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in balaclavas and now he's  
in over his head.

# **“IMPROV” YOUR FINANCES**

My grandad got into art  
when he retired, every week  
he draws his pension.

A funny money joke book  
by Mark Simmons

- 01.** I go online to access my rainy day savings account, good job I've got a Mac.
- 02.** I've been trying to save money for a rainy day but the trouble is I live in Scotland!
- 03.** I wish I didn't spend so much. The other day I bought a belt made out of £20 notes, now that's a waist of money!
- 04.** Never get advice from a Bureau De Change that has run out of money. It will hold no currency.
- 05.** When a medieval village is looking to humiliate someone, that's a good time to invest in stocks.
- 06.** My wife was annoyed that I wasted money on tea tree, lavender and peppermint oils, but she did tell me to only buy the essentials.
- 07.** The other day my friend was feeling down so I took £4000 off him and told him I would give it back next week. He told me he just wanted to be a loan.

**I'VE BEEN TRYING TO  
SAVE MONEY FOR A RAINY  
DAY BUT THE TROUBLE IS  
I LIVE IN SCOTLAND!**



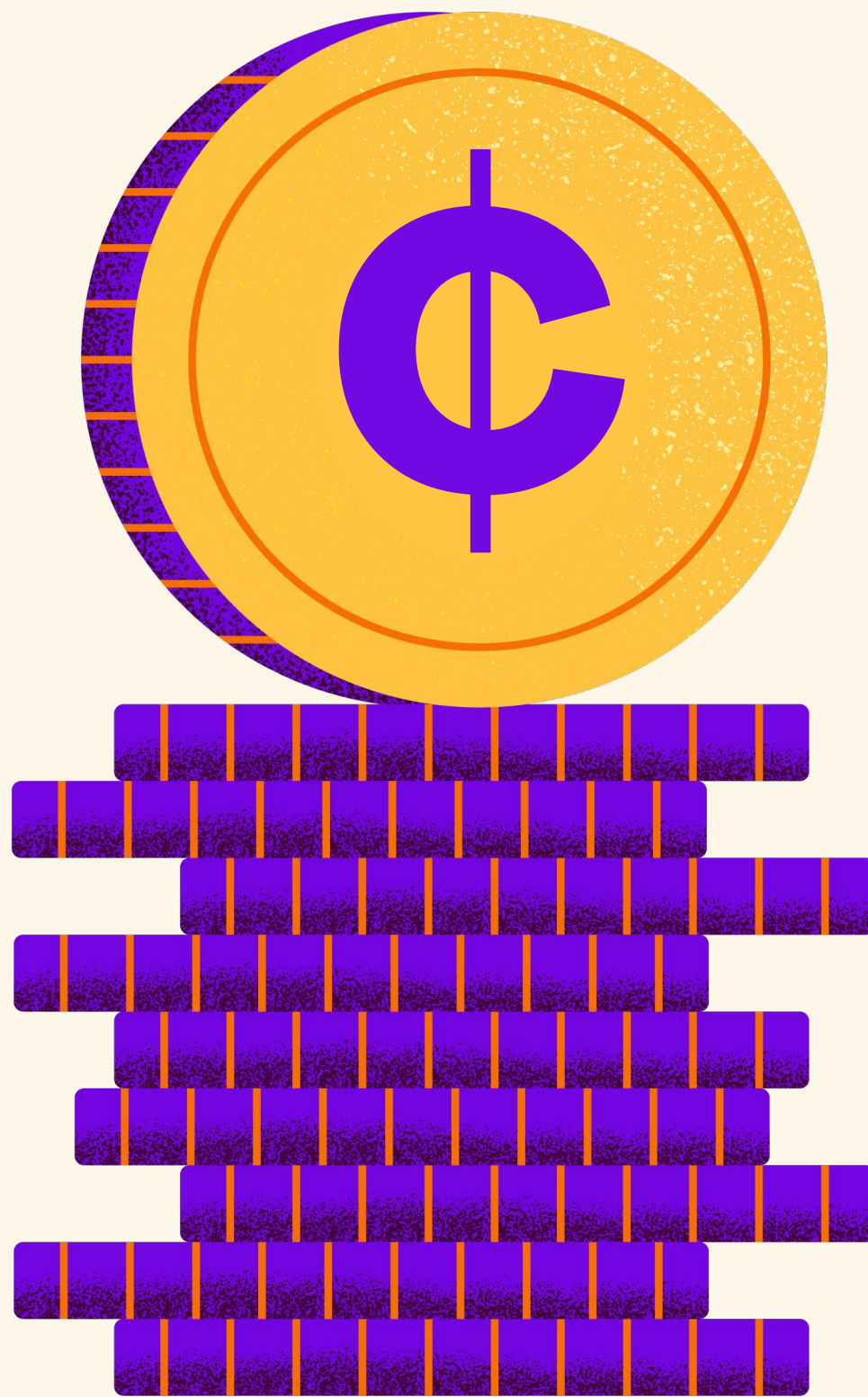
**FOR ME IT WAS ALWAYS  
INEVITABLE THAT MY  
FRIEND GRANT RICHES  
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- 08.** My mate Robbie once stole money from my friend Peter to buy a wig. Now everyone calls him Rob Peter Toupee Paul.
- 09.** I spent ages considering whether or not to become a model. My friend told me to put my money where my mouth is, and now I've got the perfect pose with my pursed lips!
- 10.** My friend invested badly in balaclavas and now he's in over his head.
- 11.** For me it was always inevitable that my friend Grant Riches would end up in a job signing off loans.
- 12.** It's difficult to know what to do with your money. Someone said I should put it in my current account but I have no interest in that.
- 13.** I've started Gymnastics lessons. They are very expensive, I'm always checking my balance.
- 14.** To coin a phrase, 2p or not 2p that is the question.

