

3A MONEY STORIES

Cecilia Amaya

Good and Bad Moments about Money in my Life

My name is Cecilia. I came from my country El Salvador seventeen years ago to escape the war, gangs, and lack of opportunities. I am a poor person but in my country I was poorer than now. I feel blessed to be here because this country gave me an opportunity to live here. When I first came here, I worked hard in many factories, car washes, restaurants, and many more jobs. A few years later, I felt financially solvent but I never saved any money because I thought it wasn't important.

In 2005, I had a bad car accident. My hands and back were seriously injured, I lost my job, and I was on disability for fifteen months. It was then that I learned that it's important to save money because I didn't have any money to pay for my rent, transportation, utilities, food, and many more things. Every day I cried because it was sad for me. After I got off disability I found a new job and started to save money because I didn't know when I would need emergency money again.

Years later I had \$10,000 in savings but a cousin called me from my country and he told me that his daughter had a serious illness and he needed money to save her life, so I lent him all my money. I lost my money and my cousin too because I never heard anything more about them. I felt sad because it was my money and my effort of many years.

But now I feel better and happy because I'm saving money again, I have a job, and I feel healthy. In my opinion, no matter if you have money or if it's difficult to live, always say thank you for everything.

Anmee Chen

Money Is Important

When I was fifteen years old, I started high school. I got to know new classmates, and we soon became familiar. In school, several of us often ate together, went shopping and played together.

A few months later, one of my classmates dropped out school. We didn't know why she wanted to leave school, so we went to ask her. She told us she was from a single-parent family. She only had a father. Her father was a farmer, and didn't make much money each month, so she needed to work to make money. And she started to cry. We all felt sad for her. We wanted to help her, but we couldn't because our parents only made enough to support us.

After she left school, she soon found a job. She found A job on the internet. Her job was to do online customer service. It was not very hard work. After that she wasn't at school, but we always ate together during holidays, or sometimes we went to her company to help her work or chat with her.

After we graduated, we all worked to make money. I think money is an important thing in life. We can't do anything without money. After starting work, I understood it is not easy to make money. If you want to live well, or you want to buy the things you like, you need to make money.

Li Ping Chen

Money

I need money, everyone needs money. Money is very important to everyone. It's like air and water for us. But how many people know how to make more money? Change your job? Spend more time on your work? I think you might get more money if you do more things or more important things. I mean you might make money if you provide value to society. For example, help others. Everyone is helping others while he is working, from waiters to bankers. You must increase your knowledge or skills and then help more people if you want to make more money. That is my point. Money is always there, but you should only take the part of it that belongs to you. You can only get what you deserve. If you take more than you have earned, someone will be hurt. It is my rule.

I don't understand why so many people break the rule. So many people want to make money by hurting others. They have so many ideas to hurt others. It shows us they can do better. I mean they can find a correct way to make money.

I wish that everyone will be nicer and friendlier. Of course, I wish you will be richer.

Shu Fang Chen

About Money

When I was twenty-three years old, I lost my gold necklace and gold bracelet.

One morning at 7:00 am I was walking along the street, when suddenly one thief took my necklace and bracelet. I was very scared. At the time there weren't any other people on the street. I yelled loudly. There was one man far away. He looked at me but he didn't come to help me.

The thief took my necklace and when he looked at my hand, he took my bracelet too. He ran down the street to take the bus. After five minutes the man who was far away walked up to me and said, "Did you lose something?" I was very angry. I didn't answer him.

After a day all the neighborhood knew about this matter. When I saw my neighbors, all of them asked me about this matter. People just wanted to know how much money I lost. I didn't want to answer them, so I stayed home for a week.

After a month the police called me to go to the police station. When I arrived at the station, I saw the thief standing there. The police asked me if he was the one who took my necklace and bracelet. I answered yes. The police told me he sold my necklace and bracelet. "He is poor now," they said, "and he does not have any money to return to you."

Xiu Zhen Chen

My First Long Trip

My first job was as a kindergarten teacher's assistant. At that time, I was very poor. And my family was poor too. My salary was only 250 yuan monthly. In the second year of my work, our kindergarten's leader took us on a long trip during the winter recess. We were going to Beijing for vacation. We only paid half of the money for this trip. Our kindergarten paid the other half. This trip cost 2,000 yuan. It was very expensive. I really wanted to go to Beijing, and I could go by plane for the first time. I was excited but annoyed because I didn't have enough money.

Then I told the director about my situation. The director told me, "If you want to go, I can lend you the money." I was so grateful to her. That summer, we went to Beijing by plane together. When I flew to Beijing, I felt very excited and curious. In Beijing, we visited the Forbidden City, the Ming Tombs, the Summer Palace, and the Great Wall. We were very happy! It was my first time on the train too. I thought it was perfect.

But on this trip, I spent 1,500 yuan. I needed to pay 1,000 yuan to my director. I was very worried! "If I don't spend money, I will pay it off after a few months," I thought. "I'll make more money as soon as I can." Then, after my work, I helped my friend to sell clothes at night. I worked from 5:30 to 9:30. I got 20 yuan a night. Although I was tired, I was very happy!

A few months later, my friend's daughter couldn't understand her homework. Then my friend asked me to teach her daughter to do the homework every day. I got the same amount of money. I was her tutor for three years. The girl's family lives in New York now. After that I was another boy's tutor. I kept this job for two years. The boy's family was rich, but they were kind to me. I'll never regret taking the trip.

Yu Yu Chen

Where Is My Money?

When I was seventeen years old, I got my first salary from my first job. I was a student at that time. I worked as an intern in a hotel. I found the job through my school.

I was very happy to get my first salary, so I went shopping to buy many gifts for my parents and my friends and even myself. I had no idea how to save a little money. I spent more than I earned at my job. One day, my mom asked me, "Do you have money in your account now?" I said no. My mom was very surprised: "You've already worked for three months! Why don't you have a little money?" I couldn't answer my mom's question. I didn't know where my money was!

