

Move Forward Well

Characters

- Leader or trainer
- Teenager (preferably a guy)
- Mother

Props

- Cell phone

Time

About 2 minutes

Leader or trainer: Money. We use it all the time. Yet it seems we never have enough of it. We often dream about having more money, and we get caught up in the fantasy of what we would do if a million dollars suddenly appeared in our hands.

Leader or trainer: Although it's fun to do all this dreaming and wondering, it doesn't get us very far. Let's take a look.

Teenager: Mom, I need some money for...

Mother: (Strained look on face, interrupting teenager.) No. We don't have any. (She walks away in frustration and resignation.)

Teenager: (Frustrated and confused; looks at the audience.) Now what am I supposed to do? (Teenager walks away.)

Leader or trainer: This type of conversation goes on all too often in many families. Teenagers feel frustrated and stuck. So do parents.

Leader or trainer: But it doesn't have to be this way. The Bank It program starts with where you are and helps you build from there. Let's take another look.

Teenager: Mom, I need some money for... (He pauses, waiting for his mother to interrupt.)

Mother: Go ahead. I'm listening.

Teenager: (Talks to the audience.) Hey, what's going on here? She wants to hear that I want money? (Pauses and turns to mother.) I want to go to the movies with my friends, and I need some cash.

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- Mother: I know there are a lot of things you want to do. Let's figure out a weekly allowance, and then *you* can decide how you want to spend your money.
- Teenager: You mean, you're giving me money?
- Mother: I'm giving you a way to make positive money choices.
- Teenager: But I can use it to go to the movies, right? (He starts texting a friend with his cell phone.)
- Mother: If that fits your budget.
- Teenager: (He stops using his cell phone and looks at his mother strangely.) Oh. *My* budget? Hmm...It sounds like there's more to this than me just getting money.
- Mother: (Smiles.) Oh, there's always something more. But it will be good. (They exit together.)
- Leader or trainer: Bank It can help families start talking together about money and making even better choices with what they have now and will have later. There's so much you can do—even if you're not good with numbers and even if you don't like math. Learning how to manage your money will help you today and tomorrow, and the more you learn, the richer you'll feel.