



# Play Money

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**Reading Level: 2–3**

**Interest Level: Adult**

## Book Summary

“I just got my first credit card. I love it! It’s like play money.”

Terri is divorced. She is free to do what she wants. Shopping is what she wants to do most. “You will get a bill, you know,” says her good friend, Brett. But Terri does not listen.

Soon Terri is in trouble. She can’t keep up with the bills. The credit card companies are after her. Terri looks for an answer to her money problems. Along the way, she finds love. But not without breaking someone’s heart.

Does Terri find a way to fix her money troubles and her love life?

## Chapter 1

1. Why is Terri having a hard time getting home today?
2. Do you think Terri and Brett will become friends?
3. What are some ways neighbours help each other?

## Chapter 2

1. What does Terri mean by saying a credit card is like “play money?”
2. Why do you think Terri spends so much money?
3. Have you ever met someone you got along with right away?

### **Chapter 3**

1. Do you think Brett is right to speak up?
2. What kinds of things might be good to buy on credit? What kinds of things might be good to pay cash for?
3. What would you say to a friend who might be in trouble?

### **Chapter 4**

1. Why does Terri not want to hear what Brett is saying?
2. Do you ever see yourself in ads? How?
3. How can ads make us want things we don't need?

### **Chapter 5**

1. Why does Terri not know where she is?
2. What do you think Terri learns from the trip?
3. What is going on with Terri's control over her money?

### **Chapter 6**

1. Why did Terri at last tell Brett she was in trouble?
2. Is Terri's boss right to be angry about the phone calls?
3. What can a person do to stop getting phone calls they do not want?

### **Chapter 7**

1. Why do you think Terri first told her mother everything was fine?
2. How can a person start to dig out of a big hole?
3. How can it help to hear how someone else went through the same thing you are going through?

### **Chapter 8**

1. Do you think it was easy for Terry to cut up her credit cards?
2. Why is it sometimes hard to cut down on spending?
3. Do you think David could become more than a credit counsellor to Terri?

**Chapter 9**

1. How can you tell there might be something between Terri and David?
2. What is the difference between things you need and things you want?
3. Why can it be hard for an adult to move back with parents?
4. Why is it important to be needed?

**Chapter 10**

1. Why didn't Terri listen to Brett about the credit cards?
2. Why does Brett feel hurt?
3. Why does Terri not know how Brett feels about her?

**Chapter 11**

1. How does Brett show he is a good friend?
2. Do you think Brett and Terri will stay friends?
3. Is there someone in your life that you can't stay angry with?

**Chapter 12**

1. How has Terri changed?
2. What do you think of Terri's way of asking David out to dinner?
3. What does it mean to save something "for a rainy day"?