After that, I thought for a long time. I realized that I didn't know how to save money. Then I went to ask my parents and I read books. I wanted to know how to save money. Finally, I got it:

1. Make a monthly budget.
2. Don't go shopping too much, even online shopping.
3. Buy only things I really need to buy.
4. Look at my bank statement at the end of the month and check what I don't need to buy.

Finally, I knew how to control my money. I wasn't afraid when I had an emergency. And the best thing was my account finally had money inside!

Si Ting Fan

Money

Money, I think, is very important. We need money to buy food, clothes, everything. If I don't have money, I can't buy whatever I want.

I really wanted to work when I was in high school because my family was poor when I was young. They didn't give me a lot of money. But I wanted to buy new shoes and clothes, so I wanted to work to make money. When I graduated, I found a job as soon as possible so I could save up to buy something.

I like to travel. Every year, our family would travel during the holidays, but we spent a lot of money. After that, we needed to work hard. In China, married people need to give lucky money to children. I really liked New Year's Day when I was a kid, but I needed to use most of my lucky money to pay for the school.

I remember one thing. My parents borrowed some money from my uncle and aunt to let me go to high school. We were so poor, so we couldn't pay the school tuition. My uncle and aunt were very nice. They helped us a lot. But now I can help them when they need money. So money is very important.

Yueh Hong Hsia

Credit Card

In the twenty-first century we use credit cards. I like to use mine. It is more convenient than cash. When I was in Taiwan, I got my first credit card. I was so excited. The first time I used this credit card was in Shanghai. I used it to buy a lot of things. I never thought this was money. I just signed my name. I got many things, and when I came back to the Taiwan airport, I still wanted to buy skin care products, so I used this credit card. The clerk told me that my card was maxed out. I was surprised that I couldn't use it. After one month, I received my credit card bill. It was about \$7,000. And there was a very high interest rate. I paid this bill with all my savings. I didn't like to use a credit card for ten years. But now I like using credit cards again.

Hua Jiang

A Way to Make Money

I remember this story that I heard from my mother about my great aunt. She was a rich old woman, but strange and stingy, so no one could get money from her. Money was her life and more important than her life. One day, her friends asked her to lend them some money and they promised to pay her back at a higher interest rate every month. My great aunt thought that it would be profitable, so she lent them some money and they paid her back at a higher interest rate on time every month.

After one year, my great aunt was very happy about that. She thought it was a good way to make money. She was willing to lend more money to them, so she took her money from the bank and lent all the rest of her money to them. A few months later, she was waiting for them to come and pay her back at a higher interest rate, but no one came. She thought maybe they were busy. On the second day, still no one came. She was a little scared. Then she went looking for them at their home. No one was at home. They had moved and no one knew where they went. My great aunt suddenly collapsed to the ground. After that she got a serious illness and she had a miserable life.

Chui Chun Lee

Money

I think money is important for me, but sometimes money is not everything. Between money and health, I think health is more important. In the United States medical insurance is very expensive. I pay the premium for my health insurance every month and I still need to pay the co-payment if I am sick. Besides that, I also need to pay for the medicine. That's why I want to stay healthy. I do exercise at least three times a week and I eat more vegetables than meat.

When I was young, I worked hard and saved money. I needed to spend money every month on different things like rent, electricity, cable, and my phone. I also spent some money on clothes and sometimes I had other expenses. Once a month my friends and I went to a restaurant and once in a while I bought clothing I liked. Also, sometimes I was interested in some private lessons, so I signed up for them. I also needed to spend money for when I wanted to take a vacation. I've traveled to different states in America and other countries.

Dan Li

Lucky Money

I like Chinese New Year. It's a big holiday. It's very important to Chinese people. More than 90% of Chinese people come back home from different places to celebrate the holiday. So Spring Festival traffic is very busy.

Children like Spring Festival because they can get lucky money. Before Spring Festival, all the parents get a lot of red envelopes and put some money inside. Then they give the red envelopes to their kids. It brings luck, health, and safety, and a lot of other good things. When kids get the lucky money, they are very happy. With their lucky money, they can buy anything they want, like books, basketballs...

After Spring Festival, people visit their relatives. Chinese people call this "Bai Nian." Usually people bring oranges when they visit their relatives. Chinese people usually like it.

When I was a child, I liked Spring Festival, too. I could wear new clothes and get a lot of lucky money. I liked it when my family visited relatives. I could eat a lot of candy, and then put some in my pocket.

Wei Run Li

My Family Money History

When I was four years old, my parents wanted to leave China and move to another country. But at that moment we didn't have enough money to buy the tickets to go to another country, so my parents had to find a solution for that.

One day my father went to his sister's house and asked her if she could lend him some money, but she said no because she didn't have much money either. Later she told us she wanted to leave China too and go to Hong Kong, so my mom helped her. At that moment she had the money but she didn't have the Hong Kong visa, so my grandfather helped her to get those documents. She wanted to save that money for herself and leave China. That's why she didn't want to lend us that money.

After that my parents went to ask some friends who they could borrow some money from, but in my hometown almost no one had much money. Almost everybody was poor, so my parents decided to stay a few months longer in China to get the money.

So one day my uncles told us they could lend us the money because they got good jobs and their sons had sent them some money too. My family was very happy to hear their news. Then we bought the plane tickets and left China. When we arrived in the other country, we called my uncles and said we would return the money as quickly as possible and they said it was okay, that we could give the money back when my parents got a job and when our financial situation got better. We told them we were very grateful to them.

Xiao Xia Li

My First Pay in New York

My first salary came from a supermarket promotion job in New York. It was about two and a half years ago. I had just come to the United States of America. At that time I really wanted to get a job and depend on myself to make a living. I wanted to be an economically independent person. In fact, there is a big distance between the ideal and reality.

