

## **Scenario: Kim's Budgeting Wake-Up Call**

### **[Scene Opens]**

*Kim sits on the floor looking through her bills and begins staring at her laptop screen. Her face tightens as she clicks through her bank transactions. A notification pops up on her phone—another overdraft fee.*

### **Kim (groaning):**

"Not again... How is my balance already this low?"

*She scrolls through her recent purchases: \$80 on takeout, \$120 on new clothes, \$60 on a night out, countless coffee shop visits. She exhales sharply, running a hand through her hair.*

### **Kim (muttering):**

"I got paid last week. Where did it all go?"

*She clicks over to her bills: rent due in three days, a credit card balance creeping up, and a student loan payment looming. Her stomach sinks.*

### **Kim (frustrated):**

"I work full-time. I *should* be able to afford this. Why do I always feel broke?"

*Her eyes land on a shopping bag from her latest online order. She picks it up, then sets it down with a sigh.*

### **Kim (softly, realizing):**

"I guess I don't really think before I spend."

*She leans back, tapping her fingers against the table, deep in thought.*

### **Kim (determined):**

"I need to figure this out. I can't keep living paycheck to paycheck."

*She grabs a notebook and writes in bold letters: "LEARN TO BUDGET."*

### **Kim (nodding to herself):**

"Okay. First step... figuring out where to even start."

*Fade to black, leading into the next lesson: "The Basics of Budgeting."*