

# Play Money

Tana Reiff

PATHFINDERS



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First published in 2013 by Grass Roots Press

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Grass Roots Press gratefully acknowledges the financial support for its publishing programs provided by the following agencies: the Government of Canada through the Canada Book Fund and the Government of Alberta through the Alberta Foundation for the Arts.



Library and Archives Canada Cataloguing in Publication from the print edition

Reiff, Tana  
Play money / Tana Reiff. — Rev. ed.

(Pathfinders)  
ISBN 978-1-927499-68-9 (Print)  
ISBN 978-1-927499-87-0 (ePub)

1. Readers (Adult). 2. Readers for new literates.  
I. Title. II. Series: Pathfinders (Edmonton, Alta.)

PE1126.A4R443 2013 428.6'2 C2012-906777-6

Cover image: © kirin\_photo/istockphoto



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# Chapter 1

Terri made her way  
through the bus  
full of people.

It was  
a tight fit.

She was carrying  
so many shopping bags.  
Red, yellow, purple.  
Every store  
had a different bag.

“Excuse me!”  
Terri said over and over.  
A lady ducked  
as one of the shopping bags  
hit her head.

“I’m so sorry!”  
Terri told her.  
“Driver, please wait!”

Terry called out.  
“I’m getting off  
at this stop!”

“Then hurry up!”  
the driver called back.

At last,  
Terri stepped down  
off the bus.  
She still had  
two blocks to walk  
to her new apartment.  
One of the bags tore  
and out fell a shoebox.  
She leaned down  
to pick it up,  
and a big, new handbag  
fell out of another bag.  
She reached  
for the handbag,  
and the handle  
of the shopping bag  
tore off.

By the time  
Terri reached her building,  
she was holding  
all the bags  
in her arms.  
As she was putting  
the bags down  
to open the door,  
a young guy  
walked out.

“Do you need some help?”  
said the friendly face.

“Oh, thank you!”  
said Terri.

The guy took  
some of the shopping bags.  
He and Terri  
carried them all  
up the stairs.

Terri dug  
in her handbag  
and found her key.  
The guy  
followed her inside.  
They dumped  
all the bags  
on the living room floor.

“Thanks a lot,”  
said Terri.

“So you’re  
my new neighbour,”  
said the guy.  
He put out his hand.  
“My name is Brett.

I live  
across the hall.  
Welcome!”

Terri shook his hand.  
“You’re the first person  
I have met  
in the building,”  
she said.  
“Have a seat!  
I’m sure  
you want to see  
what I bought today!”

## Chapter 2

Terri and Brett  
got along  
right away.  
Brett was easy  
to talk to.  
He seemed  
like an old friend.

“I work  
at the radio station,”  
Terri told him.  
“What about you?”

“I get by,”  
said Brett.  
“Right now  
I work  
at a truck company,  
selling parts.”

“Do you like it?”  
asked Terri.

“It pays the bills,”  
said Brett.  
“And it looks like

you're going to have  
some bills yourself."

Brett pointed at  
the pile of things  
Terri had bought.

"That's one good thing  
about my divorce,"  
said Terri.

"I can go shopping  
anytime I want.  
I don't have to ask  
before I buy something."

"You must make  
a lot of money  
at the radio station,"  
laughed Brett.

"Or you made out well  
in the divorce."

"None of the above,"  
Terri laughed.

"I just got  
my first credit card.  
I love it!  
It's like  
play money!"

“You *will*  
get a bill,  
you know,”  
Brett said.

“I know that, silly,”  
said Terri.  
“I pay my bill  
every month.  
At least I pay  
as much as I have to.”

“Sounds like  
you’re on top of it,”  
said Brett.  
“I guess you know  
what you’re doing.”

“Of course, I do!”  
said Terri.  
“I’ve never had  
so much fun  
in my whole life!”

She opened  
the shoebox.  
“Are these  
the cutest shoes  
you’ve ever seen?”

Brett didn't care much  
about new shoes.  
But he liked Terri.  
So he said,  
"Yes, they are.  
The cutest shoes ever."

## Chapter 3

Brett and Terri  
saw each other  
nearly every day,  
coming and going.

One morning  
they ran into each other  
getting their mail.