I made a new friend named Sally. She told me that her company was hiring someone to do supermarket promotion. It was a day job in the supermarket. The company was going to promote THE product Pocky this weekend, eight hours per day, with a daily pay of \$80. I was interested in this job and I asked Sally to give me chance even though I didn't have any supermarket promotion experience in New York. She said, "Okay!"

On Saturday I arrived at the supermarket early and waited outside for Sally. When I saw her, she told me that because I was a new person and without experience in supermarket promotion in New York, her company would only pay me \$70 per day. That news upset me. But I was aware that I had to work and increase my experience so that it would be possible to get higher pay in the future. So I accepted the job.

I began my work. First I used paper cartons to arrange a temporary stall and hang up a poster of the new flavor green tea Pocky. Then I opened a few packets of Pocky and put them on the stall and prepared them for customers to try. Next I took a hand inflator and filled some balloons with air. After that I sold the Pocky to the customers. I worked in the supermarket for the whole weekend. I got the job done and depended on the cooperation of other workers at the supermarket. Even though I stood for eight hours per day, I was happy to work.

After one week, I received my pay of \$140. I was thankful to Sally. I think that I made a wise decision. I seized the opportunity to gain experience and got my first pay in New York.

Xiu Yun Li

QQ Fraud

Now there are many kinds of social media, like Twitter, WeChat, Facebook, etc. Most people are fond of using social media to communicate with their parents and friends. They also use them for their jobs. Today, most of my friends like to use WeChat. Before using WeChat, there was a very common social media which was called QQ. There was a penguin boy or a penguin girl on the front of the page when you opened your account. You needed to enter your code so that you could enter your account. There was a lot of private information in your QQ, like your birthday, many pictures of your family and your friends, even your private life and your address.

Some people could steal your information or money from QQ. Why do I say so? Because one of my friends was a victim of identity theft. She was cheated out of 3,000 RMB. She worked at a company as a secretary, and she had to do her transactions through QQ. One day, she opened her QQ as usual, but it was different from before. There was a man named Jian who talked to her. He said he was in trouble now. He said he was one of her classmates in high school, and he also sent pictures of himself. He talked about many past things in order to make my friend trust him. My friend asked him, "What happened?" He said he had a car accident and he needed help from my friend. He needed money to pay for the accident. He also sent many pictures of the accident to my friend.

At last, my poor friend chose to trust him and asked, "What can I do to help you?" The man said, "I need 3,000 RMB now. Here is my bank card number, and you have to do it online immediately. You can also give your bank card number to me. I will pay back the money after I finish handling the car accident." After that, my friend sent 3,000 RMB.

But after a couple weeks, there was no money online and no information about that guy. My friend tried to contact him on QQ, but there was no reply. Finally, she realized that she was a victim of fraud, but it was too late for her to realize this.

Xue Ying Li

My First Salary

When I was sixteen years old, I was a high school student. I got my first job during summer vacation. My best friend Julian told me, "My uncle's factory wants to hire some students to do packing. Do you want to work with me?"

"Really?" I said. I was very excited, because I thought I would make a lot of money. "But," I said, "I want to ask my mother."

When I went home, I asked my mother, "Mom, Julian's uncle wants to hire some workers. I want to work. I want to make a lot of money. I want to pay my tuition myself. I don't want to depend on you."

My mother laughed and said, "Up to you. Making money isn't easy. It's hard work. You have to learn to accept the difficult things in life as well as the good ones." I was very happy and I told my friend.

The next day I went to work. I began to work AT nine o'clock. Julian's uncle taught us how to pack the cups and put them into boxes and how to use the scissors and paste. "Ok, this is so easy," I thought. I did one and I felt it was interesting and fun. And then two and three... After one hour I felt tired. After two hours I felt very tired and bored. At twelve o'clock, we had one hour to eat lunch and have a rest. After one hour, the work began again. I packed and packed until five o'clock.

After work I felt very tired and sleepy. I went home. I quickly went to bed. But I didn't want to tell my mother. I didn't want her to make fun of me. I went to work for one month. Day after day, the time went slowly. A month later I finished my work. I got 600 rmb. It was not enough to pay my tuition. But I learned a lesson. Like my mother said, "Making money isn't easy." Live in the moment. Cherish life. And I learned to take the rough with the smooth.

Li Lian Liang

Lucky Money

When I was a child, I was very excited for Chinese New Year. In Chinese New Year, there were a lot of delicious kinds of food in our home. In our city, there were many activities for children. The happiest thing was I could receive lucky money from my family and relatives. My mother and father gave me 200 yuan, my grandma gave me 10 yuan and my aunt gave me 50 yuan. Usually when grown-ups give children lucky money, they put the lucky money in a red envelope. In the New Year I could receive about one thousand yuan.

For a child, a thousand yuan is a large number. I was very happy that I could own so much money. I could buy many things: toys, a beautiful dress, shoes, and my favorite snacks. And I could also deposit some money in the bank. During the whole year, if I needed money to buy something, I could use my lucky money to buy what I wanted to buy. I didn't need to ask my parents for an allowance.

I still remember when I was thirteen years old, I spent 300 yuan to buy a new bike. It was a good thing for me because I didn't need to walk to school. I could ride my bike to school and other places. In my memory, nothing could beat Chinese New Year.

Now I am an adult. Every Chinese New Year, I put money in an envelope and give my son and other young relatives lucky money. I am also very happy because I see children are very happy.

Sen Liang Lin

First Time Earning Money in the U.S.

During my first winter in the U.S., I was a seminary student. I lived in New Jersey, I rented a house there. One day my friend told me, "A big snow will come." I really hoped the snow would come because in my hometown it

never snowed. In the afternoon, I saw many white things come down from heaven. I was very happy. I walked in the white road, I threw the snow to hit trees, and I took many photos. After thirty minutes, I felt a chill and I ran back inside. I called my friends in China and told them it was snowing. I was very happy that night because I had never seen snow.

