TWO TEENS AND A BUDGET

It's every teens dream—full control of the family finances for a year, while mom and dad watch from the sidelines, powerless to do anything about it. Will life ever be normal again?



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CHAPTER 1 - ANGELA

Liam always insists that the car wasn't the last straw. But trust me, it was. At least that's what finally made dad explode at Uncle Billy's house. And dad, like ... never explodes. Especially at Uncle Billy. Uncle Billy is that really rich, old, great uncle that everybody wishes they could have. And we actually have him. Lucky us, except of course, there's a catch. Uncle Billy is totally useless. Not that he's useless. He's, like, super successful and filthy rich, and if you ask (or don't ask), he's more than happy to tell you all about his first job and his second job and his third job and his first business and his second business and … you get the picture. To hear Uncle Billy tell it, he was working while he was still in diapers.

Whatever. Like anybody cares. Because he doesn't do what rich, lonely uncles are supposed to do - such as adopt and lavish me with all the good things in life. Okay, maybe he's not that lonely. He's got Aunt Rose to keep him company and listen to how wonderful he is. And truthfully, I wouldn't be all that good at that. But still. I'd listen if I thought it was worth my while. Which it's totally not. As he likes to point out, the only valuables I'll ever be getting from his will are jewels of advice. Corny. And honestly, I don't know why he even bothered to put that in there. The only thing that man does is give out free advice. At the rate he's going now, I doubt he'll have anything left for when he's dead.

But Uncle Billy is family. And family is really important to my mother. She actually feels bad for that poor millionaire since he doesn't have kids of his own and all. So, even though Uncle Billy is my father's uncle and Dad can't stand him, guess who ends up there every other weekend? You got it. Yours truly and my dear old big brother Liam. And Dad and Mom, of course. Deep down in her heart, I know she doesn't particularly love Uncle Billy either. Not that she would ever admit it though.

Of course, that means as soon as we got into the car, Dad was already in a rotten mood. And that was even before he discovered that we were crazy low on gas. Did I mention that Uncle Billy lives 45 minutes away? And that the last person to use the car was Liam?

So I could have told Liam that it would be best for him to lie really, really low for the entire ride to Uncle Billy's. But Liam, of course, couldn't be expected to read any signs as subtle as dad glaring at him when he pulled into the gas station. And Dad's grumble at the tank as he watched the dollar signs spiral upward went totally over his head. But he couldn't very well ignore the comment that came next.

"I'm thinking of taking that out of your allowance for the week," Dad announced as he got back into the car. You could tell he thought it was a really good idea, too.

"What?" Liam yelped. "That's like forty bucks! You take that out of my allowance, it'll go into negative."

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"Exactly," Dad said. He didn't sound too sorry either. For some reason, our allowance has been a sore spot with Dad lately. Might have something to do with us constantly nagging him for a raise. But we're totally reasonable. I mean, 10 bucks a week? Hello? One movie and some popcorn on a weekend and zip, it's gone.

Doesn't exactly leave you with enough for any extras, or essentials. Like clothes. Or anything else that will make you even remotely popular. I mean, my parents were totally destroying my social life. I guess Liam felt the same way or something because what he said next was downright stupid . . . even for Liam.

"Well, if I had a car of my own, I wouldn't have to borrow yours. And then you wouldn't have to drive it anywhere interesting and your gas would last for weeks."

"If you had a car …" Dad said.

"I could even pay for my own gas," Liam said. "You know, Dad, everybody has a car. I'm like the last kid in high school without his own set of wheels. You might think about what that's doing to my reputation."

From Liam's calm, conversational tone, you could tell he thought he was being reasonable. I could have told him his timing and his topic and everything else were way off. Not that he would have listened. Instead, I listened to the two of them scream it out the rest of ride. And right up to Uncle Billy's door. And into the smiling, welcoming face of Aunt Rose.

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CHAPTER 2 - LIAM

I guess that, technically, Angela's right. It was the car that was the last straw. The problem, though, is that she forgot to mention all the previous straws. Like her, "I must absolutely have this dress or I will just die ..." episode. Or her "If I don't have these designer jeans, I'll be dead" episode. Or ... well, you get the picture. The number of times she's almost died for her wardrobe! She should get a fashion medal or something. Seriously.

Anyway, apparently all those other straws appeared to have really been bothering Dad. Because my very reasonable request for a car was suddenly met with this mega explosion that I really wasn't expecting. So I did the only thing I could think of. I yelled back. Somehow, the two of us were so into our yelling, we were only shocked into silence by the surprised look on Aunt Rose's face.

She doesn't look like the wife of a multi-millionaire. Heck, she doesn't even look like the wife of a millionaire for that matter. She looks simply like your average, everyday grandma. And she lives in a perfectly average house in an equally average neighborhood. I think it would've been nice if Uncle Billy had at least tried to make his house somewhat exciting, but I swear that guy shops in Walmart and buys shelves at Home Depot. And he puts them up himself. I mean, what's the point of having all that money if you're not even going to use it?

But you gotta hand it to aunt Rose. She invited us in like nothing was wrong. Sure, her smile faltered a little as our family shuffled in slowly behind her. Mom and Angela's glares promised that we would pay later for their embarrassment. But because we'd been here like, 5,000 times, we all fell back into our usual routine. That is, until we walked into the tea room.

Aunt Rose's tea room is what normal people call a living room. However, she serves so much tea in there, I guess she has a point. I hate tea, but I'll never turn down the homemade cookies she serves. My mom never bakes cookies. When she needs to pretend she does, she sticks the store-bought ones into the oven and boils some cinnamon on the stove. But this time, even the cookies couldn't pry my attention from Uncle Billy's chuckling.

Usually, he doesn't so much as crack a smile when we're there. I have a feeling that, deep down, he hates our visits as much as we do. This time, though, Uncle Billy seemed amused by us. And he, of course, didn't pretend that everything was just fine and dandy as usual. Instead, he decided to make us squirm for all we were worth. He turned to Dad.

"So, I suppose you'll be getting him a car soon," Uncle Billy said. His tone was condescending, I guess, because it kind of bothered me.

"What?" yelped Dad. "Of course not!"

"Well, you get them everything else they want, don't you, Sam?"

Angela and I interrupted him, insisting that was surely NOT true. Dad, who had started saying "no" stopped suddenly. That couldn't have been good.

Uncle Billy ignored us, of course.

