

Penguin



Readers

sophie
kinsella

*The
Secret Dreamworld
of a*

Shopaholic



All she
ever wanted
was a
little credit...

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CHAPTER ONE

My secret dream

OK. It's only a Visa bill. It's just a piece of paper with a few numbers. I mustn't **panic***.

I put the envelope back on my desk and look out of the office window. Anyway, I know that it will be about £200. Maybe £300. But no more than £350. What have I bought this month? I close my eyes and think. That jacket and skirt in Jigsaw . . . but they were in the **sale**, so I was really **saving** money. There was dinner with Suze, and that beautiful lamp. Wait, the lamp was £200, but it's wonderful. Everyone loves it. Well, Suze does.

Shall I tell you my secret **dream**? I read this story in the newspaper, and I loved it. Two people each got the other person's Visa bill. Then, they both *paid* the other person's bill without checking! My secret dream is that the same thing will happen to me. A woman on the other side of the country will get my enormous Visa bill. And I'll get her bill for a little bit of cat food. I'll pay it, of course.

At the next desk, Clare Edwards is putting her letters into two tidy **piles** – one pile says “Do

now” and the other says “Do later”. I really don’t like Clare Edwards.

She looks at me. “OK, Becky?”



“Fine,” I say. “I’m just reading a letter.”

I quickly open the envelope and pull out the Visa bill. Clare is watching me. There are lots of names: Thorntons Chocolates, WH Smith, Bella Pasta, Lucio’s Café, Next, Millets.

Wait! I never go to Millets. It sells things for walking and going to the mountains . . .

“I’ve never been to Millets!” I say, loudly. “Someone has used my Visa card.”

Clare is still watching me. “Yes, you have,” she says. “You bought Michael’s leaving present in Millets.”

I **stare** at her. She’s right. Everyone in the office put some money in an envelope for Michael’s leaving present. Then, I bought his present in Millets and paid for it with my Visa card.

I look back at the bill in my hand. I suddenly see the number at the bottom of the page. £949.63.

I push the letter quickly back into the envelope and turn to my computer. I can feel Clare’s eyes still on me. “The **account** is best for **savers** with more than £5,000,” I write.

This is my job. I’m a **journalist** on a money magazine. I tell other people about looking after their money. Of course, I wanted a job on a magazine like *Vogue*, or on a newspaper, but I couldn’t get one. After three years, I still don’t know anything about looking after money. Schoolchildren know more about it than me.

After lunch, my **boss**, Philip, comes to my desk. He’s smiling. “Can we talk?” he **whispers**.

This is **brilliant**. I’m sure that he’s going to talk to me about money. He pays Clare more than me, and he’s decided that this isn’t right.

I follow him to his desk. I've already started thinking about the money. I saw some nice black shoes yesterday. Maybe I'll go on holiday, too. And I can pay my horrible Visa bill . . .

"Becky, there's a **press conference** this afternoon," Philip is saying, "at Brandon Communications."

The black shoes are suddenly gone. I'm not getting more money. I'm just going to a press conference to listen to boring bankers. So why did Philip whisper and smile like that?

Before the press conference I buy a newspaper – the *Financial Times*. Only very clever people read it, so if you want to look clever, you should always carry one.

I'm just passing the Denny and George shop, when I see the word "Sale". I stop to look, and there's the most beautiful grey-blue scarf in the window. Denny and George never have sales! I **hurry** inside. "This is the last one like it," the **assistant** says, showing me the scarf.

"I'll have it," I say, quickly, and open my bag to get my Visa card. But it's not there. I've left it at the office. I start to panic.

The assistant is already putting the scarf into a beautiful dark green Denny and George box.



“I’m really sorry, I’ve left my Visa card at the office,” I say. “Can you keep the scarf for me?”

“We close at six o’clock,” she says.

“I’ll come back before six,” I say.

It’ll be fine. I have three hours. I’ll leave the press conference as early as I can, hurry to the office to get my card and come back for the scarf.

There are a lot of people at the conference. I can see my friend Elly on the other side of the room and move towards her.

“Becky. Nice to see you,” a voice says.

I look up. It's Luke Brandon, head of Brandon Communications, staring at me. I've only met him a few times, and I always feel a bit **uncomfortable** with him. First, he's really clever – he started his own **business**. Brandon Communications works with banks and other businesses, and tells journalists and other people about them. Second, he always stares at me at press conferences. It's like he knows that I'm thinking about shopping, not listening to boring bankers.

"This is Alicia," Luke is saying to me. "Becky's from *Successful Saving*," he tells Alicia.

"Hi," says Alicia, coldly. "So what do you think about today's news?"

What's she talking about? I really don't know, so I wait a little.

"People think that the same thing might happen to Flagstaff Life. Do you agree?" she says.

"It's . . . it's difficult to say," I reply. Luke Brandon is staring at me. He knows that I haven't heard today's news. "Excuse me, I really need to speak to someone," I say, quickly.

Alicia turns away.

"SBG are buying Rutland Bank," Luke whispers.

"I know," I say and hurry towards Elly.