The next morning, I woke up to see that it was white outside, and that the snow had stopped. I wanted to go out, but I couldn't see the road. I couldn't walk on the snow. I saw my neighbors were cleaning the snow. I thought I would go to clean the driveway, so I found a tool to clean the snow. It took me about three hours to clean up my driveway.

My landlord came in the afternoon, and he saw the clear driveway and he asked me who did it. I told him that it took me three hours to clean it up. Then he said to me, "Thank you." I told him this was my first time to clean up the snow. I was very tired. He left for half an hour and when he come back, he brought me an envelope. I opened it and saw \$200. I asked him, "What do you mean?" He told me that I deserved it. I was very happy. This was the first time I earned money in the United States. This is something I'll never forget.

Xiu Kui Ng

Cheating

Money is an important part of our lives. We use it to buy food, buy supplies, and everything. If you don't have money, you don't have a good life. Maybe you can borrow it from someone else, but it isn't a good idea.

Anna and Mrs. Yang were neighbors. They lived in the same building for twenty years. One day Anna took her dog for a walk, and a young boy who lived in the same building asked her, "I forgot to bring my wallet. can you lend me some money? I will give it back to you soon." Anna lent money to him.

The boy said thank you and looked at the dog and said, "Your dog has a cough. I know a pet doctor. Can you give me your phone number? I will make an appointment for your dog to see the pet doctor." One month later, Anna received the boy's call. He didn't talk about the pet doctor, but he went to her home. He asked to borrow money from Anna again.

When Anna met Mrs. Yang at a park, Anna talked about that. Mrs. Yang said, "Oh, he asked me to lend him money too." They thought he was cheating them, so they didn't lend him any more money.

Money can't do everything, but no money can't do anything. Making money is important, but finding a good job isn't easy.

Lily Sun

Lost Money but No Regrets

Jamie was my best friend and we hung out together almost every day. At the time we were both single. Every time friends got together for a party or to have dinner I always caught the boys' eyes because my friend Jamie was overweight but cute and I was considered attractive. So she was very jealous. Although we had fights and argued, we still remained best friends.

In 1995, Jamie finally got married and her husband was living in Malaysia. She moved to Malaysia to live there, but we still kept in touch and remained best friends.

In 1997, I received a phone call from her. I knew that she was having financial problems because she invested a lot of money in the stock market and the market crashed and she needed money to recover. I did not hesitate to lend her 100,000 Hong Kong dollars.

But a few months later I was surprised to receive a phone call from her husband telling me that Jamie had passed away from a heart attack. I was very upset for a few months. I had lost my best friend forever, and the money I loaned her will never come back to me again. But I have no regrets for the money that I lost. She is gone from me forever.

Reina Takami

Money and Opportunities

I always thought about what kind of adult I should become when I was a teenager. At that time, I was interested in Japan and Japanese culture. I read a lot of Japanese novels translated into Chinese in high school. I wanted to read those novels in the original versions. I had an idea: I'll go to Japan to learn Japanese. I didn't tell my parents my idea. I understood that my parents didn't have enough money to send me to study in Japan.

A few years later, there was a boom to go to Japan to study or work in northeastern China. They got much better money than in my hometown. Their success stories encouraged me. I told my parents that I wanted to go to Japan to study Japanese and go to a university in Japan. Although they didn't have enough money, they still gave me the greatest support. They used all of their savings, and they also borrowed a lot of money from relatives and their friends. Finally, my dream of going to Japan was realized.

I studied and worked very hard in Japan. A few years later, I paid back all the debts to my family. I also had the life that I wanted. If I hadn't gone to Japan, I would have regretted it until the end of my life. I thank all of the people who lent money to my family from the bottom of my heart. They gave me a big chance in life.

Money is valuable, but opportunities are invaluable. If you can use your money to get an opportunity to do something, don't hesitate, you should do it—especially young people. This is the point that I want to make.

Ingrid Villanueva

About Money

When I moved to the U.S. eight years ago, I got my first job in Texas. I had to work twelve hours a day, six days a week. My first check was \$700. I was excited because at this stage of my life, I was single. I worked only for a month because in Texas most jobs are temporary.

I needed to find a new job and I started in a fruit factory. I worked only eight hours a day, five days a week. They paid me \$7.25 an hour. I worked there for only three months and then I found another job in a corn dog factory. The name of the company was Sara Lee. I worked there for six months and I earned \$10 an hour, I worked ten or eleven hours a day, six days a week, and my pay was \$600 per week.

After that I moved to New York because my husband ran out of work and my family offered him a better job in New York, so we decided to move. When we arrived in New York, my husband started working in a supermarket stocking vegetables in Queens. I could not work because I was pregnant.

After my daughter was born we got jobs at a fast food restaurant. We both earned \$7.25 per hour and earned \$300 or \$400 a week. We worked there for a year but the work got very slow, so we had to leave. My husband started to work in construction and I started to work cleaning for Jewish people. Now I work at McDonald's and my husband still works in construction and we never have any problems with money.

Qiong Wu

Money and Friendship

When I was a teenager, I lived in a very poor TOWN. My parents had four children. My brother, two sisters, and I were in school. I clearly remember a lot of things that happened in our life. One day in 1978, my father's friend came to my home. He looked very anxious, sad, and helpless. He wanted to borrow money from my parents. His son was in the hospital, and he needed to have surgery. I don't remember what kind of surgery his son needed, but I know my parents worked very hard to save money for us to go to school. My father said, "We only have a little money for my children's tuition. We need to keep this money." But my mother wasn't worried. She took out all the money and gave it to their friend to cure his son.

After seven years, they returned the money, and my mother never regretted it. I still remember my mother told us that she never thought they would pay us back, because we were poor people, but they were poorer than us. Now more than thirty-five years later, they still have a good friendship.