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"It must be hard," he continued sympathetically. "Letting your kids manage your finances."

"My kids don't manage my finances," Dad said. "Are you kidding me? They can't even manage their own allowances. They..." and dad went off on a tirade about iPods, cellphones and gas.

This was so familiar, I tuned most of it out. Besides, I had something more important to do. I was watching Uncle Billy. Or rather, I was drawn to that glint slowly growing in Uncle Billy's eyes. It was kind of like the glint a predator gets right before he leaps onto some helpless deer. For some reason, I had this weird feeling that I was going to be the deer.

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CHAPTER 3 - ANGELA

It was turning into an interesting visit. Gosh, there was more excitement in the air than the time Liam crashed into one of Aunt Rose's tea services when he was 12. And this time Aunt Rose wasn't trying to calm everybody down.

I had fun watching Uncle Billy find out just how boring it is to listen to someone raving about how expensive it is to raise us. Trust me, I know. It's not that dad doesn't want us or anything like that. I mean, we're pretty much a normal family and everything. It's just that dad's definition of basic clothing needs and mine are worlds apart. He just doesn't get it. You know? Guys are so dense sometimes.

Take Uncle Billy for example. Dad obviously wanted a little empathy here. All Uncle Billy needed to do was agree that raising teenagers is difficult and Dad would have moved on to complimenting aunt Rose on her cookies or something. But Uncle Billy was never very big on tact.

"Well, if they're so financially irresponsible, you need to do something about it," he said. This, of course, put the problem squarely on Dad's shoulders. No wonder my dad doesn't like coming here.

He was outraged. "And how, exactly, do you suggest I do that?"

"Well, you give them some financial responsibility of course," Uncle Billy said as though it were the most obvious thing in the world.

Dad was quiet for a second. Then he glared at Uncle Billy. "Are you actually suggesting I give them more money?" he blasted.

"Hear, hear!" Liam shouted. Dad gave him one of those icy glances that spells trouble from miles away.

"Calm down, Sam." Uncle Billy was looking mighty smug. "I'm not suggesting you give them more of your money. I'm suggesting that you get them to work for you. To earn it from you."

"Work for me?" repeated Dad. He looked confused. So did Liam. I know I was.

"Yes," repeated Uncle Billy. "Let them figure it out."

"Figure what out?"

"Everything. Your budget. Your finances. Make them work. Heavens, I doubt they could do very much damage. Look at you, Sam. You're what, 45 years old? Could you tell me how you are planning to retire?"

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At that moment, I think we all really hated Uncle Billy. He was making my poor, hardworking dad squirm just because he didn't have some fancy retirement account, whatever those things are called. Even Mom looked mad. But it was all so awkward that, for a minute, nobody said anything at all.

Uncle Billy took advantage of that. "Tell you what," he offered. "I'll make you a bet, Sam. Those kids look like they got it all figured out. I bet they'll figure out your problems in a jiffy."

Dad took a long, hard look at Uncle Billy. Then he blinked and his look slid from really mad to just… well surprised, I guess. Then it turned into concern. "You're serious about this, aren't you Billy?

If this was true, then Uncle Billy had finally gone completely bonkers. At least that's what Dad seemed to think. But it couldn't be true. It just couldn't.

CHAPTER 4 - LIAM

Had I heard right? Uncle Billy was actually suggesting that WE handle our parents' budget? And he was willing to pay my parents for what he called "collateral damage" while we did it? Was he serious? I closed my eyes and gave myself a good hard pinch before opening them. Nope, I was not hallucinating. Uncle Billy, though ... I was afraid he had finally gone completely insane. What was this poor old guy saying?

"If they mess it up more than you folks, it comes out of my pocket. Then, they can pay me and my heirs back for the rest of their lives. I can afford to be generous," Uncle Billy said. For some reason, Dad didn't look like he was finding it funny. Not at all.

"I still don't see why I should agree to this," he said. "It's a lot for them to handle, and frankly, I don't see any point."

Point...?!!! I could have a car, for crying out loud! A new one! I could practically feel my hands on the wheel! This was the coolest thing that had ever happened to me. What did Dad mean by there was no point? Uncle Billy was one great guy. I found myself listening to him for the first time in all the centuries I had spent in his house.

"The point, Sam, is that they finally learn some financial responsibility. Then they can grow up and make something of themselves. Like I did." I didn't like the sound of that. My smooth new car screeched to a sudden and brutal stop. For some reason, financial responsibility and a new Mercedes didn't go together. And I didn't want to grow up to be Uncle Billy. Dad shook his head.

"With all due respect, Uncle Billy, I don't want them to learn financial responsibility by owing you fifty grand," Dad explained. "Thanks, but no thanks."

That sounded pretty final to me. I was betting we wouldn't be running a budget anytime soon. But I forgot how stubborn Uncle Billy could be. I could practically see the gears turning in his bald, old head.

"$50,000, eh? That's not such an astronomical price to pay for some wisdom. Many have paid a much higher price ..." I could tell by the way Uncle Billy stared philosophically into the distance that he was layering on the wisdom act sky high. All we needed was some corny soundtrack. Thankfully, Uncle Billy snapped out of his wise mentor act pretty quickly. His eyes slid back into focus and came back to their usual crafty business-only expression.

"Tell you what, Sam. $50,000 isn't going to make as big a big dent in my pocket. But I'm sure you guys could find some use for it. I'll make you a little bet. If they mess up, I give you $50,000. Easy cash. But if they don't mess up - if they manage to save you some money - they get to keep it - whatever 'it' is. Buy themselves a car or whatever. I call that a fair deal, Sam."

I saw Dad's dilemma instantly. He could agree to the bet and prove he had absolutely no faith in us or he could disagree and lose an easy $50,000 that he could use to pay for our college or something. It was a lose-lose situation for him and I could just tell Dad wasn't going to agree to it. He didn't like Uncle Billy playing games with him.

But Mom, who had kept suspiciously quiet during the shouting match, suddenly motioned Dad aside. She whispered something to him and I watched Dad's expression change. Then he gave a slow nod. This was ... unexpected. My Mercedes flashed back into view.

"You've got yourself a deal, Uncle Billy," Dad said.

"What?!" yelped Angela. She looked absolutely astonished. Her eyes traveled slowly over Mom and Dad and the finally settled on Uncle Billy.

"Why are you doing this?" she demanded. That, come to think of it, was a seriously good question.

