WELLER JACKSON GETS ANOTHER POINT WITH HIS SIGNATURE SHOT!

PASS IT! GO! GO!

GO! GO!! PASS IT!

1-777-222-4444

JAKE! KEEP IT DOWN!

SHOOT! SHOOT!!
HELP CLEAN UP THIS PLACE. I CAN'T DO IT ALL!

GEEZ, YOU'RE 18. TIME TO BECOME MORE RESPONSIBLE!

YOU OKAY MOM?

SORRY JAKE. I SHOULDN'T HAVE YELLED.

HEY, YOU KNOW WHAT WE NEED? A NICE LUNCH OUT.

AWESOME. I'LL DRIVE.

1-777-222-4444
MAY WE HAVE THE CHEQUE PLEASE?

CAN YOU PUT HALF ON EACH CARD, PLEASE?

LET ME PAY. I'VE GOT MY OWN CARD NOW. REMEMBER?

THAT'S ONLY FOR EMERGENCIES. REMEMBER?

I GUESS. FEELING BETTER?

HMMM, I THINK A LITTLE SHOPPING WILL DO THE TRICK. LET'S MEET UP IN AN HOUR AT THE INFO BOOTH AND I'LL GIVE YOU A LIFT TO WORK.

LATER.

YO JAKE, BUDDY, READY FOR SENIOR TRYOUTS?

FOR SURE, YOU JUST BOUGHT NEW GEAR?
Yup, it's all this year's stuff. Got to look the part to play the part, what you using this year?

My gear from last year.

Too bad, this year's stuff is super hot looking.

Um, well, you know, it's still good...

The clothes make the man, Jake.
But mom, with this stuff I'll make the senior team for sure this year!

That card was for emergencies only.

I'll pay it back in installments, like you do with your cards. Everything will be fine. I can't see any emergency coming up, so might as well 'play now, pay later' isn't that what you always say?

You need to return this stuff Jake.

Mom!

I'm working late tonight at the hospital. We'll return the equipment tomorrow.

Why? I bought it myself...
Hey Jake, can you start organizing the...

Jake, we'll talk more at home. I love you.

Whatever.

Don't worry. He'll cool down.

Lynn, your tires are pretty worn. It's not safe. Let me change them up for you.

Thanks Alia, but no time or money for that today.
IT WAS QUITE A SERIOUS ACCIDENT. SHE IS STILL UNCONSCIOUS. IT WILL BE A SLOW RECOVERY.

SHE'LL NEED TO STAY HERE FOR A WHILE.

WE ARE DOING EVERYTHING WE CAN.

THE MAIN THING IS THAT SHE IS RECOVERING.

THANK YOU DOCTOR.

IT WILL JUST TAKE SOME TIME, BUT SHE'LL BE OKAY.

THANKS FOR GETTING ME ALIA.

THEY BROUGHT THE CAR TO MY SHOP. IT'S A TOTAL RIGHT OFF. YOUR EQUIPMENT AS WELL. YOU'LL HAVE TO WAIT FOR THE INSURANCE CLAIM.

I DON'T CARE ABOUT THE GEAR. I JUST WISH THAT WHEN WE LAST TALKED I...

I KNOW.
THE NEXT DAY.

CAN I HELP YOU?

HI, I'M BILL PAGO.

I'VE BEEN TRYING TO GET A HOLD OF YOUR MOTHER AND...

GET THE HELL OUT OF HERE! DON'T YOU HAVE ANY FEELINGS? GO AWAY.

I CAN'T DO THAT, BUT I CAN COME BACK LATER.
LOOK.
I'LL PAY YOU. JUST
LEAVE HER ALONE.
HOW MUCH DOES SHE
OWE?

$22,000.

FINE. NOW
LEAVE.

IF YOU
CAN PAY $400
EACH MONTH,
THAT WORKS.

MOM, WE
NEED HELP.
Hey Jake. I'm really sorry to hear about your mom.

Where am I going to find the extra cash?

If there is anything we can do to help, just ask.

Well, actually. I was wondering if you can help me get some extra cash.

I wish I could give you some, but...

No, that's not what I meant. I mean, you have so much great stuff. How do you get the money for it all?

