

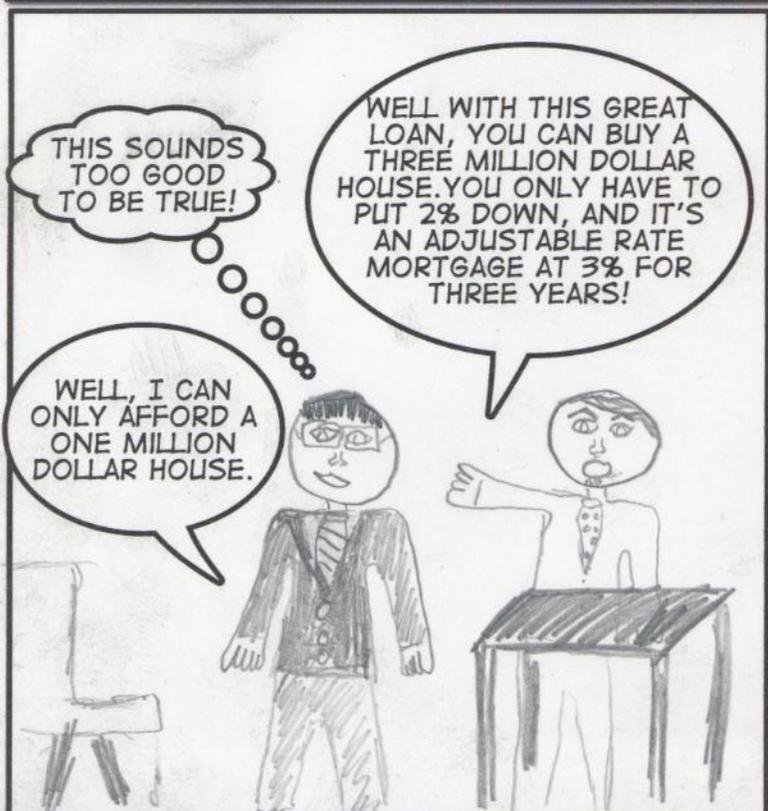
# RICH GIRL POOR GIRL



ONCE UPON A TIME, THERE WERE TWO FRIENDS, JEN AND AMY, WHO ATTENDED AN ELITE PRIVATE SCHOOL. AMY ALWAYS FELT INADEQUATE AND POOR IN COMPARISON TO JEN, WHO SEEMED TO HAVE EVERYTHING.



A WEEK LATER, JEN INVITED AMY OVER TO HER NEW HOUSE. AFTER TOURING JEN'S FAMILY'S NEW MANSION, AMY FELT EMBARRASSED OF HER MODEST HOME AND SHE GREW VERY JEALOUS OF JEN'S UPSCALE LIFESTYLE.



LITTLE DID AMY KNOW THAT JEN'S FAMILY'S NEW HOUSE WAS REALLY BEYOND THEIR MEANS.



WHEN AMY GOT HOME FROM JEN'S HOUSE, SHE CONFRONTED HER PARENTS ABOUT THE MODEST SIZE OF THEIR HOME.

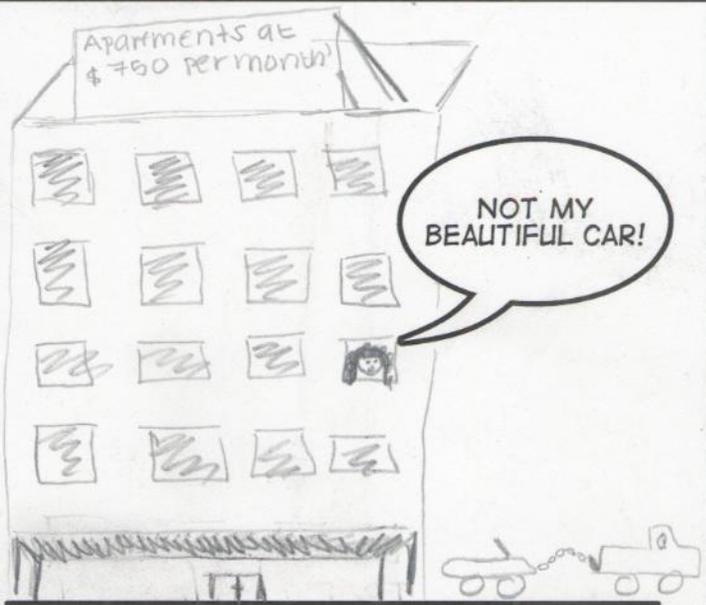
# RICH GIRL POOR GIRL

TWO YEARS LATER...