Uncle Billy twinkled down at her like he was one of those huge happy Santas posing with kiddies in the mall. "Let's just say, my dear, that I like to gamble."

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CHAPTER 5 - ANGELA

As usual, Liam had like no clue. Hello?!!! Since when did Uncle Billy like us? If he had liked us, he would have put us in charge of his budget, not Mom and Dad's. I could tell we were going to be in for a giant headache. But Liam promised me he had it all under control. That I would be, like, totally off the hook as long as he got to arrange things so he got his car. And that he'd make it worth my while.

But instead of a plan, all Liam could talk about was the stupid car that got us into this mess in the first place. Except, of course, the car had moved up a notch in the world. Instead of any old Chevy, Liam was going to get himself a Mercedes.

Right. It was time for me to knock some sense into his inflated head.

"Liam, what kind of car do Mom and Dad drive?" He gave me a pained look. "Exactly. If they could afford a Mercedes, don't you think they would drive one? Remember whose budget we're in charge of, for heaven's sake." Liam only looked smug.

"According to your logic, little sis, Uncle Billy should be driving a Mercedes, not the first Ford ever invented. But he's not. And, according to your logic, where does Mom shop for clothes? And where are you planning to shop tomorrow? I heard you talking to Tina." He put on a stupid high sounding voice. "We're like, totally going to the mall. Okay? Case closed."

Right. Did I mention my brother is a jerk? "For your information," I hissed, "clothing does not cost $100,000."

"Don't worry, I'm going to be getting an older model. It doesn't cost $100,000 either."

Trust Liam to completely miss my point. I closed my eyes and reminded myself that, if I was stuck working with him for a year, murdering him now would not be a good idea. That would leave me all by myself to deal with this mess. I was going to include him even if it killed me. One of us had to be responsible.

"Make sure you're home tonight. We've scheduled a budget planning meeting," I informed him in a reasonably friendly voice.

"Gesundheit."

"Very funny. You know, Uncle Billy said that for any meetings we miss, we owe him money."

"And you're actually taking him seriously?" Liam asked. "I never took you for a goody-goody."

"Look, smarty pants. Mom and Dad are taking him seriously. That means we'd better take him seriously. Besides, how exactly were you planning to pay their bills this month?"

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"Easy, sis. That's what credit cards are for." I stared at him for a minute. I couldn't believe it.

"That was your brilliant plan?"

"Sure, what's wrong with it?" Liam looked hurt.

"Nothing," I muttered. "Nothing at all. As long as you don't mind paying Uncle Billy back for the rest of our lives."

CHAPTER 6 - LIAM

I have to admit that the money lecture was a first. I'm not talking about the lecture or the money part. Believe me, I've gotten plenty of those from my parents. It was the lecturer. I mean, I didn't know Angela even knew what a budget was, let alone how to make one. But apparently, my little sis is chock full of surprises. Either that or ninth grade home economics has changed a whole lot since I was in it.

"Don't you remember Mr. Ross's 'When You're 35' project?"

"Mr. who's what?"

"Ross. Oh, right, he's new. He's this really young teacher. He had us do this thing that had us living the lives of 35-year-olds."

"He had you what?"

"He assigned us parts. You know? And partners." Angela was getting a sheepish look on her face for some reason.

"And this was home economics ... because what?"

"Well, we got fake check books and stuff and we had to, like, make a budget." OK. Maybe this home economics stuff wasn't a total waste of time then.

"Great. So, since you know what you're doing, let's put you in charge of the budget." The look of panic on Angela's face was priceless. "Hey, I thought you said you did this before."

"I did," Angela snapped. "But it wasn't for real!"

"Well, duh. You're not 35," I pointed out. Then, I started getting suspicious. "You didn't fail this 'when you're middle-aged' project, did you?"

Angela didn't answer. Translation: She failed. I was curious to know how she managed to fail in a fake budget. It didn't bode too well for a real one. I decided to cut straight to the point.

"What happened?"

"Well," Angela stalled. "It's just that we pulled out the Hollywood couple. They were making, like, a gazillion dollars, and we were buying them a villa in France."

Villas in France! Great. That sounded right up my parents' alley. But that's when I realized I didn't even know how much they really earned. But I would have bet you anything it wasn't enough to afford villas in France. What was this teacher thinking? And how exactly did my sister manage to squander a gazillion dollars? Even fake dollars?

"So how did you manage to fail then?"

Angela had the grace to look embarrassed. "After we got the villa, we bought ourselves this really cool yacht."

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"A yacht?"

"There was this Mediterranean tour. Anyway, our movie contract fell through at the last minute ..." Okay, maybe the teacher wasn't a total idiot. "So, since we had, like, an unlimited credit card, we just charged it, you know? Except with the villa ... Wait, why am I telling you all this?"

"Credit card debt," I said.

"Right." She glared at me. "We don't want that."

I added that to the short list of "Things Angela Learned in School." Of course, that meant I would now be working hard at making a budget with a person who had managed to completely blow through an imaginary Hollywood salary.

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CHAPTER 7 - ANGELA

I guess the budget meeting didn't go too badly. I mean, we're all still here to tell about it. We're still on speaking terms ... for the most part. I got some great doodles in my cool new budgeting notebook. But I have to say, communication is the key. The missing key, that is.

Of course, the problem was that Dad didn't let us get a word in edgewise. I mean, I imagined us all having a conversation, you know? I wanted to ask my parents about how much they earn. I wanted to ask their advice on a couple of things. Yes, I admit it, I actually was hoping for a couple of good tips from them. I wanted to be mature about this. But nobody seemed to notice.

I think Mom and Dad have already come to terms with our permanent immaturity and felt they were now dealing with what they could get. They weren't, like, developing our potential or anything like that. Dad didn't even try to hold an adult conversation. Instead, he handed Liam a big stack of bills and started explaining them. That is, he explained how to pay them online. He didn't explain the actual bills.

Apparently, my parents have a lot of bills. And they're all for totally idiotic things like water and electricity. Isn't that stuff free in the 21st century? I'm sure the Internet is, right? Isn't there something about freedom of speech in the Constitution or one of those other things they make us memorize in school?

Anyways, by the time dad finished going through all the companies we would have to pay, I had drawn a pretty elaborate modern artsy doodle on my paper. Museum quality, I might add. Then I opened my mouth to ask a question, but Dad looked even grimmer than before. So, I gave it up. And then I forgot my original question because dad was taking out a little plastic card from his wallet. And I could see Liam's eyes getting big, too.