GOT A CREDIT CARD?

YUP. BUT, IT'S ALMOST MAXED OUT AND I NEED A LITTLE MORE.

YOU GOT A JOB RIGHT?
GO TO FAST $. THEY'LL GIVE YOU A PAYDAY LOAN.

PAYDAY LOAN? WHAT'S THAT?

SURE.

THEY GIVE YOU CASH AND YOU PROMISE TO PAY IT BACK THE NEXT TIME YOU GET PAID.

REALLY? THEY WILL GIVE ME CASH RIGHT AWAY?

YUP, YOU GET PAID BEFORE YOU EVEN DO THE WORK!

SOMETIMES, I EVEN USE PART OF THE PAYDAY LOAN TO PAY OFF A BIT OF MY CREDIT CARD. AND MY CREDIT CARD TO PAY OFF MY PAYDAY LOAN. IT'S LIKE FREE MONEY!

BUT, DON'T YOU END UP PAYING WAY MORE IN THE END? ALIA TOLD ME THAT...

OH, MS. ALIA, THE GAS LADY...

WELL, I DON’T PLAN ON ENDING UP LIKE HER. I'D RATHER ‘BURN OUT THAN FADE AWAY’ AS THEY SAY.
MOM, I THOUGHT WITH LEO'S HELP I COULD MANAGE.

I TOOK HIS ADVICE. I GOT PAYDAY LOANS.

AND I USED MY CREDIT CARD SINCE IT SEEMED LIKE AN EMERGENCY.

I EVEN DID WHAT LEO SUGGESTED - USED MY CREDIT CARD TO PAY OFF MY PAYDAY LOAN AND VICE VERSA.
But, things kept getting worse and worse, and I had less and less money.

And now my credit card doesn't work and I can't pay back my payday loan.

I don't know what to do, mom. I really need help.
LOOK, I’LL GET YOU MY MOM’S PAYMENT. I'M NOT HERE ABOUT HER.

I'M HERE FOR YOU. YOUR CREDIT CARD AND PAYDAY LOAN ARE OVERDUE AND...

JAKE! TAKE THE FIELD.

HOW AM I GOING TO GET PAGO OFF MY BACK?

FRACK! I MISSED IT.
WHAT'S HE GOING TO DO TO ME?

DAMN IT!

JAKE!

WHAT AM I GOING TO DO? I DON'T HAVE ANY MONEY.

JAKE!

NO NEED. I'VE SEEN ENOUGH. HIT THE SHOWER. THANKS FOR COMING OUT.

COACH BERNIE, I CAN...
HEY JAKE.

WHOA, JAKE!

DRAG ABOUT
THE TRYOUT.

MAJOR FAIL.

A BUNCH OF US
ARE HEADING TO THE
SHOW AT CLUB BLITZ
TONIGHT.

IT'S A $30 COVER.
YOU SHOULD COME. IT
WILL MAKE YOU FEEL
BETTER.

I DON'T HAVE THE...

OH, COME ON JAKE,
PLEEASE. IT WILL BE
A BLAST. YOU DESERVE
TO HAVE SOME FUN.
IT'S ONLY $30. I'M
SURE YOU CAN FIND IT
SOMEBWHERE.

UMMMM...

GREAT! SEE
YOU THERE.
Ring Ring

Hello? No, Jake's not in...

May I ask who is calling and what it's about?

Well, Mr. Pago, I don't appreciate you harassing my employees at work. You know that's illegal. So unless you want a call from my lawyer, I advise you to stop calling here.

Alia, I'm so sorry. I was going to...

It's okay Jake.

No, it's not okay. Everything is a mess and I can't get out of it.

You can. You just need to make a plan and follow it.
I did have a plan. Make the senior team, get a lacrosse scholarship, go pro, and be rich. But now it's hopeless.

It's not. You're just burned out. Look, I'll make you a deal, Jake. You promise not to give up hope and to listen to what I say, and I will prove to you that you can still have it all, but probably just not all at once. Deal?

Remember you have to do what I say.

Okay, thank you, Alia.

Deal. Being burned out sucks.

Don't thank me yet. There's work to do and you're the one who is going to have to do it.