Alyssa Xie

Fake Money

Thirteen years ago, my brother had a small store in Pan Yu, China. His store was next to my sister's store. The store sold different tissues and napkins. When my sister-in-law had a baby, I helped my brother take care of his store. One day, a young man came to the store and bought some tissues. He was average height and average weight, but I couldn't remember his outfit. He bought about twenty RMB's worth of things and he gave me a hundred RMB bill. When I received it, I felt it was fake. Then I double-checked it, and it was fake!

I returned the money to the man and asked him if he could exchange the bill. He asked me for the reason, and I told him I would not accept this bill. After half an hour, he came back with a fifty RMB bill, and it was fake too. This time I told him directly that this bill was fake. He had a guilty conscience, so he left with his empty hands and embarrassment. I told my sister about this incident and my sister taught me that I should rub the money if this happens again, because you can identify the fake money easily.

Joyce Yang

My Lucky Money

When I was a young girl, I loved Chinese New Year because I could get a lot of lucky money. During Chinese New Year, giving lucky money to children is a tradition.

When I was a young girl, my father and mother gave me lucky money every year. When I was a young girl, my relatives would give me lucky money. But my father and mother had to give my relatives' children lucky money too. Sometimes when we visited my parents' friends, they would give me lucky money. My parents had to give their friends' children lucky money too.

I would save my lucky money. I really looked forward to Chinese New Year as a child because I could receive a lot of lucky money. Now every Chinese New Year I have to give my parents and children lucky money.

Wei Wen Zeng

Money Is Important, But Sometimes It Is Useless

I got married when I was 21 years old. I worked and lived in my husband's hometown: Jiujiang, China. It's a quiet, clean, and beautiful small city. We had a big family—my parents-in-law, my brother-in-law's family, my sister-in-law's family and my family—who lived together for about ten years. We had a great time because all the family members were kind, especially my sister-in-law. She had big black eyes and curly hair. She was very talkative and funny. In my memory, I never saw sadness or anger in her face. We called her "Pistachio." She and I weren't only relatives but also friends. We both loved music, dancing, traveling, and delicious food. From then on, my husband and I also started to run our own construction business. Then my family moved to Shenzhen, Guangdong. When we had free time, we went back to visit them. Sometimes they came to visit us.

One day, my husband was very sad when he got home. He told me his sister had cancer in her brain. It was very serious. She needed to have surgery as soon as possible. The surgery would cost about 15,000 yuan. It was a lot of money for them because my sister-in-law was a clerk and her husband was an engineer. At that time, we had just gotten a loan from the bank for our construction project. We decided to pay for the surgery for her because we thought that life is more important and we loved her. We delayed finishing the construction project because we didn't have enough money to do it on time. We also had to pay some penalties.

After the surgery, one of her eyes couldn't see but she could still work. Four years later, her cancer came back. She had her second surgery and received radiation for a long time. She became very weak and her beautiful hair started to turn gray. She wasn't able to work, but she was still optimistic and strong.

She passed away in June, 2012 after she had been tortured for more than eight years by cancer. She was only forty-four years old.

I still remember her smile. We did our best but we weren't able to keep her at last.

3P MONEY STORIES

Jorge Ayala

Jorge's Money Story

When I traveled to Europe, I took all the cash that my credit card could give me. After the trip, I lost my job and couldn't pay the minimum. So when I found a job after two months, the bank charged me a high interest rate that I couldn't pay. It was necessary to make a special deal with the bank. I needed two years to pay off all my debt. It was a hard lesson about the right way to use a credit card. Now I have a credit card with another bank that charges me a lower interest rate.

But my bad stories with banks don't end. Last year I got a loan from my bank. If I paid the minimum every month, in the end I would pay double. So I needed to pay triple the minimum each month to pay off my debt and the interest rate would be lower and lower every month. But before doing that, I needed to pay the total amount of my credit card and after that begin to pay the new loan.

Noelia Cardoso

My Debit Card

When I first got my ATM/debit card, I tried to use it many times, but I was very scared because I had no experience in this method of paying with a card. I went to the Rite Aid Pharmacy. I was ready to pay for my things and I was waiting for my turn, but when I had to use my debit card I didn't know how to swipe my card. But the cashier helped me and was patient with me. Then she asked me, "Would you like cash back?" I didn't understand but I said "Yes" and she gave me forty dollars and my things. I was so happy that she gave me money.

When I was at home, I told my husband and he said the money was not free. It was from my checking account. It was a big surprise for me. I was confused. I thought I wouldn't use my card again. Then every time I went shopping I always paid with cash, but one time I didn't have the amount in cash, so I had to use my debit card again. After that I continued to use my card.

Susana Chan

Money's Value?

I had a best friend in high school. Her name was Michelle. In 1978, she and her parents prepared to immigrate to Canada, so I bought her an expensive pen for \$500. This money was all I had but I spent it, because she was my best friend.

After one year, she came back to Hong Kong to visit me. I asked her, "Where is the pen?"

She said, "What pen? I have a lot of pens."

I said, "That one I gave you when you immigrated. I used all my money to buy it for you."

She said, "Someone took it. But that's okay. It's not very important. It's just a pen."

This answer really hurt me because at that time \$500 was a lot of money. Someone had to work a whole month to earn it. I was very angry. Why didn't she pay attention to our relationship? After that, I knew someone also gave her the same pen as mine. He was a businessman and \$500 for him was not much. But \$500 for me was all my money, so I told her this was not about the pen but about our friendship. We can't use dollars to count people. We need to use love to count people. Finally she understood and kept in touch with me for many years.

Ji Wen Chen

Money

This summer, my family went to Japan. I thought I should bring Japanese money to Japan to use, so I went to Chase Bank and asked a teller. I said I wanted to exchange U.S. dollars for Japanese money. She told me after three days I could get the money. But I was going to be in Japan in three days and I was worried. I did not have any Japanese money for Japan. I only had a credit card. I did not have cash.