"That isn't…" I breathed.

"It isn't," dad cut me off sharply.

"This," he waved the card at me, "is called a debit card. This is how you will take care of the bills. Make sure that it's all you do with it." For some reason my father gave me a look when he said that. It was, like, totally insulting. I mean, I love shopping, but it's not like I'm the only one who spends money around here.

"The difference between a debit card and a credit card," dad added, "is that you can only spend what you have in your checking account. In this case, my checking account. To me, that's bad enough. But at least I know nobody will be getting a car."

This time the look was directed Liam's way. It's good to know my father's faith in us is underwhelming. As far as he's concerned I might be ready for a credit card when I'm 80. And by

then, high school will be long over with no chance to save my wardrobe.

Apparently, Liam was just as insulted by this so-called meeting as I was.

"They might at least have talked to us," he muttered bitterly. "I'm 17 and dad's still treating me like I'm five."

I shrugged. I mean, Dad had a point about Liam there. But I wasn't in the mood to pick a fight. And I noticed Liam was getting a gleam in his eye. I had a feeling that he was coming up with one of his plans.

CHAPTER 8 - LIAM

So I admit it, I was pretty ticked about the whole budget thing. I mean, Dad didn't even pretend to take us seriously. It was just... "Pay my bills or else." And I could tell that Dad was one hundred percent certain that his bills were going to stay unpaid.

I figured the only way to prove him wrong would be to ... well, prove him wrong. Even if it meant I'd have to waste my whole afternoon! Except, there was no way I would be doing this alone. I caught Angela just as she was conveniently disappearing on me. Yeah, I literally caught her.

"What do you think you're doing, Liam?!!"

"What do I think I'm doing? Where do you think you're going?" I waved the bills in her face.

"Out," she smirked.

My little sister really has a way with words. Well, I could match her with that one.

"In," I said.

"For your information, someone is waiting for me." Angela had a smug look on her face. I snatched her pocketbook and fished out her cellphone. Yup. The last 10 calls were to Christie. I raised the phone high out of Angela's reach and texted Christie that she couldn't come. Angela sputtered in outrage.

"Look, Angela," I told her. "I'll call Christie and explain and I won't interfere when you try to wheedle that new sweater out of Dad. But you need to help me right now. We're in this together right?"

For some reason my little pep talk didn't do the job. But after a couple of blackmail threats and a flat out bribe (I'm loading the dishwasher tonight) she agreed to stay as long as she didn't need to speak to me. As far as I was concerned, I got the better end of the deal. I mean, I didn't want to speak to her. I just wanted her to do her fair share of the work.

We split the bill pile into two and paid them all off. It took at least an hour to look up all the right sites and enter dad's really unoriginal password into a million places. We decided to pay the minimum payment everywhere. I wasn't sure what that meant, but I figured, who wants to pay more when they don't have to, right? That was the only time I needed to talk to Angela. All in all, I was pretty satisfied with our work. I didn't see what the big deal was at all. It was easy. And I had a whole weekend ahead of me. And with Dad's debit card to boot!

So, when I told Dad over Sunday breakfast waffles that we had paid all his bills yesterday, what I was expecting was a pat on the back. I wasn't expecting the need to administer the Heimlich maneuver when dad almost choked on his waffle. I mean, I knew he would be shocked at our responsibility, but this... this was a bit over the top, you know?

Instead of thanking me for saving his life, dad didn't say much at all. He took a LONG sip of his coffee and stared at me. Then, he took out his phone and called somewhere. His face got

pretty pale. Whatever this was, it was BAD. And Angela, of course, was still asleep. She'd miss the weekend all together if somebody didn't wake her. So that left Mom.

"What's the matter?" I asked her. Mom looked at Dad. Dad looked at Mom.

"Oh, nothing," he said calmly. "Other than the fact that our checking account is overdrawn by about five hundred bucks, everything is just wonderful."

Judging by the look that Dad gave me, I was in trouble. And frankly, I didn't see what I was supposed to have done this time. Hey, all I did was pay his bills, right?

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CHAPTER 9 - ANGELA

So this qualified as the rudest awakening of my life. And on a weekend, mind you. Forget the cold water spritzer Liam used to use when we were kids. Waking up to freezing spray is infuriating. Waking up to the news that you'd overdrawn your parents' credit union account by $500 to make it negative $600 is just plain depressing.

Now, as a kid I totally didn't get negative numbers. So my dad used to drill this stuff over and over with me. I didn't get much out of these torture sessions except the knowledge that negative is not good. However, even in that groggy, early morning zombie state, I could hear the difference between $500 and $600. I mean, that's simple math. So that's what I decided to figure out.

Why wasn't I trying to figure out why this happened? Well, for one, Liam told me. And, well, of course Liam's ideas would get us into trouble. This was just so typical of Liam. Even when he tries to act responsible, it totally backfires. Like the time he was supposed to be babysitting me and then locked me in my room so I wouldn't do anything dangerous. I was like 2 years old!

Whatever he's doing, he wants to take the easy way out. The results are … like, totally predictable. So, of course, when he decides to pay Dad's bills, he completely forgets the fact that Dad gets two paychecks a month. And he also conveniently forgot that not all bills are due at the same time. Oh, and he didn't bother checking how much Dad had in the checking account before paying those bills.

I know… I didn't catch that stuff either. But I at least have an excuse. This was totally not my idea. I was planning to go out with Christie, not pay stupid bills. It's not my fault that my brother is a total jerk who completely sabotaged my day. How could I be expected to focus on anything else?

Still, this time we were really in over our heads. It had been what, a week? And we were already deeply in the red. Our allowance is ten bucks a week. We would just never finish paying Uncle Billy back. And that's what I told Liam.

"Well, technically, it's only $100-something we owe him." It's amazing how somebody could manage to look both smug and glum at the same time. Liam always gloats when he somehow manages to access some information before me.

Whatever.

"One-hundred? I thought you said…" This was getting away too confusing.

"That's the overdraft fee."

"$100 is a fee?" I was shocked. "That's not a fee! That's ridiculous."

"Well, it's three fees, technically."

"Three fees…?" How can you have three fees for one mistake?"

"Well… we paid more than one bill, right?" Liam sounded so patronizing it was sickening.