Oh, and by the way, you know that top professional lacrosse players only make about $20,000 a year right? You might want to plan on having an additional career to supplement your lacrosse.

Meet me here tomorrow at 9 am and we'll get started.

Really? Here?

Yup.
The next day.

First thing is to deal with Bill.

But why? He's such a pain! And one scary dude.

Exactly. The only way to make Bill go away is to acknowledge him and deal with it.

Can't I just deal with the credit card and payday loan people instead? They seemed way nicer.

Nope. It's too late for that now. Since you didn't pay them back on time and have been ignoring them, they hired Bill to collect the money for them. Let's go. The longer you wait, the worse it will get.

Later.

So we'll do a budget for Jake and get you a repayment plan right away.

Excellent. Thank you.
TO CREATE A BUDGET, YOU NEED TO WRITE DOWN HOW MUCH MONEY YOU MAKE EACH MONTH AND HOW MUCH YOU NEED TO SPEND TO SURVIVE AND PAY YOUR EXPENSES.

THEN WE CAN SEE WHAT IS LEFT OVER TO PAY OFF YOUR DEBT.

I DON'T NEED TO WRITE THIS DOWN. I HAVE IT ALL UP HERE.

HOW MUCH DID YOU MAKE LAST PAY CHEQUE?

$700 OR $775?

WHAT DID YOU SPEND IT ON?

FOOD, AND UHH...

WHAT ABOUT YOUR CELL PHONE?

YA, I HAD TO PAY FOR THAT.
TO GET BILL OFF YOUR BACK, YOU NEED TO KNOW WHAT MONEY YOU HAVE AND WHERE IT'S GOING. THEN YOU CAN FOCUS ON WHAT YOU NEED TO SPEND YOUR MONEY ON AND CUT BACK ON BUYING UNNECESSARY THINGS THAT YOU WANT, BUT DON'T REALLY NEED. THIS WILL ENABLE YOU TO GET OUT OF DEBT AND MOVING IN THE RIGHT DIRECTION.

BUT, WHERE DO I START?

I'LL EMAIL YOU SOME RESOURCES TO HELP YOU OUT. WRITE UP A BUDGET AS BEST YOU CAN AND BRING IT BY THE STATION TOMORROW. WE WILL FINALIZE IT TOGETHER.
## Monthly Budget

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money coming in</td>
<td></td>
</tr>
<tr>
<td>Job</td>
<td>$1,550</td>
</tr>
<tr>
<td>Other money</td>
<td>$50</td>
</tr>
<tr>
<td>Total</td>
<td>$1,600</td>
</tr>
<tr>
<td>Money going out</td>
<td></td>
</tr>
<tr>
<td>Rent</td>
<td>$500</td>
</tr>
<tr>
<td>Hydro</td>
<td>$50</td>
</tr>
<tr>
<td>Cable</td>
<td>$400</td>
</tr>
<tr>
<td>Groceries</td>
<td>$50</td>
</tr>
<tr>
<td>Transportation</td>
<td>$50</td>
</tr>
<tr>
<td>Cell phone</td>
<td>$20</td>
</tr>
<tr>
<td>Hair</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>$1,120</td>
</tr>
<tr>
<td>Repay debt</td>
<td></td>
</tr>
<tr>
<td>Savings</td>
<td>$400</td>
</tr>
<tr>
<td>Fun money</td>
<td>$50</td>
</tr>
<tr>
<td></td>
<td>$30</td>
</tr>
</tbody>
</table>
GOOD JOB JAKE. WE JUST HAVE TO ADD THE INTEREST THAT YOU WILL HAVE TO PAY ON YOUR DEBT...

ADJUST SOME OF YOUR LIVING EXPENSES AND MAKE ROOM FOR AT LEAST SOME FUN MONEY AND SAVINGS.

I LIKE FUN MONEY... WHAT THE??? HOW COME MY DEBT IS SO HIGH AND FUN MONEY SO LOW?

AND IT'S GONNA TAKE ME AN ENTIRE YEAR TO PAY OFF MY DEBT. IT DOESN'T SEEM WORTH IT AT ALL!

WELL, IT'S BETTER THAN BEING A DEAD SQUIRREL.

A DEAD WHAT?