That day,  
Terri got  
three new credit card offers.  
“You are pre-approved!”  
said one letter.  
“We’ll give you  
a higher credit limit!”  
said another letter.  
“No annual fee  
for the first year!”  
It was easy  
to get more credit.

“Why not?”  
Terri said to Brett.  
And she signed up  
for three more cards.

When the first new card  
came in the mail,  
Brett watched Terri  
rip open the envelope.

“Come shopping with me!”  
Terri begged him.  
“I need some things  
for my apartment.  
And then I’ll take you  
out to dinner.”

Brett couldn’t say no.  
He wanted to be  
with Terri.  
She was pretty.  
She was fun.  
She was happy  
all the time.

So off they went  
to the shopping mall.  
Terri bought  
a clothes rack  
to hang new clothes on,  
because her closet  
was full.  
She bought  
a new clock,

only because she liked it.  
She also bought  
a new rug.  
She already had  
a good rug.  
But she bought  
a new one anyway.  
And she bought  
two more handbags.  
At least five handbags  
were already in her closet  
with tags still on them.

Brett helped Terri  
carry everything  
to his car.  
He stuffed the things  
in the trunk  
and the back seat.  
Then he carried everything  
up to Terri's apartment.

After that,  
they went out to dinner.  
Terri paid  
with the new credit card.  
“My treat!”  
she said.

“Are you rich  
or something?”

Brett asked her.

“Those cards  
aren’t play money,  
you know.”

“Not your problem,”

Terri told him.

“I’m on top of it.”

“I’m speaking up

because I care

about you,”

said Brett.

“I don’t want

to see you

get into money trouble.”

“Really, Brett,”

said Terri,

rolling her eyes.

“You don’t need

to worry about me.”

## Chapter 4

Soon the credit card bills  
were coming at Terri  
like a bad storm.

She only ever paid  
the least amount  
the bill asked for.

But she couldn't keep up  
with all the bills.

The interest  
built up more and more.

She lost track  
of the due dates.

Terri was getting in  
over her head.

To make herself  
feel better,

she went shopping.

She knew she shouldn't,  
but she did anyway.

She got to know  
all her favourite stores  
like the back  
of her hand.

She also started

shopping online.  
If she didn't like  
what she bought,  
she could send it back.  
But she never did.  
And she couldn't return  
downloads such as music.

She was always getting  
“special deals”  
from the online stores.  
Buy One,  
Get One FREE!  
FREE Shipping!  
Take 20% Off  
Your Next Purchase!

One night  
Terri and Brett  
ordered takeout food.  
After they ate,  
they sat together  
watching TV.  
Terri wasn't looking  
at the TV.  
She was online,  
looking at shoes.

“Look at this!”

Brett pointed to the TV.

An ad came on  
for a credit card.  
A man and woman  
were flying  
around the world.  
They were having  
a wonderful time.

“That’s us,”  
Brett said to Terri.  
“You and me,  
flying around the world  
with your play money.  
But then the bill  
will come.  
Then what?”

Terri looked at Brett.  
“Stop it!”  
she said.  
She knew  
she was running  
into money trouble.  
But she didn’t want Brett  
to tell her so.  
She put her hands  
over her ears.

She could see  
Brett's mouth moving.  
But she couldn't hear  
a word he was saying.

## Chapter 5

Terri didn't stop  
using her credit cards.

No, she used them  
more often.

She bought  
more clothes,

more shoes,

more music.

She still hadn't paid  
for what she bought  
months ago.

The interest and late fees  
piled up.

Then one day

at a store

she went to pay

for a pile of clothes.

She handed over

a credit card.

"I'm sorry,"

said the cashier.

"This card

is not working."

“I’m sure it’s fine,”  
Terri said.  
“Please try it again.”

The cashier  
ran the card again.  
It still did not work.  
“This card  
is spent out.  
You must have  
hit your credit limit.”

Terri said nothing.  
She was red hot angry.  
She left  
the pile of clothes  
on the counter.  
She marched  
out of the store  
in a huff.

“I didn’t need  
all that stuff anyway,”  
she said under her breath.

When she got home,  
three credit card bills  
were waiting for her.  
She couldn’t look.

She didn't want to see  
how much money  
she didn't have.

“What I need,”  
she said to herself,  
“is to get away  
from all these bills.  
What I need  
is a road trip!”