"So?"

"So when we stopped having enough money in our account, the bank paid the bills."

"Really? That's pretty cool."

"Yes. But no. They're still going to take the money out of dad's next paycheck. And they charged us for it. Thirty-four bucks each time it happened."

"Oh. That's just rude."

"No kidding. And they make sure to pay the highest amounts first, so you can get as many overdraft fees as possible."

"That's even ruder."

"And if the money isn't there in five business days, they're going to charge an extended overdrawn balance charge…I'm talking about all of it. All $614."

This was getting worse with every word that came out of Liam's mouth.

"Liam," I said in a small voice. "Where are we going to get all that money?"

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CHAPTER 10 - LIAM

Six hundred and fourteen dollars. Exactly where was I supposed to get six hundred and fourteen dollars in five business days? Hello? I mean, I have a ten dollar a week allowance. Combine that with with Angela's and that makes twenty bucks we had already spent. And I had a feeling neither one of us was going to get any more from Dad after this fiasco. Besides, it wasn't like he had any money in his account anyway. It was overdrawn by $500 plus fees.

There was one person I knew who could easily shell out six hundred and fourteen dollars. He wouldn't even miss them. Seriously. It was the most obvious solution to our problem. I could see from Angie's eyes that she was getting the same idea, too. But before I could even open my mouth she started shaking her head fiercely.

"Look Angela," I said.

"No," she hissed at me. "We are not asking Uncle Billy."

"Uncle Billy doesn't charge interest," I pointed out. "We need to pay this bill this week. Dad's gonna call him if we don't. I mean, we do need to buy food you know."

"With you, it's always about food!" Okay... why do girls always have to make everything so personal?

"Food," I pointed out "keeps humans alive. Most of us can't sustain ourselves on designer clothes. I'm sure it'll help your never ending diets to starve a little but..."

"Liam. Just. Stop. It."

I stopped. Not because she had said anything earth shatteringly interesting, but because she wasn't saying anything. I took a good look at my sister. She looked very, very serious.

"Liam, think! I know you don't have too many brain cells or anything like that, but I'm sure even you can understand that if we call Uncle Billy, we're toast."

"We're toast if we don't call him. That is, we're out of toast... and everything else. For two weeks, Angie."

"And if we do call him, nobody is going to trust us with anything important ever again! Don't you get it?"

And suddenly, I did. I got it. Our parents really didn't trust us. They were expecting us to mess this up. They were literally betting Uncle Billy that we'd fail. And to tell you the truth, that hurt. Still...

"Six hundred dollars is an awful lot of money," I pointed out.

"Well, you'd better start thinking then, smart boy. Because we need that money by the end of the week." I sighed and watched Angela for a minute or two. She was typing away at her laptop.

"Is that how you're going to make money? Fall for one of those Internet schemes?"

"No. I'm planning to find a way to avoid this ever happening again."

CHAPTER 11 - ANGELA

The Internet has all the answers. Well, some of them anyway. Of course, there was an obvious solution to our stupid overdraft problem. So I finally confronted Liam.

"This is so typical."

Liam flashed his I-don't-understand-girls look and when he spoke, it was in his VERY patient I-don't-understand-girls tone of voice.

"What is?"

"This!" I pointed dramatically at my screen. "Do you realize we could have avoided this whole mess if Dad had only… DAD!" Dad walked into the room and glared. I could tell he was not in a very good mood. Granted, we'd just drained his checking account and then some, so I guess it was somewhat understandable.

"Yes, my wayward child? What else have you done to my checking account in the last hour?"

"Dad," I demanded, "Why on earth don't you have overdraft protection?"

"I do," my father corrected.

"Huh?" Liam asked. He's the very definition of eloquence, of course.

"If I didn't," Dad pointed out, "you'd be facing more than overdraft fees. There would also be insufficient funds and returned check fees from the people you had tried to pay because the bank wouldn't have paid them."

Two hours ago I wouldn't have known what to tell him. Two hours ago I'd never even heard of an overdraft. But I had just finished doing some pretty cool research on my laptop. That's why I could now look a lot more intelligent than Liam. Not that it was shocking or anything. But I love sounding smart.

"You could have linked your account to a savings account or your credit card," I pointed out. "Then you'd only be paying a transfer fee, which is like a lot less and only one per day, instead of having a fee for each stupid cup of coffee you didn't have money to buy. Instead, you're paying a hundred dollars in overdraft fees. You could be paying fifteen hundred."

Dad start to reply, but I quickly cut him off. "Or you could have had an overdraft line of credit with the credit union. You'd pay interest on it, but it still would like also be a lot less. So it's totally not our fault, Dad! I think you should sign up for this right now." I sat back smugly.

"I agree," he said calmly, much to my surprise. Too calmly in fact. "For the duration of this year, or

as long as this crazy arrangement lasts, I'll be more than happy to do that. But you know, Angela, you're definitely forgetting something."

I didn't ask what. I'm not that stupid. I can see when I'm heading for a trap. Besides, Liam said it for me.

"It's not me who's paying a $100 instead of $1,500. It's you. So just make sure not to overdraw my account to begin with."

CHAPTER 12 - LIAM

Angela's view of the problem went something like this: Why is it that Dad doesn't overdraw his account, but we did? That was looking at the bigger picture. Angela is very good at theory. She's also a girl, so of course she has to make everything personal.

I'm sure that line of thinking has its benefits and all, but it's completely impractical. I didn't care about why we do what we do while other people blah, blah, blah ... whatever. I was worried about reality. Like knowing what the next two weeks were going to be like. The two weeks until Dad's next paycheck, that is.

And I was also worried about what the two weeks after that we're going to be like, considering that some $600 of that paycheck would be disappearing into what I had decided to call the overdraft black hole. Specifically, I worried about what I was going to eat.

"Stop thinking about your stomach," Angela snapped unfairly.

I wasn't thinking about my stomach. I was thinking about everybody's stomachs. Including hers. I was thinking about the family, for crying out loud.

"We can eat at McDonald's," I suggested. "A $1 meal for 4 people twice a day and 3 times on weekends only adds up to..."

"Think about what your triple bypass surgery will cost," Angela blasted. But it was without reason. I mean, it would take a lot more than a mere month at McDonald's to clog your arteries, right? Besides, doesn't health insurance cover stuff like that? Why else were we shelling out hundreds of dollars for it? If I was managing Dad's budget, I needed to look into that. And besides, I knew what Angela had against McDonald's.

