No se los dije porque precisamente quería evitar esto. Por supuesto que no dejaré que perdamos nuestro único patrimonio. Lo estuve pensando, voy a vender el coche, con lo que me den, pagaré parte del préstamo, no cubriré todo porque es difícil, pero al menos me



pondré al corriente con los pagos— dijo Juan, un poco angustiado.

Sofía, en medio de lágrimas, le respondió a su padre— Si yo no te hubiera exigido mi viaje, no estarías con esto, ¡discúlpame, abuelita! ¡Discúlpame, papá! Me pondré a trabajar medios tiempos y yo también aportaré para los gastos de la casa—.

Fue tanta la angustia de doña Pau de perder su casa, que esa misma noche se puso mal de salud y tuvieron que hospitalizarla, pues había presentado síntomas de un infarto. Afortunadamente, una vez más la señora se empezó a recuperar lentamente, aunque sus doctores le dijeron que no debía preocuparse tanto o las consecuencias podían ser graves.

Juan ya no sabía qué hacer, entre el embargo y su mamá enferma. Se lamentaba de la situación en la que se encontraba y pensaba en lo irresponsable que había sido confiarse... “en la quincena lo pago”, pues amargamente se había dado cuenta de la falsedad de esa afirmación.

Pasó el tiempo, y Juan logró vender su coche, lo que ayudó para cubrir parte del endeudamiento que él tenía. Esto resultó un desahogo muy grande para su familia.

Un día, Juan se encontraba en su oficina, mientras trabajaba se puso triste y se le escapó una lágrima. Una compañera vio lo que estaba pasando y se tomó el atrevimiento de preguntarle:

—Juan, ¿por qué estás llorando, acaso no te pone feliz que el problema de tu embargo se haya resuelto?



—Sí, pero tuve que perder mi coche y mi mamá se vio afectada, aunque ya se encuentra mejor pude haberle evitado ese dolor.

—Está bien, pasaron cosas malas. Pero date cuenta de que todo puede ir mejorando, aunque será poco a poco— dijo amablemente su compañera.

—Sí, ya no volveré a cometer ese error, no solo por mí, sino por mi familia, que son lo que más quiero— dijo Juan, recobrando un poco la esperanza.

Con el paso del tiempo, tanto Juan como su familia aprendieron a ser más responsables con sus gastos, Sofía se convirtió en una mujer trabajadora y doña Pau pudo recuperarse para vivir una vejez tranquila en compañía de sus seres queridos.

Moraleja:

No te gastes el dinero que aún no tienes, porque si pides un préstamo, debes pagarlo. Recuerda que las deudas no necesariamente traen problemas, pero debes saber cuándo pedir un préstamo.

Variables de enseñanza:

Crédito, deuda, ingreso insuficiente.

Preguntas de reflexión:

- ¿Qué pienso acerca del crédito?
- ¿Qué haces cuando no te alcanza para comprar algo que quieres?

Actividades para mejorar la Educación Financiera (EF):

- Recuerda hacer a mitad de año la lista de regalos que piensas dar en navidad, para que tengas tiempo de ahorrar. Tomando en cuenta que son las fechas con más gastos.
- Ayuda a los adultos de tu hogar a hacer una lista de sus compras de temporada navideñas al menos un mes antes.
- Habla con los adultos de tu hogar para comenzar un ahorro familiar en el que todos aporten algo.



I'll pay it in the fortnight

Ariadna Hernández Rivera¹⁶

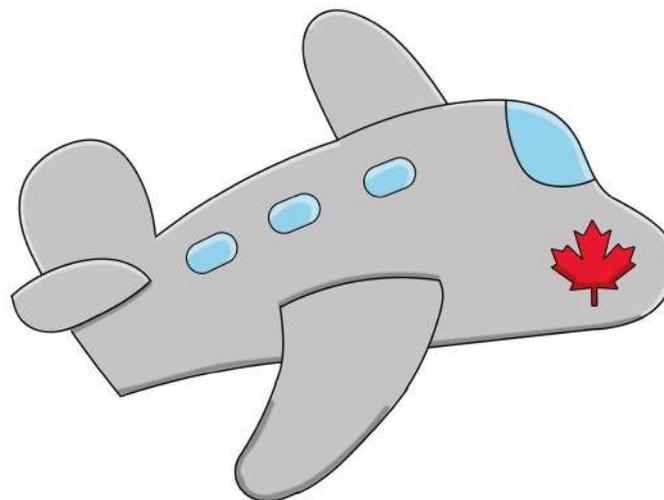
In the city of Puebla, it was common to see offers with great discounts in most shopping malls, car dealerships, as well as immediate loans, among other things. This happened more during the Christmas season.