I walked to a bank clerk. "May I help you?" he said. I said I wanted to exchange money. He said I could use my debit card to withdraw money in Japan and I could check the exchange rate online. "Oh. Thank you so much," I said. I came home and went online. Now I knew I could make an ATM withdrawal with my ATM card at any time of the day or night in Japan. I could buy anything with my credit card in the store.

Hey, so easy. Don't forget to bring your credit card and debit card when you go on vacation. Of course, you have to save money in your account.

Sing Cheng

Nice to Meet You!

My name is Sing Cheng. I come from China. I have been in the U.S. for one year. I'm single, and don't have kids. I live in Brooklyn with my family.

Every day I wake up at six o'clock and cook breakfast for my family, clean my home, go to the market, and then at about 9:30 am I leave home and take subway to go to school to study English.

In my free time I read English books, but it is so hard, and I listen to songs to learn English.

In 2017, I hope I find a good job and my English will improve. Unless when I shopping I can talk with the staff.

This is my first time writing a story in English. I don't know how to type. Writing is not my strength.

Wing Man Cheung

Save Money

I remember when I was eighteen years old I wanted to buy a very expensive backpack. But I was a student; I didn't have a lot of pocket money. So I told my mom, "I like the backpack. Could you buy it for me?" My mom said, "This backpack is too expensive for you. And you already have a backpack, so I can't buy it for you."

After listening to my mom, I was very sad and angry; I didn't talk to her for a couple of days. I thought, "How can I make money? How can I save money?" After a week, I had a good idea. If I didn't have breakfast every day, I could save money. If I didn't eat meat for lunch and dinner and ate fewer vegetables and ate more bread, I could save even more money on food.

And then I went looking for a part-time job, so I could make some money. I read the newspaper ads and I surfed the internet to find a part-time job. Soon, I was lucky to find a part-time job as a cashier in a coffee shop. I went to work every Saturday and Sunday.

Three months later, I finally saved the money to buy the backpack. But it wasn't lucky; I had to stay in the hospital before I went to buy my backpack because I hadn't eaten breakfast, so I got a stomachache.

Nian Ci He

I Got a Late Payment Fee

I love to use my credit card because it is very convenient. You don't need to bring a lot of cash to go shopping or travel, and if you spend any amount, any time, the bank should give you reward points. It's the same as cash back. Who doesn't love money? So I use my credit card a lot.

In 2014, I traveled to China for two months with my husband and our daughter. Before I left, I went to pay all our credit card bills, our gas bill, electricity bill and cell phone bill. I didn't want to be penalized for a late payment. But after one month, I got an e-mail message. The message told me I had some unpaid bills and I had a \$70 late payment fee, but I thought I had paid all the bills so I didn't deal with this email.

After a month I got another email, and I saw I had a late payment fee of \$150. I was scared. I thought I might really have some unpaid bills left. But I was still in China. I couldn't ask the bank, so I had my brother go to the bank to help me deal with this matter. After a query I really forgot to pay a \$350 credit card bill. But the bank knew that I was traveling, so they waived my fine—but only this one time. I couldn't make the same mistake again. I thought I was lucky.

Since then, whenever I receive a bill, I pay it very quickly.

Mina Hosokawa

My Money Story

I got married in 2015. Everything in my life changed. I used to work in Japan until I got married. Now I don't make money. It is a big change for me. In Japan I could make money for my family and me. Because my parents got divorced when I was a child, I had to support my mother and younger sister. It was very hard for me.

I was seventeen years old when my mother had a herniated disc in her back. My mother was a hair stylist. My mother liked her job, but she couldn't move. Then she had to quit her job. So I had to go to work, because nobody made money for us. But I didn't want to quit high school, so I decided to work while going to high school. It was very hard for me because my classmates didn't make money for their families. They were happy every day in high school. They looked like they didn't think about "where money comes from." I thought of how to make money but they didn't think about it because they didn't need to think about it.

Then I graduated from high school and I also started sewing school. I like to make clothes, so I decided to go to sewing school. I still didn't have enough money to go to the school, but I didn't want to give up my dream. So I decided to work more and went to school. I studied from 9 am to 5 pm and I worked from 6 pm to 2 am. Then I did homework from 3 am to 6 am five times a week. And I never skipped class for three years. But I worked too hard so my liver was weakened.

I lost a lot of things by money, but it was good because I learned a lot of things from my experiences.

Nicole Li

Saving Money for Emergencies

I remember one thing happened that made me change my bad habit. I used to love to buy things. I spent all my money to buy some stuff that I didn't need, just what I wanted. I couldn't save money, and sometimes I needed to borrow money from my parents. My parents said, "You can't waste money! You need to save money for the future!" But at that time, I was still young. It went in one ear and out the other.

One day, my best friend Apple called me. She told me a bad thing. Her father was sick; he got cancer. Apple cried and cried on the phone, but I couldn't do anything. I just gave her some hope. "Your father will get better," I said.

After some days, Apple met me at home. She looked bad. She was worried about something. I asked her, "What can I do for you?" She said, "Can you lend me \$10,000? I owe \$3,000 to the hospital. I asked all my relatives. They just could lend me some, but not enough. Can you help me?" At that time, I felt so guilty because I didn't have money even though I had worked for three years. I didn't want to say no because I wanted to help her.

Finally, I asked my parents to lend me money. My parents gave me money. After this, I realized saving money for emergencies is very important because when you are in a bad situation, money can help you a lot. If you have money, you don't need to borrow!

Zhu Li

Money

Everyone likes money, including me. However, having good health is more important than money. I always think that I am so lucky because I have a good husband who is always taking care of me and my daughters very well.