Then she remembered  
a money trick  
she had heard about.  
She could get cash  
using a credit card.  
The interest  
would be high.  
She pushed  
that part of the trick  
out of her mind.

She took  
one of her new cards  
to an ATM.  
She pushed the card  
into the machine.  
“ENTER CASH AMOUNT”  
came on the screen.

She entered 3-0-0.

Just like that,  
\$300 in cash  
popped out of the ATM.  
She couldn't believe  
how easy it was.

Terri packed  
a few things.  
She hopped on a bus.

She sat  
on that bus  
all day long.  
She watched  
one town after another  
go by.

That night,  
she stayed  
at a motel.  
She didn't even know  
where she was.  
When she woke up  
the next morning,  
she walked  
to the bus station  
and headed home.

It wasn't much  
of a road trip.  
And Terri was out \$300.

## Chapter 6

Brett was at her door  
when Terri got home.

“Welcome back!”

he said.

“I didn’t even know  
you were going away.”

“I do not  
have to tell you everything!”  
Terri snapped.

“Okay, okay,”  
said Brett.

“Do you want  
to tell me  
where you went?”

“I don’t know  
where I went,”  
said Terri.

“Okay, don’t tell me,”  
said Brett.

“No, I really don’t know,”  
said Terri.

“Brett, I have  
to tell you something.  
I’ve got money trouble.  
Real bad money trouble.”

“I know you do,”  
Brett said.  
“Have you thought about  
not using your credit cards?”

Before Terri could answer,  
her phone rang.  
The voice on the other end  
was asking why  
her credit card payment  
was late.  
Terry hung up  
without letting the voice finish.

The phone rang again.  
She let it ring.

“I can’t stand this!”  
Terri said.  
“They call me  
at home.  
They call me  
at work.  
They’ll get their money

when I have it!”

She started to cry.

“What am I  
going to do?

My boss said

I am getting  
too many calls.

She said  
it’s *work* time,  
not *my* time.

She said  
if the calls don’t stop,  
I won’t have a job  
to get calls at!”

“I’m so sorry  
to hear that,”  
said Brett.

He put his arms  
around Terri.

She hugged him back  
with all her might.

“You’ll find a way  
to stop the calls,”

Brett told Terri.

He held her tight.

He wanted

her money problems  
to go away.

But he also wished  
she would never let him go.

## Chapter 7

Terri had no idea  
how to stop  
the phone calls.  
And so they kept on coming.  
Terri let the phone  
ring and ring  
if she did not know  
the number  
showing on the screen.

She did answer the phone  
when her mother called.

“Is something wrong?”  
her mother asked.  
“I haven’t heard from you.  
It’s as if  
you’re on the other side  
of the world.”

“Everything’s great!”  
Terri said.  
“I’ve been shopping!  
Wait till you see  
my apartment!”

At last,  
she got around to asking  
how her mother was.

“Not good,”  
Terri’s mother said.  
“My bad hip  
is getting worse.  
You’re all wrapped up  
in your own life,  
but I could use your help.  
Can you come  
and stay with me  
for a few days?”

Of course, she would.  
Terri would do anything  
for her mother.  
She packed a few things  
and went to stay  
with her mom.

Terri’s mother could see  
that Terri was not happy.  
“It’s hard  
after a divorce,  
isn’t it?”  
she said.  
“I know.

I've been through it."

"Funny thing,"

said Terri.

"I don't really miss  
being married.

I love being free  
to do what I want  
when I want.

And it's so great  
spending my own money."

"What are you talking about?"

Terri's mother asked.

"You're not getting rich  
at the radio station."

"I know,"

Terri said.

She began to cry.

And then she  
poured out her heart.

She told her mother  
all about her money problems.

"I'm in a deep hole,"

Terri said.

"I don't know  
how to dig  
out of it."

“Oh, Honey,  
I’ve been through that too.  
Your dad and I  
almost went bankrupt.”

“How did you  
pull through?”  
Terri asked.

Terri’s mother told her  
about a credit service  
she went to.  
It was free.  
A credit counsellor  
helped work out a plan.

“I think  
you’d better find one  
for yourself,”  
said Terri’s mother.  
“But find one  
who doesn’t cost anything.  
Find one who helps you  
with your money.  
Not one who makes money  
on your hard times.”

## Chapter 8

And so Terri  
found a credit counsellor.