"You're just worried about your diet. Think of the family. Besides, you could always order water. It has zero calories... Like I was saying..." I did the math quickly. "It'll only cost us 76 bucks. And it'll be even cheaper if you don't eat," I pointed out.

"What you totally don't get," Angela pointed out in her annoyingly patronizing voice, "is that we don't have $76. We don't even have six dollars. Dad's checking account is negative $600 and I still can't believe he didn't have overdraft protection! He could have just linked it to his savings account and saved us all this trouble. But no! He never overdraws his account..."

I tuned the rest of her sentence out because a light bulb suddenly went off in my head. Why hadn't I thought about this before? I mean, sure, Dad's checking account was in the negative, but who said Dad only had a checking account? Maybe we wouldn't have to starve after all.

"That's it," I told her.

"What?" She stared at me blankly.

"Dad must be saving for our college or something. We can totally use that!"

Angela brightened, but then her face fell again. "But Liam, we'd only be borrowing money

from ourselves. We need that to go to college."

I decided not to argue with her. Angela has plans to attend the same fancy art school our mom did.

"It's better than borrowing from Uncle Billy," I said. "We won't charge ourselves interest or anything."

So the only thing left to do was tell Dad. Somehow, I didn't have a good track record with that lately.

CHAPTER 13 - ANGELA

There are things that I've never worried about in my life. I mean, I'm like your average teenager. I don't do dramatic things like cry because there won't be bread on the table. That's totally not my life. Plus, there's usually bread around. Except, of course, now there wouldn't be because we'd somehow emptied dad's checking account. Still, with a stuffed freezer, I didn't really think we'd starve. We'd just have to be a wee bit creative for a couple of weeks. Creative is good, right?

On the other hand, borrowing from our college savings? Well that got me kind of worried. You know all that junk that psychologists spew at you about how your childhood memories affect you? Well, I'd probably spent half my life hearing Dad grumbling about Mom's college debt. In our family, it's all capitals - THE DEBT. And Mom's STILL paying it off! And she's like, past 40 years old. It's really ridiculous.

Dad and Liam think it's because Mom got an art education, instead of doing something practical with her life. And that totally makes no sense, because Dad is doing something so practical with his life … and let me tell you, we're not millionaires. Except, he's always reminding Mom that HIS job doesn't come with a college debt. It doesn't even come with college.

Here's what I think. My mom can draw really cool stuff. She's really good. Like scary good. She got a pretty good scholarship that proves it. And it's a good thing she did, because she'd be paying off that debt when she's eighty if she didn't. But she's so not doing anything with her talent. I mean, teaching art classes in a nursing home is nice, but it isn't paying the bills. I love my mom, but she is so not practical, it's scary. The problem isn't her education; it's what she's doing with it. At least, I really hope that's true because I want to become an artist, too. And that is going to take some major Dad-convincing.

Mom's college debt is a bit of a sore point with Dad, mostly because he's the one who's really paying it off and he didn't even get to go to college. I have to admit, it's a bit unfair that he's stuck with all the work and none of the fun of it.

So that's the twisted psychological past. Almost predictably, I want to go to college and Liam doesn't. Mom is insisting that he go, which of course sets off Dad's whole complex about going to college. And that's why Liam doesn't care about digging into our college savings and I do. Personally, I think we should just use his savings. After all, he doesn't care.

What I'm really trying to say, I guess, is that going to art school is pretty important to me, and that's definitely up there on the worry list. But all these years, I haven't really worried about paying for college. I just worried about what kind of degree I would get when I am finished. Paying for it would be my parents' job. Isn't that what good parents do? I mean, after constantly grumbling about Mom's college loans, I was sure Dad wasn't going to put me through that. It never even dawned on me to worry about that. Until now, that is.

Because apparently, according to Dad, there's only $6,000 in each of our college accounts.

CHAPTER 14 - LIAM

Apparently I had just said the wrong thing. Again. The problem with girls is that when they're upset there isn't any right thing to say. Believe me. It just doesn't exist. I should learn to shut up, which is what Angela just advised me to do. It will spare me ... well, scenes like this. No wonder they say that silence is golden.

There's just one problem with that. Our magical solution to our unbalanced checking account had just gone out the window. And I needed to discuss this with Angela. Angela, unfortunately, was a little bit ... unavailable. She was too busy sobbing into the large pile of purple, blue, and pink pillows and various stuffed animals on her bed to listen to anything I was saying. She emerged only long enough to throw a pink bunny at me and then dove back in. Her crying was only a little muffled by the heap of stuff.

"I can't believe it! This will totally wreck everything! I can't go to art school on only $6,000 ..." She'd been doing this for the past half hour. I thought about getting a frying pan, but knocking her out wouldn't help. Though it might improve the noise level a bit. I decided to go for my water gun. Angela popped up again, wet, furious and blessedly speechless.

"Look Ang, we have a problem. Dad said we can't withdraw money from those whatchamacallit accounts ... why are you staring at me like that?"

Angela found her voice. It was freezing. "My DREAM is DEAD and all you can think about is your STUPID overdraft."

"Whoa ... my stupid overdraft! And your dream isn't dead, little miss drama queen. It's just a little ... sick. You can take out loans or something ... you can work..." From the expression on Angela's face, I could tell that this was the wrong thing again. I rushed on. "Anyway, we have bigger problems. We still need to figure out how to deal with the overdraft. Because we can't take out money from the ..." I checked the paper Dad had given me again. "529 savings plan."

"Yes we can. We have bigger problems than the total destruction of my future. We can pay taxes on it and 10% or whatever and we can do it from your account." Apparently, Angela had been on the same college savings website I had visited before she started her tantrum.

"Yes, and I bet we can then roll over what's left of my future into your account, since you can transfer any college designee in your own family without penalty." Frankly, she was starting to get on my nerves. And I didn't like the thoughtful look my last comment had put on her face. Thoughtful Angela was not good. She was probably thinking of ways to convince Dad to do just that. Probably most of them included whining.

"What I don't get though, is why it has to be so difficult to take money out of a stupid state college savings account."

Angela stared at me like I was really dumb. "I thought that was obvious."

When I kept staring at her, she added. "Well, obviously, they want you to spend it on college."