I think money is easy to come and easy to go. So sometimes I spend money without thinking. My husband is opposite to me. He always thinks about how to save up money to buy a house.

I went to work for the first time when I was eighteen years old. I gave most of my salary to my mom and I just left some for myself. Until now, I continue to give money to my mom every year.

I was a cashier in a restaurant for six years. I learned one skill: I can know which paper money is fake and which is real. Sometimes I received \$5, \$10, \$20, and even \$50 and \$100 dollar fake bills. One day my husband received two \$100 dollar fake bills and asked me, "Are they real or not? I think they are real," he said. "Let me see," I said. Then I found out they were both fake. From that time we were very careful about that.

Most Chinese people like to carry a lot of cash with them all the time when they go out. It is very dangerous. I used to spend cash before, but now I prefer to use my debit card.

Shu Yan Lin

A Friend Named Chen Qiang

I have a friend. His name is Chen Qiang. He lives in Flushing. Last April, he told me, "I found some houses to remake into hotels. I don't have enough money. Could you lend me some?" I asked him, "How much do you need?" He said, "\$12,000." I said, "OK." So I gave him a \$5,000 check and \$7,000 in cash.

He was so appreciative and thankful. He promised he would repay me in one year. He sent me pictures of his new hotels and the guest bills. We kept in touch. At the end of November, I called him, but nobody answered the phone. I kept calling and calling, but still the same. By December, when I called him again, I got the message, "You have dialed the wrong number. Please try again later."

I knew the phone had been disconnected. He wasn't using this phone number anymore. I was so scared. He disappeared with my money. I went to his parent's house. They said they hadn't seen him for a long time. So I went to his house. His wife said they were getting divorced. He hadn't come home for a few months. He didn't go to the parent-teacher conferences.

I was so sad and upset. I told a couple of our friends about it. One of my friends said she knew two other girls who lent him money in May and June last year. After a few days, I heard another guy lent him money. Maybe more people lent him more money. Nobody can find him now. He came from Jin Fen Chen Le in China.

Angie Rojas

My First Credit Card

I got my first credit card when I got my first job. I graduated in December, 2014 with a degree in nursing in Colombia, but for six months after my graduation I couldn't work because in Colombia you need a professional card, and this card gave me the ANEC. ANEC means Association National of Nurses in Colombia, and this card came six months later and if you want to work you need this card, so for six months I didn't do anything. I slept all day, I had my breakfast at 1 pm, I went to the movies with my friends and I traveled with my mom.

Then I said to a friend, "If you know about a job, please tell me." At this moment my professional card arrived, and my friend called me the next day because in her job they needed a nurse. So I went and the next day I started to work.

Then I wanted to go Brazil with my friends, so I asked my bank how I could get a credit card and they said to me that in one year they could give me a credit card. One year later I went again to my bank and they looked at my account and everything was good, so one month later I had my first credit card in Colombia, and one month after that I went to Brazil with my friends.

Jian Ting Ruan

Money and Money

When I was a kid, I didn't care about money. Money can do everything: money can buy food and love, money can make you rich and it can make you poor. If you have good skills, you can find a good job. Time is money: if you lose your time, then you will lose a lot of money.

My first job was as a bus boy at a restaurant on Staten Island. This was a part-time job. I had class five days a week, so I just worked on the weekend. I worked with my classmate. We took the S79 bus there. I only worked in the party room. If I worked there for one day, I got \$20 plus tips. Sometimes I worked until midnight. I only cleaned up and set up the seats when people left. Then the manager drove me home at midnight. Sometimes he picked me up and drove me to work.

One day somebody stole the tips. Someone had seen Jason steal the tips from the small box, and we didn't know how many times he had done this. We talked with our group about what Jason did. "I saw him steal the tips too," another person said. After we finished talking, we went to the office and we talked to the manager about what Jason did. "No more next time," the manager said, and talked to Jason. Jason was always the manager's pet. Sometimes the manager gave extra money to Jason in front of us. Because we were not pets of the manager.

If you want extra money or a gift, the first thing you need to be is someone's pet.

Wei Hong She

My Story

In Shanghai, China, if a woman gets pregnant, she can stay home for one to three years. When my daughter was a few months old, I took her with me to my company to get my salary then we went to a store to buy something. Then we went to another store and when I was about to pay I couldn't find my wallet. Oh no! I had my monthly salary in it. We went back to the previous store, and the saleslady said she hadn't seen it. I lost not only a month's salary but my daughter's monthly milk card was also inside. At that time in China milk was rationed, so that month we had to spend more money on my daughter's milk. We were lucky. My parents and parents-in-law helped us.

Twenty years ago, my uncle gave me a used car. He likes to buy a new car every year. At the end of the year he sold the car and he could get a tax deduction because he owned a small company. When I had a car I was so excited. But later I found that parking is difficult in New York, so mostly the car just sat there.

One day I needed to use my car. I tried to start it, but it didn't work. I tried it again and again, but still it didn't start. I called the garage and they came and towed the car to the garage. Later they called me and said that the car needed a new battery. I said okay, and I paid the \$100 and took the car back. But one week later I wanted to use the car and it still didn't work. I called my uncle. He said the garage people lied to me, because the car was only one year old and he hadn't driven a lot. So my uncle helped me sell the car for a couple thousand dollars. My uncle said "This is your car, so this is your money too." Love you, my lovely uncle.

Nu Tran

Money Dream

When I first came to America twenty-six years ago, I lived in Albany, New York. My life was full of hardships because I wasn't used to the life here: a new beginning, a new environment. Life in Albany was very boring. And I didn't have any friends.

I thought about getting a job because I needed money and it would help me settle into my life in Albany. Every day I walked forty-five minutes from my house to English class. English class was five days a week, two hours a day. Thankfully, English class was free because otherwise I wouldn't have been able to afford it. I didn't even have enough money to take the bus there.

