MY NAME IS SUE



A short story by Hillary Gardner

Based on "Love and Money"
From the TV series "We Are New York"

WE ARE NEW YORK

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CREDITS

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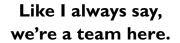


Words used in this story

3	account:	forget		offer
	checking	friend, girlfriend		pay
	account, savings account	get		picnic
	advice	give		pretend
	answer	go		protect
3	application	go shopping		restaurant
_	ask	have		run
3	bank, bank	help		say
	manager	idea		sign
	be	impress		spend
	bill	impression		subject
	business	information		table
3	buy	kitchen		take
	call	keep		talk
3	change	know		taxes
3	charge	letter		team
	come	learn		television
3	cook	like	_	tell
3	cost	look		think
	coworker	love		trouble
3	credit,	make		truth
	credit card	manage		visit
	customer	money		
	date	month		waiter
	day	nail salon		want
]	dinner	name		work
3	employee	notes		worker
	fees	need		worry

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We give each other good advice about love and money.



My name is Sue.

I work in a restaurant.

I am a cook.

I am a cook in a fancy restaurant in Manhattan.





This is my coworker, Abdul.

He is a waiter in the restaurant.

He is a hard worker and a good friend.

We are a real team here.

Sophie isn't disappointed.

She says she isn't rich either.

She works in a nail salon.

They are both happy to learn the truth.





Jorge tells Sophie the truth.

He tells Sophie that he works in a restaurant.

He tells Sophie that he isn't rich!

This is our coworker, Jorge.

He is also a waiter in the restaurant.

This month, he is "Employee of the Month."

Jorge gets a free dinner because he is "Employee of the Month."





Jorge has a date with Sophie.

It is their first date.

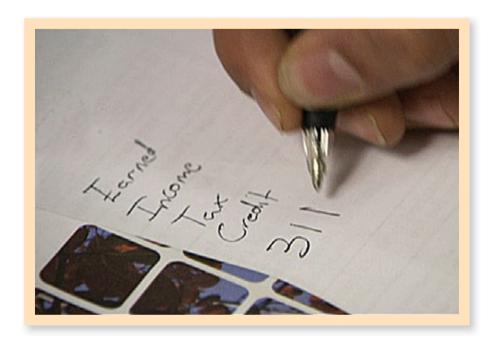
They go to Jorge's restaurant for the free dinner.

But, Jorge doesn't tell Sophie that he works at the restaurant.

Jorge pretends to be a customer.

For their next date, Jorge and Sophie go on a picnic in Central Park.

It's not fancy, but it's not expensive either.





Jorge takes notes.

He is going to call 311.

He is going to get more information about the EITC.

Jorge is learning a lot about managing his money.

Sophie looks very beautiful.

I think she likes Jorge.

Jorge is happy, but he is also nervous.

He wants to impress Sophie.





Suddenly, Jorge runs into the kitchen.

He says,

"I need your help!

Sophie wants to know the name of my bank.

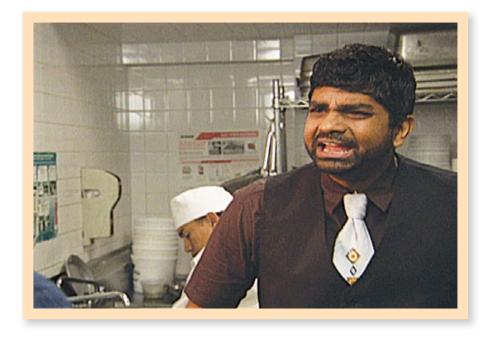
I don't have a bank!"

Abdul has information about the Earned Income Tax Credit.

"The Earned Income Tax Credit is a way to get money back from taxes.

It's free. Call 311."





"Before you know it,
a \$200 television costs you \$500 or more!

Forget the credit card.

Don't spend more than you have.

Sophie will love you for who you are."

Abdul says,
"Don't worry.
Tell her you have a checking account."





I want Jorge to make a good impression.

I say,

"Tell her you have two accounts.

A checking account and a savings account."

I tell Jorge,

"You can get into trouble with a credit card.

When you buy things on credit, you have to pay the bill right away.

If you don't have the money, they charge you extra."





Jorge says,

"With this, I can get a credit card.

I don't have to pretend to be rich.

With a credit card, I can get \$5,000!"

Abdul has a better idea.

He says,

"Change the subject!

Don't talk about business at the dinner table.

You can talk about banks another time."





Jorge doesn't have a bank account.

He thinks banks are too complicated.

Abdul offers to help.

I am happy for Jorge.

He has a new girlfriend.

He has a good bank.

Then one day, Jorge comes to the restaurant with a letter.

It's an application for a credit card.





For example, he learns about FDIC.

That is the Federal Deposit Insurance Corporation.

The FDIC protects your money in a bank.

It's important to look for the FDIC sign.

The next day, Abdul and Jorge visit banks together.

They go shopping for a bank account.

Jorge asks the bank manager many questions.





What kind of accounts do you have?

Does it cost me anything to keep my money here?

Do you have an account with no fees?

The bank manager answers all of Jorge's questions.

She is happy to help Jorge.

And Jorge is happy, too.

He learns a lot about banks.