

Spend Well

Characters

- Trainer or leader
- Teenage guy
- Mrs. Williams (neighborhood woman who is a mother)

Props

- Gift card
- Timer that's easy to set
- Cell phone

Time

About 1½ minutes

Trainer or leader: Have you ever been given one of these things? A gift card with money loaded on it? I have. And it's a great gift. But do you know how to use that gift?

Teenager: I do! Run to the store and spend it all! (Pauses and looks around suspiciously.) Except that I've got this neighbor who has been going to these Bank It workshops. She says, "You've got to slow down your spending. No wonder you don't have any money."

Teenager: So now I wait. (Teenager sets a timer for 5 seconds.) I think about what I want to buy before I go and... (Timer goes off.) Hey, now I can go shopping.

Mrs. Williams: (Voice can be heard off stage or from behind the flipchart.) That's not long enough.

Teenager: (He sits back down. He sets the timer for 6 seconds.) Okay, so I'll wait a little bit more. (Timer goes off.)

Mrs. Williams: (Still off stage.) What did I say?

Teenager: (He sits back down. He sets the timer for 7 seconds.) How long do I have to wait? I want to go shopping. (Timer goes off.)

Mrs. Williams: (She storms out next to the teenager.) Are you using a timer? (She grabs it.) When I said to wait, I *meant* to wait. Not five seconds. Or six. I mean wait one *whole* day.

Teenager: I can't wait that long!

Mrs. Williams: Then maybe you're not ready for a gift card. (She starts to take it away from him.)

Script

Spend Well

- Teenager: No, no. I'm ready. I can wait. (He puts the gift card in his wallet and smiles at her until she leaves the set.)
- Teenager: Whew! She can be persuasive! (Pause.) But you know, she's right. If I ran down to the store right now, I would probably just spend it all without thinking much about it. Maybe it is a good idea to wait a day. In fact, maybe I should think about what I really want to buy before I even leave the house. That way I wouldn't be wasting my money.
- Mrs. Williams: (From off stage.) Are you just sitting there now, thinking about how you're going to use your gift card?
- Teenager: Ah, no, Mrs. Williams. I'm calling a friend. (He pulls out a cell phone and dials.) Hey, Lizzie, guess what? I just got a gift card! (Fade to black.)