

Script

Borrow for Teenagers

Characters

- Teenager #1
- Teenager #2
- Teenager #3

Props

- None

Time

About 2 minutes

Teenager #1: I can't wait to become an adult. I'm going to get one of those credit cards like my mom has, and I'm going shopping!

Teenager #2: A credit card is not a magic card.

Teenager #1: Yes, it is. I remember last month, my mom went shopping and bought \$500 worth of clothes! She couldn't stop talking about it.

Teenager #3: But she's not talking about those clothes now. She's talking about the bill. And she doesn't have enough money to pay it.

Teenager #1: So? She doesn't have to pay it all.

Teenager #2: Yeah, but she'll have to pay more if she doesn't pay for it all.

Teenager #1: Oh, the money will come.

Teenager #3: How? Like magic?

Teenager #1: Hey, can I borrow 20 bucks?

Teenager #2: You're just like your mom. Do you have 20 bucks?

Teenager #1: Of course not. If I had 20 bucks I wouldn't be asking you for it.

Teenager #3: Do you owe anyone else money?

Teenager #1: That's private! That's none of your business.

Teenager #2: True, but it is *your* business. Seriously, do you owe anyone else money?

Teenager #1: Maybe.

Teenager #3: Like one other person?

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Teenager #1: More like five.

Teenager #2: Five? You're a credit train wreck!

Teenager #1: But I don't even have a credit card.

Teenager #3: Good thing. If you did, you would probably have five of them. And you would probably owe money on all five.

Teenager #1: What's wrong with that?

Teenager #2: It's called not making positive money choices. How much money do you have on you right now?

Teenager #1: I told you. Nothing. I'm broke. That's why I want 20 bucks.

Teenager #3: Get a job. Pay back those five people.

Teenager #2: Yeah. Learn how to use money better.

Teenager #1: How?

Teenager #3: Stop borrowing from people.

Teenager #2: Stop spending so much.

Teenager #3: Get a job.

Teenager #2: Figure out what you want in life.

Teenager #1: I know what I want. I want 20 bucks.

Teenager #3: You just don't get it, do you?

Teenager #2: At least we get it. We're not lending him money. We're making positive money choices. We make sure we don't spend more than we have. We save. Even though we don't have credit yet, we're already making positive choices that will make a difference when we do get credit as adults.