WHAT AM I SUPPOSED TO DO NOW?  
OUR HOUSE IS GOING TO BE  
FORECLOSED UPON BECAUSE MY  
MORTGAGE RATE IS ADJUSTING UP AND  
THE VALUE HAS GONE DOWN SO I  
CANNOT SELL IT!

IN SEPTEMBER OF AMY AND JEN'S  
SENIOR YEAR, THE MARKET CRASHED,  
AND JEN'S FATHER LOST HIS JOB AT  
BEAR STEARNS.



Apartments at  
\$750 per month!

NOT MY  
BEAUTIFUL CAR!

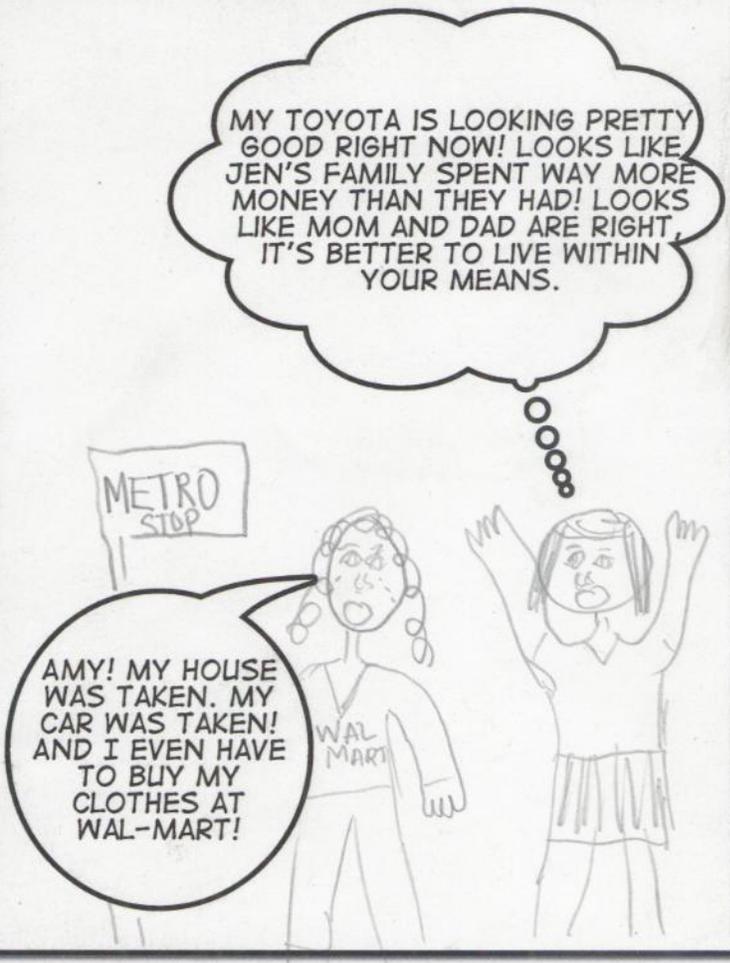
JEN'S FAMILY HAD TO MOVE INTO A  
SMALL APARTMENT AND HER BMW  
CONVERTIBLE WAS REPOSSESSED. SHE  
NOW RELIES ON PUBLIC  
TRANSPORTATION TO GET TO SCHOOL.



SINCE WE DIDN'T SPEND  
BEYOND OUR MEANS, WE  
WILL BE ABLE TO  
COMFORTABLY PUT YOU  
THROUGH COLLEGE.

DO WE STILL  
HAVE ENOUGH  
MONEY FOR  
COLLEGE?

AMY'S FAMILY ALSO HAD TO ADJUST THEIR  
SPENDING, BUT SINCE THEY HAD SAVINGS  
AND AN AFFORDABLE HOUSE, THEY WERE  
IN A BETTER POSITION TO RIDE OUT THE  
ECONOMIC DOWNTURN WAITING FOR  
BETTER DAYS.



MY TOYOTA IS LOOKING PRETTY  
GOOD RIGHT NOW! LOOKS LIKE  
JEN'S FAMILY SPENT WAY MORE  
MONEY THAN THEY HAD! LOOKS  
LIKE MOM AND DAD ARE RIGHT,  
IT'S BETTER TO LIVE WITHIN  
YOUR MEANS.

AMY! MY HOUSE  
WAS TAKEN. MY  
CAR WAS TAKEN!  
AND I EVEN HAVE  
TO BUY MY  
CLOTHES AT  
WAL-MART!

"If you know how to spend less than you get, you have the philosopher's stone" - Benjamin Franklin