Christmas Eve was twenty days away. Sofia, her father Juan and her grandmother Paula were silent and a little anxious.

—Is everything all right Sofia?— Asked her father.

—No. You seem to have forgotten that you promised me a trip abroad, as a Christmas gift,” exclaimed Sofia, as she angrily left the table.

On the way to work, Juan blamed himself for making promises that were impossible to keep, at least not that month, since he had expenses for his mother's heart surgery.



¹⁶ Lecturer and researcher, Benemérita Universidad Autónoma de Puebla

As he was driving, the traffic light turned red, he suddenly turned his head to the left and saw an advertisement from the bank that said, "Take out a loan and start paying it back in the middle of next year".

—Don't think nonsense Juan, if you can't finish paying for the car, much less will you be able to pay off the loan!" He said to himself.

Several days went by like this. Sofia did not say a word to her father, which made him feel bad about his daughter's attitudes.

<<I love her very much, I promised her the trip and I cannot fail her, she is my child, my only daughter>> Juan thought.

When he left work, without thinking twice, he went to the bank.

The bank branch executive was at the counter.

—Good afternoon, I am here to ask for information so that I can get a loan," said Juan.

—Mr. Juan, good afternoon, what a pleasure to have you here, the bank will certainly give you the loan you are requesting, because you have been an excellent customer for us," replied the executive.

—Thank you, I will pay on the due date, since part of my fortnight's salary will be used to make my payments without any problem whatsoever," answered Juan.

The next day the loan Juan had requested was credited to his credit card.

—With this I will be able to pay for the trip to Sofia, my mother's medication and catch up on my car payments," exclaimed to himself.

The day arrived when all the families spend time with their loved ones; Mrs. Pau had prepared a Christmas turkey, her son and granddaughter's favorite.

—Sofia, go put the plates and silverware on the table, dinner is almost ready. Thank God I didn't have any heart ailments today, sometimes they won't even let me get out of bed," said Doña Pau.

Sofia answered cheerfully.

—Yes, grandma, tonight my dad will give me the gift I have been wishing for months, I will be the happiest person in the world," Sofia hugged her grandmother, kissed her on the cheek, and continued— you will see that soon your illness will be cured, mom Pau," she said.

Everything was going well; there was happiness and peace at home.

—Take your gifts, my daughter. And don't think I forgot about you, mom. Thank you for everything, I love you very much!— said Juan.

—Wow dad, you bought me clothes, shoes, and my trip to Canada!" Exclaimed Sofia.

Doña Pau asked— Son, where did all this come from? We don't have any money, with my illness; we're barely making ends meet".

—Yes, my child. The day after tomorrow you will be in Canada, very happy with life, and mom, don't worry, these are things I bought on credit, I will be paying for them in each of my fortnights," explained Juan to his family.

Months went by, Sofia had enjoyed her vacations abroad, Doña Pau's heart was getting better and better, everything seemed to be going well.

But Juan was not at peace. He had been unable to sleep for days because he was worried about the payments he had to make. The bank had been calling him for the last few days, the interest was increasing.

—What am I going to do? Every two weeks I have to pay expenses and more expenses. My house is going to be repossessed. I'm going to have to sell the car to get out of this; I won't have any other choice," exclaimed Juan with anguish.

Friday afternoon, the phone rang; no one was there but Mrs. Pau.

—Good afternoon, we are calling you from the bank, is Mr. Juan there?

—He is my son, he is not here at the moment, but leave me the message,” answered Doña Pau kindly.

—Thank you! We have tried to reach him but have had no response. It’s only to inform him that the bank has already begun the process of repossessing his property, since he has not paid in the last four months.

Doña Pau could not believe what was happening. Her house was the only patrimony she had, and she might lose it. When night came, she asked to speak to her son and granddaughter.

—Have you seen the trouble we are in, Juan? You ran into debt to make your daughter’s dream come true, instead of waiting to save money...

And you, my child, do you see what your father had to do to fulfill your whims, that “I’ll pay for it in the next fortnight” doesn’t exist? It’s just a lie. Juan, if you didn’t have enough money, why did you shower us with gifts? This house is the only thing we have, and we could lose it, all because of your irresponsibility.

