



Read the Story and Talk About It (20 min)

Introduce the story: Tell the class that you are going to read a story about a girl whose behavior seems to be limiting her potential to succeed in a job.

Take turns reading the story. Pause from time to time when there is a passage that you think is ripe for discussion. Ask the suggested questions, or add ones that you think will be helpful to your group.



A Designer Addiction

By Delia Cleveland

1. My name is Dee, and I am a recovering junkie. I was hooked on the strong stuff. Ralph Lauren wore my pockets thin. Calvin Klein was no friend of mine. And then guess what—I finally got the monkey off my back, although it took me a while to get on the right track.

I got hooked on brand names six years ago when a Polo pusher by the name of Ralph got me to join his posse. It was easy. I had a part-time job and wasn't making much, but I didn't care. I scraped my last dollar to be able to wear Ralph's emblem on my chest like a badge of honor and respect.

My mother told me I was messing up. Homework didn't matter anymore. Old friends were out. I was too fly to hang

Note: Some (brand) names and prices have been updated in this story.

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Q. Why do you think she considered these brand label clothes to be a "badge of honor"? Do people respect you more when you wear designer labels? Should they?

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with them. Ralph offered me clout. The fellows adored me; the females were jealous. I became a fiend for the attention.

2. **Dollars Down the Drain**

It was all about me and Ralph L. until along came Calvin K., Tommy H., and this new guy named M. Ecko. We exchanged goods: my money for their names.

My mom started nagging me again. Out of worry she started snooping around my bedroom to see where my paycheck was going. She had set up a savings account for me, and I withdrew all the money—\$1,000—to satisfy my habit. Then I charged \$800 to my credit card for a quick fashion fix. Things were getting out of hand.

I didn't think I had a problem until the day my mother found the receipt in a shopping bag. She yelled that I was crazy. She wanted to know why I was giving all of my money to men who already had plenty. I told her she was behind the times and didn't know any better. I was looking good, and that's all that mattered . . .

. . .Until my money started getting tight. I was so busy buying more stuff that I couldn't do anything else. I even resorted to borrowing money from my mother. The more I took from her, the more she rubbed it in—I was sick. I needed help.

3. **Money for Clothes, But Not for the Train!**

Just to prove my mother wrong, I sought help. I wanted to show her that I could stop brand names from running my life, any time I wanted. It was my choice.

So, I chose to watch how other brand name users lived to see where they were headed. The big shock was, they weren't going anywhere. For example, one guy dipped in Mark Ecko was trying to talk to me in the train station. When the train came in, he asked me if there were any cops on the platform. I shrugged my shoulders and he hopped the turnstile. The guy

Q. What was she missing out on because she was spending all of her money on clothes? Do you think it was a good idea for her mom to lend her money? What should her mom have done about this situation instead?

Q. Do you think she has a real "addiction"? Can people actually get addicted to spending money or shopping? What might the consequences of that be?

Managing Money

had on \$100 jeans and couldn't spare money for a train fare?

A popular jock at my school named Timmy (not his real name) used to boost Ralph Lauren clothing every single weekend. Even after getting locked up once, he continued to boost. I got bold and asked him his purpose. "I am taking from the White Man," he answered with a sly grin. "I'm going to keep geeing until I get caught again."

4. **Who's Getting Rich Here?**

"Get caught?" I wanted to say. "Get handcuffed for a white man?" But I kept quiet, because he—like me—didn't know any better. We were both addicted to the clothes. Timmy couldn't understand that while he was doing jail time for boosting, Ralph Lauren would still be collecting cars, furniture, and houses. Would Timmy care that while he was earning zero dollars a year looking good, Ralph Lauren would be worth millions?

Armed with this new knowledge, I vowed to leave brand names alone. I kept the clothes I had and started buying sensible clothes that looked fly. There was plenty to choose from. On the road to recovery, I bought \$30 Levi's instead of \$100 designer jeans. As a reward, I used some of the money I saved to treat myself to a Broadway play or a funky art museum. That made the withdrawal period less painful. My bank account got fatter and I got stronger.

When my friends started getting heavy into brand names, I tried to warn them. But they thought I was jealous and couldn't afford the stuff anymore. I explained that it was my choice not to support the luxury lifestyles of brand names dealers. They told me to mind my business; they could afford

I scraped my last dollar to be able to wear Ralph's emblem on my chest.

Q. Is this true? Did she really "not know better"?

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to wear what they wanted to wear.

5. **I Could Only Save Myself**

I knew they couldn't afford to become dependent on brand names, but I couldn't get through to them. To this day, I see teenagers denying their addiction to brand names, even when the warning signs are obvious. If you or someone you love is going on four-hour bus trips to outlet centers just to get brand names; if you're selling drugs, stealing, or spending hard-earned money that you could use for college just to get brand names, get help.

Brand names is a powerful addiction that has destroyed many young lives. I was lucky. One outrageous receipt and an angry mother saved me from a life of make-believe self-importance.

From now on, my money is going to stay in my name. A nickel bag—\$500—remains in my checking account. My savings account grows fatter with interest. I entertain myself with the finer things in life. I no longer look the part because I'm too busy living it. Calvin Klein was never a friend of mine. By the way, have you met him yet?