When she walked  
into the office,  
she saw only one thing.  
A very good-looking man.  
“Come on in,”  
he smiled.  
“My name is David.  
We’re going to  
work things out together.”

Working things out  
with David  
sounded good  
to Terri.  
She couldn’t take her eyes  
off this man.

David asked Terri  
all about her money.  
How much she made  
at the radio station.  
What her bills were  
each month.

When each bill was due.  
The minimum payment  
for each credit card.  
He ran the numbers  
on his computer.

“You must pay  
the minimum on each bill  
each month,”  
David said.  
“But you have  
a lot of bills.  
You’ll never  
catch up that way.  
So you need to pay  
*more* than the minimum.”

“But I don’t make  
enough money,”  
said Terri.

“Then how  
can you cut back  
on your spending?”  
David asked.

“I guess  
I’ll only spend money  
on what I really need,”

said Terri.

“Food.

Rent.

Phone.

And I won't pay  
for anything  
with play money.”

“Play money?”

David laughed.

“That's what  
my friend Brett and I  
call my credit cards,”  
said Terri.

Then she pulled  
a stack of cards  
out of her bag.  
She looked over  
at David.

Then she took  
a pair of scissors  
off his desk.

“Watch this!”

she said.

One by one,  
she cut up

the cards in her bag.  
“Where’s your trash can?”  
she asked David.

He pointed  
to the side  
of his desk.

Terri threw  
the bits of cards  
into the can.

“Now I know  
I won’t use  
my credit cards,”  
she laughed.  
“Do you keep  
scissors on your desk  
just for cutting up cards?”

David laughed too.  
“Now, Terri,  
here is your homework,”  
he went on.  
“I want you  
to make a list.  
Write down everything  
you spend money on.  
Day by day,

every little thing.  
And then come see me  
in a month.”

Terri smiled.  
That was fine  
with her.  
She would love  
to see this man again.  
She would dream  
of David’s eyes  
all month long.

## Chapter 9

A month later  
Terri went back  
to see David.  
She made sure  
she looked her best.  
She had been  
counting the days  
to seeing him again.

“How did  
that homework go?”  
David asked her.

“I made my list.”  
said Terri.  
“Here it is.  
What do you think?”  
Terri looked David  
in the eye.  
“I can’t believe  
I’m showing this  
to someone.”

“It’s between  
you and me,”  
David said.

He looked  
over the list.  
“Okay,” he said.  
“Now think about  
what you need  
and what you only *want*.  
Cross off  
everything you  
only want.”

Terri looked closely  
at her list.  
She crossed off  
cups of coffee.  
Takeout food.  
Getting her nails done.  
New shoes and handbags.  
Things for the apartment.  
Music downloads.  
She crossed out  
more than half  
of her list.

“Wow!” said Terri.  
“I still spend a lot of money  
on things I don’t need.”

“Look at the things  
you *do* need

to spend money on,”  
said David.

“Can you cut back  
on those things  
in any way?”

One big thing  
jumped out.  
Rent.

“I’ve been staying  
with my mom,”  
Terri told David.  
“She has a bad hip.  
She’s getting it fixed  
real soon.  
But it will be hard  
for her to get around  
for a while.  
So she needs me.  
Why should I pay rent  
if I’m living  
with my mother?  
I can move in  
with her.  
Just until my bills  
are paid off,  
of course.”

“You’ll just need  
to chip in  
for food and bills,”  
said David.

“That should help you  
save money  
and pay off your bills  
a lot faster.”

“Sounds like a plan,”  
Terri smiled.

Together, they looked over  
Terri’s new credit card bills.  
They worked out  
how much to pay  
on each one.

They were sitting  
very close.  
Terri was writing notes  
on her list.  
When she looked up,  
David was looking at her,  
not at her list.

“I’m sorry,”  
he said  
when Terri caught him

looking at her.  
He tried to think  
of something to say.  
“Money is funny  
when you’re single again,  
isn’t it?”

“Yeah,” Terri said.  
“Real funny.”

“After my divorce  
I had to learn  
how to live  
on my own,”  
David said.  
“Yes, even me.”

“You’re single too?”  
Terri asked him.

David smiled.  
“I’m single too,”  
he said.

Terri smiled back.

It took a minute  
for Terri to get her mind  
back to business.

