

*(at the restaurant)*

**Abdul:** You're going to wear that? On your first date? No way, man. Here. Wear my jacket. This will really impress her.

**Jorge:** Do I need to impress her? I just want to get to know her.

**Abdul:** There's time for that later. First, you have to look good. Women like a well-dressed man. That's better. You need to look like one of our customers. Like you belong here. Guys, come over here. Look at Jorge. He's got a date. He needs some help.

**Sue:** Your belt. Where's your belt?

\*\*

*(at the nail salon)*

**Rose:** The dress is nice. But for your first date, you need something extra. Where did you say you were going?

**Sophie:** I don't know. A fancy restaurant. Somewhere on Madison Avenue. In Manhattan.

**Rose:** If he can afford to take you there, he must be rich! Ladies, come over here. Look at Sophie. She's got a date. We need to help her out.

**Coworker:** Wow, that's great!

\*\*

*(at the restaurant)*

**Sue:** Now you look like one of our customers.

\*\*

*(at the nail salon)*

**Sophie:** I don't know if I can do this.

**Rose:** Just act like you belong there. Look at the other people around you. See what they do. Oh! And order bottled water. Rich people drink bottled water. With bubbles!

**Sophie:** Okay. Water with bubbles. What else?

**Rose:** Oh, when the bill comes, offer to pay.

**Sophie:** Pay? I can't do that. I can't afford it.

**Rose:** Don't worry. He won't let you. But you'll look good. Very rich. Very smart. In control.

**Sophie:** Okay. Smart. Rich. In control. Are you sure I can do this?

**Rose:** Of course!

\*\*

**Sue:** We are a real team here. Everyone gets training, so nobody gets hurt. We all work together. We all take care of each other. Everyone gets paid what they are supposed to get paid. Cooks, dishwashers, waiters, busboys. Nobody gets cheated. The boss knows what's good for workers is good for business.

**Jorge:** So, the manager said that dinner is free. I don't have to pay tonight, right?

**Abdul:** Yeah, yeah, don't worry. He told me it's free. Just sign the check. It will look like you are paying.

\*\*

**Jorge:** Hello, Sophie. You look very beautiful.

**Sophie:** Thank you, Jorge. You look really nice, too.

**Abdul:** Your table is ready, Mr. Ortega. *(serving bottled water)* Enjoy.

**Jorge:** Thank you.

**Sophie:** Thank you.

**Jorge:** Good choice.

**Sophie:** So, Jorge, how long have you lived in New York City?

**Jorge:** Me? Oh, about two years.

**Sophie:** Only two years? Well. You are so successful. It didn't take you long.

**Jorge:** Yes, well, I know how to ... take care of my money.

**Sophie:** Oh, yes...that is important. I'm so unhappy with my bank. They are not .. um...giving me the service that I want. I'm sure you have a very good bank. Which bank do you use?

**Jorge:** Uh. Um. I'm sorry. I'll be right back...

\*\*

*(in the kitchen)*

**Jorge:** Abdul, you've got to help me. She just asked me about my bank!

**Abdul:** Your bank?!

**Jorge:** What do I do? What do I tell her? She thinks I'm rich!

**Abdul:** Don't worry. Tell her you have an account. A checking account!

**Sue:** Tell her you have two accounts. A checking account and a savings account.

**Abdul:** Jorge, change the subject. Tell her you don't like talking about business at the dinner table.

**Sue:** Yes, but tell her you'll talk about it another time.

\*\*

**Sophie:** Why don't I pay the check?

**Jorge:** I insist. Please let me pay. They know me here!

**Sophie:** You are such a gentleman.

\*\*

**Jorge:** And then, she tried to pay the check. She must be rich! And she thinks I'm rich. I promised to take her to my bank next week. I don't even have a bank account.

**Sue:** You are going to a bank on your next date?!

**Jorge:** I don't know how I got into this.

**Abdul:** Jorge, relax. It's not a big deal. The date was a success. That's the important thing.

**Jorge:** Don't you understand? I need a bank account. She must be rich! And she thinks I'm rich.

\*\*

**Sophie:** I can't believe what I said. I started to talk about banks. Who talks about banks on a date?!

**Rose:** See, I told you he was rich. It's not a big deal. The date was a success. That's the important thing.

**Sophie:** A success?

\*\*

**Jorge:** You have to help me. You have to open a bank account for me.

**Abdul:** What? No way. You have to open your own account. You have to do it yourself.

**Sue:** Yeah, remember Carlos? A lawyer said he would open a bank account for him. But, the guy lied, took the money and disappeared.

**Jorge:** But, banks can take your money, too. My sister had a bank account. Every month, it was the same thing. They take a little for this, a little for that ...

**Abdul:** Well, not all banks are the same. You've got to ask questions. You don't have to put your money in the first bank you go to.