On the road to recovery, I bought \$30 Levi's instead of \$100 designer jeans.

Q. Is it her responsibility to "get through" to her friends? Why or why not? What do you think she could do to get through to them?

Delia was 18 when she wrote this story.

She majored in creative writing at New York University and later published two novels.



Explore the Ideas

Discussion: Money Matters (10 min)

Ask:

- What does Delia mean when she says she no longer “looks the part” because she’s too busy “living it”?
- How was she able to change her outlook on money so drastically? What did she lose by making this change? What did she gain?

Activity 1: Gotta Have It, or Else!
brainstorm, share out (15 min)

Break participants into small groups and ask them to list the top five things teens “must have,” in their group’s opinion, in order to feel accepted by their peers. Ask them to order their list from the least to most expensive items.

Ask each group to share its list and discuss *where* the pressure to buy these items comes from. Do they really need all of these items? Why or why not?

Activity 2: Real World Big Wind Blows
musical chairs, discussion (20 min)

Note: Copy and cut out the Real World Big Wind Blows money cards in advance [Leader’s Guide p. 64].

Set up

- Arrange the chairs in a circle so there is one less chair than the number of participants.
- Tape one money card to the back of each chair.
- Have the teens stand in the center so they can’t see the cards on the back of the chairs while you explain the rest of the game.
- Ask one participant to volunteer to go first. She will stand in the center of the circle. Everyone else should sit down in one chair without looking at the paper on the back.
- Give everyone a blank piece of paper

and a pencil. Tell them that this piece of paper is their first imaginary paycheck for \$300 from their job. Instruct everyone to write “\$300” at the top of the page. Explain that they’re going to play a game where they’ll be earning and spending money.

Explain the rules

To start, everyone has a chair except for the person in the center of the circle. The game begins when the person in the center says, “The Big Wind Blows for anyone who...” and completes the statement with something true about him or herself, such as, “has brown eyes.”

All of the people who have brown eyes, including the person in the center, must stand up and move to another chair that is empty. (Their new chair cannot be one that is right next to their starting chair.) The person left standing in the center now has to make another statement that is true about him or herself and several other people in the group. The process repeats.

Not Enough Room?

If you are in a space where you do not have room to move around, you can do this activity in a different way. Give each participant a money card folded so they cannot see what it says. Tell them not to unfold it. Ask them to find a partner and exchange money cards. At that point, they should unfold the money card, add or subtract the appropriate amount of money from their \$300 paycheck, refold the card, and then walk around the room until you tell them to stop again and find a new partner to exchange with.

Each time the participants get to their new seats, they have to read the scenario on the money card on the back of the chair and add or subtract the corresponding amount of money from their \$300 “paycheck.” (Before you begin, acknowledge that the arithmetic required in this activity may be hard for some people to do. Encourage participants to help each other out if they get stuck and to remain supportive and respectful of one another. You may gently use this as a teachable moment about the importance of basic math skills in most jobs.)

Play the game for a few rounds, and then start a discussion by asking the participants:

- How much money (if any) did you have left when the game was over?
- How much money went to things you needed versus things you wanted?
- Should we always think about saving some of our paycheck?

Debrief:

- Did participants have any control over their “spending” in this game? (Of course they didn’t.) How is that different from real life? Facilitate a brief discussion on the idea that in real life we have a great deal of control over what we spend—if we choose to exercise it.

Break (15 min)

Activity 3: Budgeting for Success worksheet (20 min)

Ask students to complete the worksheet on p. 11, “Budgeting for Success” [Leader’s Guide p. 70]. They can work either individually or in pairs. Ask participants to draw up a personal budget so that they are spending less than they are earning.

Give participants 10 minutes to complete their budgets. Then ask for volunteers to present their budgets to the large group.

Allow participants to respectfully critique each other’s budgets by asking what was good about each and what they would spend or save differently. (There are no right or wrong answers. The goal is to get the group to see that people have different goals and different ways of thinking about money.)

Ask the group how much they set aside for savings in their budget and why. Mention that some adults aim to save a certain portion of what they earn (e.g., 15%), to create an emergency fund. But for young people, it’s easier to save if you set goals and then save toward them.

For example, teens could set a goal of saving enough this summer to pay for all college books next year (e.g., \$800). Or they could save for something like an iPod. Or they could have a longer-term goal (e.g., “Save \$5,000 by high school graduation so that I can move out and live on my own”).

Explain that there are more than enough things to spend all of our money on every day: gadgets, lunch, movies, and more. Without a goal and a plan, most of us will just spend all the money we get. But people with goals—and especially teens who are being supported by their parents—can often save 50% or even 90% of their income.

Closing Activity (5 min)

Ask each participant to complete this sentence: “**One way that I plan to be smarter about my money is...**”

Paycheck
+ \$200

Bought sneakers
- \$125

Visit to doctor
- \$30
(co-pay)

Bought gift card
for sister's
birthday
- \$30

Night out at
dinner and
a movie
- \$30

Contribution to
help with rent
- \$75

Earned money
for babysitting
+ \$25

Took a
dance class
- \$20

Bought new
jacket on sale
- \$50

Bought a book
- \$10

Bought the
latest cell phone
- \$350

Received birthday
money from aunt
+ \$50