## Chapter 10

When Terri got home,  
she stopped in  
to see Brett.  
She told him  
she would be moving out.

Brett didn't like  
that news.  
“Who gave you  
*that* bad idea?”  
he asked.

“It was *my* idea,”  
said Terri.  
“And it's a *good* idea.  
My credit counsellor  
asked me to think  
of ways to cut down  
my spending.  
I have to pay off  
all those bills.  
And my mother needs me.”

“I don't think  
I like your credit counsellor,”  
was all Brett could say.

“David’s really nice,”  
said Terri.

“I really like him.  
And I think  
he likes me too.”

Brett’s heart  
dropped to his feet.

“Oh, really?”  
he said.

“I told you long ago  
to be careful  
with those credit cards.  
Why didn’t you  
listen to *me*?  
I’m the one  
who really loves you!”

“You do?”

Terri said.

“I thought we were  
just really good friends.”

“Just friends?”

asked Brett.

“Would just a friend  
help you out  
all the time?  
Would just a friend

want to spend  
so much time with you?  
Would just a friend  
worry about you  
the way I do?  
I thought  
we had something going.”

“Oh, Brett.  
You mean  
a lot to me,”  
said Terri.  
“I never wanted  
to hurt you.”

“It’s all about you,  
all the time,”  
said Brett.  
“What about me?”

Then he left  
Terri’s apartment  
without saying goodbye.

## Chapter 11

A few days later  
Brett knocked  
on Terri's door.

"Since when  
do you knock?"  
she called out.

"Come on in.  
Are you still  
angry with me?"

"I can't stay angry  
with you,"  
Brett said.

"I just wanted to ask  
if you need help  
with your move  
back home."

"I could use  
some help,"  
said Terri.

"But you don't need  
to help me."

"I know,"

said Brett.

“I want to.”

He went on.

“I can get

my buddy’s truck.

We can do the move

on Saturday.”

“Why are you doing this

for me?”

asked Terri.

“What are friends for?”

said Brett.

“So you’re not

in love with me.

But I wouldn’t want

to miss out

on a good friend.”

Terri thought

about Brett and David.

Here was Brett,

a good guy

right across the hall,

in love with her.

And there was David.

She hardly knew him.

And yet  
she couldn't get him  
out of her mind.

She touched  
Brett's arm.  
"Can you and I  
really be friends?  
Even after I move?  
I'd miss you a lot."

Brett smiled at Terri.  
"I'll have the truck here  
first thing Saturday morning.  
It won't take long.  
You don't have  
that much stuff."

"More than I had  
when I moved in here,"  
Terri laughed.

Brett looked around.  
The apartment was full.  
"Yes, you sure do!  
Hope it all fits  
in your mother's house!"  
He laughed too.  
Then he headed

for the door.

“Brett,” said Terri.

“You’re a great guy.

I love you too.”

“Yeah, I know,”

Brett said.

“Just like a brother.”

## Chapter 12

Terri moved in  
with her mother.  
It was where  
she needed to be  
for now.

Terri was paying off  
her credit cards,  
little by little.  
No new charges  
showed up on the bills  
because Terri  
was not using play money.  
The credit card companies  
stopped calling her.  
She kept her job  
at the radio station.

David was still  
Terri's credit counsellor.  
The better she knew him,  
the more she liked him.  
Terri was pretty sure  
that David felt  
the same way  
about her.

Terri's money troubles  
got better every month.  
But now and then  
she felt a credit card  
might be handy.

David said  
she might need  
just one card.  
"You can get the kind  
that you pay for  
before you use it,"  
he told her.

Soon the new card  
came in the mail.  
Terri looked at it.  
She turned it over.  
She thought about  
cutting it up,  
before she could get  
into trouble again.

But she didn't  
cut it up.  
I must be smart  
about this card,  
she thought.  
I'm the one in charge,

not the card.

And then,  
she used the card  
for the first time.

She called  
a flower shop.

She sent  
one red rose  
to David.

The card said,  
“A single rose  
for a single guy.  
How about  
dinner sometime?”

Then she put  
the credit card  
in her desk,  
way in the back.  
“I’ll save this card  
for a rainy day,”  
she told herself.

But today,  
the sun was shining.  
“And if David  
likes that rose,”  
smiled Terri,

“I will shine too.  
Just like the sun.”