Two weeks later my neighbor was kind enough to find me a job, which was to pick cherries and strawberries on a farm. He drove us there every day. We got paid five dollars for each basket. When I picked ten baskets on the first day I got fifty dollars. I was very happy. That was the first time I worked and earned my own money. I didn't want to spend it. I saved it.

My thought was money could solve any problem; with money I could do anything. My dream was to earn and save more money to buy my own house. At the time this dream didn't seem possible, but six years later, after a lot of hard work and saving, I was able to buy a house. My dream came true.

Sophia Wang

Money

Everybody might hear about “no money, no honey.” That hints money is important for our lives. Throughout the world, we can see a lot of people are seeking money at each moment. Some do hard work to get more income. Some depend on their talents to create things to make money. But some use tricks that are against the law using other people's personal information. Money might tempt somebody to commit crimes such as credit card fraud. If thieves do it, the victims will feel vulnerable. I once suffered this trouble. At that time, I felt anxious and innocent.

The event happened four years ago. I got a call from the bank to remind me, “You have to pay at least the interest. If you still delay and ignore the bill, you will lose credit.” I was really shocked and scared. Someone had stolen my credit card and used it to buy things like sneakers, sportswear, ties, wallets, and a television. It was very evil because I still kept the credit card with me. Actually, I'd been in California and this fraud came about two weeks after I had left there. For this reason, the bank gave me some tips: “Go to the local police station, get proof of this, and send the document to the bank.” I followed this step in a hurry. Two months later, I got good news that the police arrested the criminal who was my former neighbor. He was clever but lazy and greedy. If he could have found a right way to make money, maybe he would be wealthy instead of going to court.

Money is honey that everybody likes. Donald Trump was able to stand out among the candidates for president of the U.S. He said he would give up a large salary of \$400,000 and only take \$1 because he makes money in the real estate business and he is very rich. Trump is 70 years old but he is still full of energy and wisdom. Maybe the retirement age might be delayed to 80 years old. “In fact, many retired people still have jobs to make money,” Melody said. That's evidence that money is honey. People like to chase it. If you have money, you will have the power to change your lifestyle and improve your quality of life and environment.

Zu Jia Wang

Making Money

Money is very important. You need money to buy food, clothes, houses, and cars, which are necessary for your life. So you have to work hard to earn money.

When I came to the U.S. twenty years ago, I only brought \$200 with me. I needed help, and I had to save money for everything. For example, I didn't eat out and I preferred walking to taking the subway. I lived in a basement that was dirty, wet, and dark. I really know how important money is for me!

Right now, my life is better than before because I have been working hard and persisting in studying to learn new skills.

A few months ago, I read an interesting story from a newspaper. A young woman worked at a snack restaurant as a waitress. She was telling a female customer why she worked there. She needed money badly to pay tuition, so she had to work in the summer. Another customer, a man, was listening to their conversation. When he left the restaurant, he went to the cashier and talked with her boss. The young woman was afraid the man was going to complain. She was very nervous. After the man left the restaurant, the boss told her that he donated \$3,000 to her to help her pay tuition. The young woman was very excited. She couldn't believe it. She didn't know how to thank the nice gentleman! From the story, we know if you study and work hard, you might get help from other people.

Let us study hard, work hard, and make more money!

Joyce Wei

Personal Information Theft

This is a real story about my co-worker in China. One day he wanted to buy an apartment. He looked at many apartments from HanKou to WuChang. Finally, he found an apartment that he and his family all liked. Then he began to apply for a loan. He got a credit report from the bank. Suddenly, he saw a credit card that he'd never opened, and there was a debt of 5,000 RMB.

He looked at the credit report carefully. The credit card was opened one year ago, and there was a payment in the month of opening the credit card. He knew someone had used his personal information to open a credit card. He called the bank as soon as possible. He had two questions to ask the bank clerk. 1: "I didn't go to your bank, so how could someone open an account with my information?" 2: "There is a debt of 5,000 RMB, and I didn't pay it off. Why didn't you call me or send me an email?" But the answer was easy. 1: "It's common to open a credit card account without going to the bank." 2: "You delayed paying off your debt, so we called you, but you didn't answer." My co-worker said, "Someone used my information to open a credit card. I never knew! Can I cancel this credit card?" The banker said, "I'm sorry, if you want to close your credit card, you have to pay off the 5,000 RMB debt, or you can call the police." Then my co-worker called the police. The police said, "I wrote down your information, but you know it happened a long time ago, maybe... I'm not sure if we can catch the thief. If we know something, we will call you later."

In China, we worked in a bank, so we knew after five years, the debt record would disappear. The payment arrived one year ago, so that means after four years, he can get a loan from the bank. So he didn't buy that apartment.

Yun Jin Zou

Story about Money

Three years ago, my father almost got into trouble from a message. A man sent a message to my father which said, "You won 20,000 RMB on a famous TV show. If you want to get the money, please contact us soon." My father didn't know this was a liar's message. So he contacted the man and then the man told him, "You should transfer 200 RMB to my card first and then we can transfer 20,000 RMB to you. This 200 RMB is a service fee. We must charge you \$200 first." My father didn't trust him, so he asked me about this message. He wanted to know if it was true or not. I knew this was a scam, so I told him, "You can't transfer money to the man. This is a scam. If you send him 200 RMB, you will lose 200 RMB and he won't transfer the money to you." Maybe my father trusted the man a little, but he listened to my advice. So the liar was defeated.

After one week, some victims on TV said, "Don't trust these messages. These are liar's messages. They want you transfer money to them, and then you will not be able to contact them. You will lose your money. Don't trust them!"

There are a lot of liars on the earth, so we should be careful when we meet new people because we don't know them. And don't give your personal information to other people. Keep your information safe. If someone steals your personal information, you should call the police and tell them what happened. If you aren't careful, you might get into trouble. You have to be careful and keep your personal information safe.