- 15.** I recently attended a lecture about counterfeit money, can't remember much, they asked us not to make notes.
- 16.** Make sure you research where you invest, for example trampoline company stocks are always up and down.
- 17.** My friend invested in an American coin production, which makes cents.
- 18.** They say you can save money by not buying posh coffees, which is true as you don't have the energy to go out and spend money.
- 19.** I recently found a £20 note. I don't like the plastic feeling of notes these days. My friend was like "did you know they're actually designed to last longer?". I don't think so, I've already spent it.
- 20.** You should add to your savings instead of buying perfume and aftershave. Listen to me, I've got more money than scents.

**MY FRIEND INVESTED  
IN AN AMERICAN COIN  
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**I WAS TOLD WHEN BUYING  
A HOUSE YOU SHOULD GET  
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- 21.** I was told when buying a house you should get a fixed mortgage, but I don't really want one that used to be broken.
- 22.** My friend made A LOT of money as a fishing trawler. Not entirely sure of his net worth.
- 23.** My grandad got into art when he retired, every week he draws his pension.
- 24.** My friend tried to sell me his sports car because he needs the money to pay for a hoverboard but I'm not buying it.
- 25.** I've started making piggy banks using another farmyard animal, it's a cash cow.
- 26.** I lost a lot of money because I didn't do a survey when buying my apartment, flat broke!
- 27.** Great news. I went into a bank the other day to get a new mortgage, and it was totally free. The guy said that all the money is "on the house".

- 28.** My mate texted me asking to get some cash out for them, I said “I can’t ATM”.
- 29.** It wasn’t my idea for my shop to only accept cash, I can’t take credit.
- 30.** I have a pension plan, it’s to one day have a pension!
- 31.** If I was asked to raise money for charity, I’d run a mile.
- 32.** I’ve invested well in a lot of stock, it’s all gravy.
- 33.** The place they print the money, that’s the freshest the notes will be. That’s why it’s called The Mint.
- 34.** Never ever borrow money off a loan shark, due to high fin-terest rates.
- 35.** I know nothing about finance, I thought compound interest was being intrigued by Area 51.

**I'LL TELL YOU WHO CAN  
SAVE FOR A HOLIDAY.  
GOALKEEPERS.**



**IT WASN'T MY IDEA FOR MY  
SHOP TO ONLY ACCEPT  
CASH, I CAN'T TAKE CREDIT.**



- 36.** My friend always has spare cash. I asked him how he does it - he said "I always spend less than I earn - you should do that too." So I did but I found it quite difficult as he would never tell me how much he earns.
- 37.** I'll tell you who can save for a holiday. Goalkeepers.
- 38.** They say money doesn't grow on trees. Then why are there so many bank branches?
- 39.** I love saving so much that I get really annoyed when taking money out of my ISA. Must be withdrawal symptoms.
- 40.** I heard there's three types of ISA... a Cash ISA, Lifetime ISA and one for car windscreens... sorry, that's a de-icer.