**Jorge:** Banks are too complicated. I deal with money fine. I do it my way.

**Abdul:** Like what? You put your money under the bed? Jorge, come with me. We'll go shopping for a good bank.

\*\*

**Rose:** What do you do with your checks?

**Sophie:** Oh, I go to the check-cashing place on the corner.

**Rose:** That place? You know how much they charge? At my bank, I cash checks for free.

**Sophie:** For free?

**Rose:** Yes, free. And when I get paid, the money goes right into my account. The boss does it for anyone who works here and has a bank account. It's safe, and it saves time.

**Sophie:** But at the check-cashing place, I can send money home to my mother in Haiti.

**Rose:** I can do that at my bank, too.

**Sophie:** I don't know. I heard it was hard for immigrants to open bank accounts. Where do I start? I don't even know what to ask.

**Rose:** Come with me after work. I will help you. That's what friends are for.

**Jorge:** How do I look?

**Abdul:** Take it easy. You're looking for a bank. You're not going on a date with Sophie. Don't worry. I'll ask all the questions. I know what I'm doing.

\*\*

**Sophie:** You're right. This bank is better than the other two we saw. I like what the woman here said about saving money for the future.

**Rose:** And saving in case something bad happens, if the nail salon closes, or if your family needs money. It's good to know that your money is there.

\*\*

**Bank Clerk:** Yes? Can I help you?

**Jorge:** My friend brought me here to open an account.

**Bank Clerk:** That is very good. Do you know what kind of account?

**Abdul:** Oh, this bank! I love this bank!

**Bank Clerk:** What?

**Jorge:** I would like to ask some questions.

\*\*

**Rose:** Do you know what this means? FDIC. It means your money is safe. If the bank burns down or if it gets robbed, your money...

**Sophie:** ...is still safe!

**Rose:** Yes! The government will protect your money.

\*\*

**Jorge:** What kind of accounts do you have?

**Bank Clerk:** We offer checking accounts, to pay your bills. Then, there are savings accounts to save for the future if you want to buy a house, or ...

**Jorge:** Or open my own business?

**Bank Clerk:** Exactly. Lots of immigrants do.

**Jorge:** Does it cost me anything to keep my money here?

**Bank Clerk:** Well, there are some fees. It depends on the kind of account.

**Jorge:** Do you have something simple with no fees, that doesn't cost me anything?

**Bank Clerk:** Good question. We have a basic bank account which costs a few dollars each month. It's a good choice for many people. Every bank should have one.

**Jorge:** Abdul, what do you think?

**Abdul:** Maybe I should open an account here.

**Bank Clerk:** Well, we would take very good care of your money.

**\*\***

**Jorge:** Ta-da! I opened a bank account. Now look what I can get.

**Sue:** What's that?

**Jorge:** I don't have to pretend to be rich. With this, I can get \$5,000.

**Sue:** What are you talking about? This is for a credit card. You think those people are giving you money?

**Jorge:** Of course not. I know I have to pay it back. But I can do it little by little.

**Sue:** You can get in a lot of trouble with a credit card. When you buy things on credit, you have to pay it back right away. All at once. If you don't have the money, they charge you extra and extra and you have to pay more and more and more. Before you know it, a \$200 television will cost you \$500 or more!

**Jorge:** Really? That much?

**Sue:** Yup! It's money ... in the garbage. Forget the credit card. Don't spend more than you have. Sophie will love you for who you are. Even if she is rich.

**Abdul:** Ta-da! Check this out. I just got it from my cousin. It's a way to get money back from taxes. Our money. She got \$400 back! It's called Earned Income Tax Credit.

**Sue:** How much does it cost?

**Abdul:** It's free! No fee! Call 311. They'll tell you how to get it.

**Jorge:** Earned Income Tax Credit? Call 311?

**Abdul:** 311.

\*\*

**Jorge:** This is great. I love this park. And being here with you, Sophie. For me, this is perfect.

**Sophie:** I feel that way too, Jorge.

**Jorge:** Are you sure you wouldn't prefer a fancy restaurant?

**Sophie:** No. Are you sure you wouldn't prefer that? I thought you went to that fancy restaurant all the time.

**Jorge:** Well, I do go there all the time. I ... I work there.

**Sophie:** I was wondering...

**Jorge:** ...are you disappointed?

**Sophie:** No! I'm happy! I don't have a lot of money either. I work at a nail salon. What about our talk about banks? You knew so much.

**Jorge:** I made it up to impress you! So you would like me. I didn't even have a bank account. I just got one ... two days ago. My friend at the restaurant helped me.

**Sophie:** Really? My friend at work helped me open a bank account, too.

**Jorge:** Maybe we don't have a lot of money. But...

**Sophie:** ...at least we have good friends. It looks like we both found out a lot.

**Jorge:** About banks?

**Sophie:** I really like you, Jorge.

**Jorge:** I really like you, too.

**Sophie:** You know? That's my bank.

**Jorge:** That's my bank, too!