IF A SQUIRREL DOESN'T BOTHER TO SAVE NUTS FOR THE WINTER, THEN HE'S DEAD BECAUSE WINTER WILL COME WHETHER HE'S READY FOR IT OR NOT.

IT'S THE SAME WITH YOUR FUTURE. A YEAR WILL PASS REGARDLESS OF WHAT YOU DO. THE QUESTION IS WHETHER YOU WILL BE A FREE SQUIRREL OR A DEAD ONE.

COME ON, IT'S TIME FOR OUR APPOINTMENT.
So why are we here?

Why is that? I'm paying it off.

But not all of it. They will keep adding interest and penalty fees on top of any money that you still owe them.

In your case, you could end up paying $1,400 to pay back the $1,000 you charged on your credit card.

But, it can't be that much?

And on your payday loan, $160 to pay off a $100 loan.

WHAT! That's crazy! I'm being jacked!

And that's why we're here...
CONSOLIDATE. IT MEANS TO BRING TOGETHER. NOW THAT YOU HAVE A BUDGET, WE WANT TO SEE IF THE BANK WILL LOAN YOU MONEY TO PAY OFF BOTH YOUR PAYDAY LOAN AND CREDIT CARD DEBT RIGHT AWAY. THE BANK WILL CHARGE YOU A MUCH LOWER INTEREST RATE, SO YOU WILL BE ABLE TO PAY IT OFF MUCH FASTER. THE QUICKER YOU GET OUT OF DEBT THE BETTER.

FORGET ABOUT THE SAVINGS THEN. LET'S PUT IT ALL TOWARDS PAYING OFF MY DEBT.

PUTTING AWAY AT LEAST A LITTLE BIT OF EACH PAY CHEQUE INTO YOUR SAVINGS IS A GOOD IDEA IN CASE OF AN EMERGENCY.

BUT, THAT'S WHY I HAVE A CREDIT CARD - FOR EMERGENCIES.

RELYING ON CREDIT FOR EMERGENCIES IS LIKE THAT SQUIRREL WE WERE TALKING ABOUT, GIVING HIS NUTS AWAY BEFORE WINTER. A YOUNG SQUIRREL LIKE YOU PROBABLY WANTS TO KEEP HIS NUTS.
Jake, since you have a job and Alia is willing to guarantee a bank loan for you, I think we can help you consolidate your debt and lower your payments.

It's like I'm vouching for you, Jake. If you fail to pay the bank back the loan, then I'm on the hook for it.

Wow, thank you, Alia.

No worries. I know where you work.

Alia, do you want to discuss the loan for your business now as well?

Might as well.

Great. Given your excellent track record of increasing the profit and decreasing the debt of the gas station since inheriting it from your late husband, and your solid credit history, you've been approved for a $250,000 loan to add a convenience store to your service station.

I just need you to sign these documents.
You're borrowing $250,000? So, your whole lecture on save your money, winter is coming, don't be a dead squirrel, doesn't apply to you?

No. It definitely applies to me. But there is good debt and bad debt. Adding a convenience store will increase sales by 50%. It will easily pay for itself and more. Bad debt would be borrowing money to buy something that has little chance of getting me more money back, like a big screen TV or a vacation.

So, buying my lacrosse gear was good debt then.

How's that?

With the new gear I could make the senior team, have a chance at a scholarship, play on a university team, and then go pro and make more money.
WE CAN RATIONALIZE ANYTHING IF WE WANT IT BADLY ENOUGH. PERHAPS YOU'D BE CLOSER TO YOUR GOAL IF YOU SPENT LESS MONEY TRYING TO BUY IT AND MORE TIME ACTUALLY WORKING TOWARDS IT.

THAT JUST SOUNDS SO BORING.

JAKE, REMEMBER WHEN WE FIRST MADE OUR DEAL?

YOU WERE ABOUT TO DO SOMETHING THAT WASN'T REALLY YOU AND CERTAINLY NOT THE PERSON YOU WANT TO BE.

I'M JUST SAYING, CONTROL YOUR MONEY; DON'T LET IT CONTROL YOU.

HUH?
If you like the story so far and want to see the rest, please send an email to sean@thehealthyaboriginal.net to order copies.