CHAPTER 15 - ANGELA

There was nothing surprising about the fact that Liam and I were busy with, like, totally different things. It's been that way forever. I should have realized that his whole financial partnership thing wouldn't work out at all. Liam was still harping on that totally annoying overdraft.

I didn't care that much anymore. I mean, why did I have to prove myself all mature and responsible when the adults in my life hadn't been all that responsible either? Aren't parents supposed to send their kids to college? Besides, I had figured out a way to deal with the overdraft. I would let Liam deal with it. Isn't that called delegating? I had more important things to worry about. Like my whole future.

Of course, I started out by calling my best friend Jessi. I desperately needed a girl to talk to about this. I would've called Christie, but Christie's parents are just as rich as Uncle Billy. Christie's great … but she just wouldn't get it. She has her own credit card. She can go to any college her heart desires. Well … if she passes her classes and actually graduates high school, that is. Still, at least she can afford tutors. Jessi, on the other hand, would totally get me.

Like a loyal friend, Jessi picked up on the first ring. Of course she could tell something was wrong right away. Seriously, it makes me wonder why Liam couldn't have been born a girl. It would've made things so much simpler. I mean, we could've shared clothes!

The good thing about Jessi is that she listens. She heard me out. She agreed with me that my life was, like, totally not fair. She told me that she doubts her parents saved for her college at all. That made me feel a little guilty for calling her. Maybe I should've stuck with Christie.

"There's always scholarships," she offered. Right. For people like Jessi, maybe. I stopped feeling so bad. Jessi's that rare exception of cool and scary smart. She won the state spelling bee when she was, like, 11. And she's pretty. Me, I'm just good at drawing. That's not exactly unique when you're applying to art school. Still, talking to Jessi was a real relief. She just totally gets me, you know?

I can't say the same about Liam, who appeared in my doorway the minute I turned around after shutting my cellphone. I didn't know how long he'd been standing there.

"What I don't get," he said slowly, "is how you can whine, whine, whine about something and not even see the obvious solution."

I glared at him. He was the one who didn't get it. I didn't want solutions. Well, any solutions that meant I had to do something about them. I'd accept a gift check anytime. I wanted sympathy.

Of course, silent glaring has never yet stopped Liam.

"You could get a job, you know … " he suggested. "You could start saving money for college now.

You're only in 10th grade, you've got, like three more years. With a lot of hard work, you might even be able to afford your own paintbrushes."

"Why don't you get a job?" I asked him. "You've got an overdraft to pay."

"We've got an overdraft to pay," Liam corrected me. There was an odd gleam in his eye as he watched me. I had a sinking feeling that this was the real reason he'd been eavesdropping in my doorway. "I hope you haven't got anything planned for the rest of your weekend."

CHAPTER 16 - LIAM

I know. I'm a genius. While Angela was still busy whining about college to whatever number girlfriend she had called, I had come up with a plan to defeat the evil overdraft. You see, after thinking about it, I realized a few things. Sort of like a mathematical progression actually.

We had been put in charge of all of Dad's finances.

Dad probably had a savings account or two somewhere besides our college funds.

We could use that.

Of course things got complicated right away. After glaring at me, Dad admitted to having only $100 in his savings account. Gulp!

"One hundred bucks?" I asked incredulously. "A hundred dollars is all that's standing between our family and disaster? What if there's a fire?"

"That," said dad smugly "is why we have homeowner's insurance."

OK. This was cool.

"Do they cover alien invasions?" I wondered. Dad didn't answer.

"What about burning down the house?" I was kind of tired of it. But I was joking, of course. So was Dad, I hope, when he told me that deliberate damage isn't covered, and that that's what would be happening to me if I burned the house down. I made a mental note to find out more about our insurance policies and what they cover. I had noticed that they seemed to have a lot to do with our overdraft.

"So, you seriously don't have other savings, dad?"

"I have CDs."

I admit that I blinked at him. I mean, I know my dad treasures his Beatles collection, but I wouldn't actually call it savings. It's an investment in his past more than in our future, if you know what I mean. Besides, who buys CDs anymore?

Dad quickly put my mind at ease about his sanity. CDs, apparently, were kind of like savings accounts with a higher interest rate. Certificates of deposit. Except you couldn't take money out of them until they expired. Well, technically you could, but you would have to pay a penalty. Didn't I hear that somewhere before? Man, this penalty thing was getting old.

"Isn't there anywhere I can always get money without a penalty?"

"Checking accounts." Right. That was what had gotten me into this mess in the first place.

"How much is the penalty?" I asked hopefully.

"Three months interest for my 18-month CDs." Dad looked upset at the thought that I would

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mess with his precious CDs. Almost as mad as if I had messed up his Beatles collection. I, however, breathed a sigh of relief. Three months' interest sounded a lot better than the whopping 10% the 529 college savings whammed at you. Still, you never know with math. I called the class geek to verify. This was the kind of thing that Alan did for fun.

"Well, you're only losing interest, not principal," said Angela in the tone of voice one uses with 5-year-olds.

"Come again?"

"You're missing the point of the CD, which is to gain interest, but you're not actually losing what you started out with." Okay. I could live with that. It looked like we had a solution. I would empty one of Dad's $500 CDs. Then I would work to replace it. I just wished that I could stop losing money I never even had to begin with. It wasn't even like I was enjoying myself. I was beginning to hope for a nice, clear budget. My friends would think I was going nuts.

CHAPTER 17 - ANGELA

"A yard sale?" I repeated incredulously, "You have got to be kidding!"

"Why?" Liam's tone was all innocent. Like he had no clue that this would totally embarrass me forever. What teenager has yard sales? Hello?

"I think it's a great idea. Here's why. A. It gets us started on paying dad back in one weekend. B. It cleans out our garage and gets us on dad's good side for at least a week, and C. It does not involve Uncle Billy. D. It does not involve interest or penalties. You don't need to thank me. I know I'm brilliant."

And that is how I lost two weekends in a row to this stupid Uncle Billy thing. Actually, make that the entire week. Instead of doing something even semi fun, I spent all my evenings sorting through ... stuff.

That is really the only way to describe it. And living up to Liam's expectations. Apparently, Liam had been on every "How to Hold a Yard Sale" site Google could fetch him. I only wish Liam's discovery of his inner perfectionist didn't have anything to do with me! He was probably a slave driver or something in some other life.