—Mom, please calm down, you are going to get sick. Remember that you are not in good health; I already knew that they wanted to repossess us. I didn’t tell you because I wanted to avoid this.

—Of course, I will not let us lose our only patrimony. I have been thinking about it. I am going to sell the car and with the money I get, I will pay part of the loan. I will not cover all of it because it is difficult, but at least I will catch up with the payments,” said Juan, a little anguished.

Sofia, in tears, replied to her father— If I hadn’t demanded my trip, you wouldn’t be in this situation, I’m sorry grandma, I’m sorry daddy, I’ll start working part-time, and I’ll also contribute to the expenses of the house”.

Pau was so anguished about losing her house that that same night she fell ill and had to be hospitalized because she had presented symptoms of a heart attack. Fortunately, once again the lady began to recover slowly, although her doctors told her she should not worry so much or consequences could be serious.

Juan no longer knew what to do, between the repossession and his sick mother. He regretted the situation he was in and thought about how irresponsible he had been to believe "I'll pay it off in the next fortnight", as he had bitterly realized the falsehood of that statement.

Time went by, and Juan managed to sell his car, which helped to cover part of the debt he had. This was a great relief for his family.

One day, Juan was in his office, and while he was working, he became sad, and a tear came to his eye. A coworker saw what was happening and ventured to ask him:

—Juan, why are you crying, aren't you happy that your repossession problem has been solved?

—Yes, but I had to lose my car and my mother was affected, although she is better now, I could have spared her that pain.

—It's okay, bad things happened. But you must realize that everything can get better, although it will be little by little said his colleague kindly.

—Yes, I won't make that mistake again, not only for me but also for my family, who are what I love the most," said Juan, recovering a little hope.

As time went by, both Juan and his family learned to be more responsible with their expenses, Sofia became a hard-working woman and Doña Pau was able to recover to live a peaceful old age in the company of her loved ones.

Moral of the story:

Don't spend money you don't have yet, because if you borrow, you must pay it back.
Remember that debt does not necessarily bring problems, but you must know when to ask for a loan.

Teaching variables:

Credit, debt, insufficient income.

Thinking questions:

- What do I think about credit?
- What do you do when you can't afford to buy something you want?

Activities to improve your Financial Education (FE):

- Remember to make a list of gifts you plan to give at Christmas in the middle of the year, so you have time to save. Keep in mind that these are the dates with more expenses.
- Help the adults in your household to make a list of their holiday shopping at least one month in advance.
- Talk with the adults in your household to start a family savings plan in which everyone contributes something.

The talk in the park

Ariadna Hernández Rivera¹⁷

This is the story of a very special park, which was located right in the center of a beautiful village, surrounded by flowers of all colors and lush trees. A great fauna inhabited this place.

The inhabitants were happy because they lacked nothing; they had very large and fertile lands. The harvest was always very good: the fruits were big, juicy and the seeds were crunchy. The flowers, not to mention the flowers! You could enjoy their scent from a long distance.

The villagers' work activity was agriculture, every villager planted something different, and they had a market where they sold their harvest, but since it was so abundant, it was also enough to be sold in other places. Every week trucks would arrive for the goods and distribute them in various cities.



¹⁷ Lecturer and researcher, Benemérita Universidad Autónoma de Puebla.

Eventually the profit these villagers made from selling the harvest was so high that they began to buy unnecessary things, and as a consequence, they lost track of how much they earned and spent.

In reality, they no longer cared. They believed that they could indulge their every whim with that money.

One day, some businessman who intended to buy the villagers' land arrived into town. Gathering all the villagers together, they explained what they wanted to use the land for and what the payment for it would be.

—I have gathered you here to explain why I want to buy these lands," said a tall young man in a dark suit, who kept looking at the people gathered, and with great confidence in his voice continued saying, "they have a great natural wealth, which I want to own in order to expand the production of quality food to reach other regions; however, at that moment a villager interrupted:

—What you just said is true, we have great wealth. Why would we give you all this land if its price is priceless? For us it is our source of income, we will not sell it to you— at that instant everyone stood up and were about to leave. The businessman replied:

—All right, I understand your concern. In that case, I propose that you lend me your lands to plant, and we will share the profits. Think about it. You will no longer have to work, everything will be done by my workers, you will only receive profits, and with that money you will be able to do whatever you want. Go on trips, shopping, gifts, whatever you like.

The people got excited and blinded and signed a contract that very few of them read, and the ones who did never understand what the agreement stated. From that moment on, the village was filled with strange people, they were specialists in agriculture, or so they made them believe.

All the unhappy animals murmured, because they were sure that these people were not trustworthy, and they felt invaded by strangers.

Angry rabbits, squirrels, birds, and any other small and scurrying animals played pranks on these people, so that, whenever they passed through the park, they hid their work tools or their food from them.

Eventually the villagers quit the village, as they went on long trips, practically abandoned their home, and when they returned from their trips, they did not realize what was going on.

The group of people who worked the land were hurting the animals. When they saw one doing mischief, they would lock it in a cage and take it to the city to sell or give it away, and worse, they were destroying the fertility of the land.

One day the villager, who had opposed the deal, was on a cruise where he was observing different islands, these were so green and lush that he remembered his home. Later on, when he

returned home, he noticed that several of his neighbors were gathered. This time it was not that young man who was talking, but a young lady who was explaining why there would no longer be any profit from the harvest of the land.

—I regret to inform you that your land no longer produces quality food, and, worse, its production has dropped, so we are informing you that you will no longer receive the corresponding profits and that the contract is canceled as of this moment.

The terrified people refused. However, they had signed that they would assume the changes in the contract, and there was nothing to do about it. The biggest problem is that the villagers had spent it all. They had been confident that they would always receive the income from their profit and never saved any money for emergencies. When they wanted to resume their activities to work again, they realized how neglected the land was, and the animals were already afraid of them. They did not want them because they did not know how to defend their home.

Without money, without fertile land and without work, they felt totally ruined. They could not find a way out of the problem. Whenever they could, they took a walk in the park to relax. That little green piece of land was the only thing with life left since it was still full of flowers, green trees, butterflies, and other animals.

In this park there was a well that was said to belong to the gods. People came there to relieve their sorrows, crying and begging, not knowing what to do. But they didn't throw money, they didn't have any, they barely had enough to eat, all they could throw into the well were tears.

Inside that well lived a very sleepy white dove, but the people constantly interrupted the bird's sleep with their tears and cries. Even though the bird was annoyed by this situation, it kept on sleeping.

Until one day there were so many interruptions to her peaceful rest that she left the well angry, because someone had woken her up with so much crying. At that moment, when she went out

and wandered through some streets, she realized that her home and her village were different. When she talked to her neighbors and colleagues, they told her all about it.

The dove felt so bad for having slept so long and not realizing what was happening, she also noticed that the inhabitants were no longer cheerful as before, they behaved in a different way, they were very sad. It was as though they were all talking to that well, begging it to give them back the wealth they had before.

The dove had an idea. He talked to the animals and convinced them to give the villagers another chance to feel happy again.

One day in the morning, in each house, a little bird knocked on the window so that the neighbors would come out. When they opened the doors, they saw a great flock of birds flying high in the sky, almost as if they were flying through the clouds, and they danced around the village. They also saw that in the gardens were rabbits

offering carrots and squirrels offering their seeds. Butterflies flew in a very subtle way among the flowers, cats and dogs kept running around the courtyard, as they did before.

The villagers saw so much joy in the village, that they felt like getting it all back. Although a long time had passed, they had set that as their goal, and those who still felt discouraged were supported by their neighbors. Then they realized that the magic and excitement of living is not always found in places or things, but in the attitude that one takes towards life.

With effort and dedication, they found a way to restore the land and exploit it in a sustainable way, and at last the village regained its former green magic.

Moral of the story:

Life is unique, live it without excesses and take care of your true treasures.

Teaching variables:

Consumption, resources management, emergency savings fund, savings, legal financial advice.

Thinking questions:

- Do you consider that not having the habit of saving affects society?
- Do you agree that animals should be respected?
- Are you willing to change the way you consume?
- Do you think it is necessary to read and understand the content of the documents you sign?

Activities to improve your Financial Education (EF):

- Stop buying unnecessary things; make a savings goal together with your family.
- Go out to your nearest park and observe the species that live there, and then reflect on how bad consumption decisions harm these species.
- When you go out for a walk, plan well how much you are spending; you should not exceed that limit.

**GOBIERNO DEL
ESTADO DE PUEBLA**

**Secretaría
de Educación**

CONCYTEP
Consejo de Ciencia y Tecnología
del Estado de Puebla