He had me making the Perfect Signs (clear address, clear writing, clear data, clear time) and posting them, driving past them with Liam at various speeds and adjusting them, turning a notebook into a ledger that would account for everything, washing, cleaning, mending, hanging, finding extension cords and batteries for customers (his new favorite word) to test electronics, setting up the driveway, hauling bookshelves for old books, rigging up a hanging system for clothes, begging dad for cash, getting the perfect background music, endlessly pretending that I'm the customer… you get the picture.

"So now what?" I muttered on Friday night, staring at the mountain of things sorted into toys, books, equipment, old electronics, old clothing etc. Some of this stuff, I had forgotten we had.

"We decide on prices?" suggested Liam. "Look, I even prepared labels to print. Everything has to be really clearly labeled. Just don't attach any stickers to items that can be damaged." Items! He was quoting again, obviously. Lately, clearly seemed to be Liam's favorite word.

"How do we make prices?"

"Well, think about the maximum amount you would be willing to pay for a piece of this junk, if you didn't know that it was junk. And come up with cool offers like buy two books get the third one free, or a 25 cents table, a box of free stuff that we won't sell anyway ... that kind of thing. Basically, the lower the prices, the more we sell, the more money we make, the less we have to put back when this is over." He was quoting again, but I had to admit that it kind of made sense.

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I looked over the pile. And I realized something that was, like, totally unexpected. I probably would buy a lot of this stuff. And most of it, I wouldn't really need. I mean, the sheer amount of dollar porcelain figurines I'd had in my room when I was a kid was amazing.

"Why did we buy this again?"

"It was on sale …" said Liam wisely.

"But that would mean …" my voice trailed off in surprise at the realization I was making. "We don't save money when we shop during sales?" This totally defied conventional wisdom. This was like the end of my shopping happiness.

Liam, of course, didn't realize any of that. He was thoughtfully looking over the pile as if he was actually thinking about what I just said.

Then he looked up at me and looked me up and down in surprise. "Well why do you think stores have sales, if it isn't to make you buy a ton of stuff you wouldn't otherwise? They're not stupid, you know. They just assume we are. Which is what we're going to assume about our neighbors tomorrow. And in case they're not, we have that 'All Sales Final' sign."

"I just hope you're right," I muttered, realizing that in our long relationship this was a first.

CHAPTER 18 - LIAM

I hadn't been so proud of myself in a long while. I mean, the last time I made my own money was probably when I had that lemonade stand when I was 6. For some reason, nobody wanted to buy any until I lowered the price to 5 cents a cup. I ended up owing mom some money for production at an age where I didn't even understand negative numbers. Unfortunately, I understand them pretty well now. It's a good thing mom wasn't a bank. She forgave my debt, but for some reason, she refused to lend me any more money ... or let me have lemonade stands.

This yard sale was different. People actually showed up and bought our stuff. And Angela - Angela was brilliant! She charmed all the grandmothers, mothers and kids perfectly. She's a born salesman - I guess all that shopping she does actually paid off. And she even listened to me. Really! After I suggested that she get rid of the clothes she's never going to wear anyway, Angela moved faster than I would've imagined. And she somehow sold it all to our neighbors.

I patted myself on the back for managing Angela so successfully. Maybe I should consider a job in management. Actually, maybe I should consider a job, period. It was nice having money in my hands that wasn't my measly allowance. I started thinking about the benefits of a lawn raking business. It would be fun to run my own business. And if I opened a successful business, maybe I wouldn't have to go to college. Maybe I could even convince mom that I didn't need it! I could just start earning money.

"Yes, you would have to go to college," Angela said from her seat next to me. She was counting our money. "You would have to go business school."

"Uncle Billy didn't go to business school," I pointed out.

"Yeah, but Uncle Billy is just a natural." We both laughed. Uncle Billy had only been telling us that for years. "You don't know the first thing about running a business."

"Maybe I could speak to Uncle Billy ..."

Angela stared at me.

"Whoa, you'd actually voluntarily speak to him ..."

I shrugged. "We have to go there tomorrow anyway. Could be interesting."

"Yeah right," Angela wrinkled her nose. But it actually could be interesting. Just the look on Uncle Billy's face when I voluntarily asked him about his business would be worth it.

"Three-hundred, fifty-six dollars and ninety-five cents." Angela was staring at the crumpled bills in her hand with a kind of awe. I understood that. I don't think I'd ever held such a big stack of cash all at once. At least not mostly in $1 bills and quarters.

"Can you imagine what we could buy with this?" Those words set off a long procession of images marching through my hand. It was pretty hard to make them disappear.

"Yup. But we actually need to pay dad back the money we took from his CD. And we need to buy food." Angela's face fell. I figured this might be a good psychological moment. "What we really need, Angela, is money of our own." And with that, I handed her the flier from the clothing store down the block. "I think they have after school hours."

Angela stared thoughtfully at the flier. I took that as a good sign.

CHAPTER 19 - ANGELA

I hate to admit it, but Liam actually planted an idea in my head. It would be nice to have money of my own. And working in a clothing store … well, that's almost too cool, you know? Much better than flipping hamburgers. My biggest reason for not getting a job in the past was that I totally hate grease … and aprons. Listen, my mom doesn't even cook. And none of my friends work. But I definitely like clothes. And maybe I could, like, help people discover their inner model. Maybe.

Yikes! I was allowing Uncle Billy to really get into my life. Wasn't he constantly talking all about the money he was earning when he was my age? Somehow, this never changed, no matter how much older I got. All this thinking about money was totally not me. I never thought about money before. Well, except for getting it from of my parents, of course. And suddenly, here I was worrying about the stupid bills and going to college. I started to wonder if it was too late to get my old life back.

Still, I realized there's a big difference between not worrying about college when you think your parents are totally going to pay for it and not worrying about college, when you like, know, that they're not going to pay for it. If I just went on thinking what I'd thought before, I'd be like an ostrich with my head in the sand. Maybe this job thing wasn't a bad idea.

I looked down at the flier. It looked like I would need to email them a resume. I sighed. I didn't even know how to write a resume.

I poked my head into Liam's room. He was on the computer and he was actually not playing a computer game. On a weekend too - oh boy, were things changing around here. Come to think of it, voluntarily asking Liam anything was a major change in and of itself!

"Whatcha doing?" I asked Liam.

"Looking for a job that doesn't involve hamburgers."

Whoa, I actually had something in common with my brother. Except, in his case, this didn't make any sense at all. Liam doesn't care about grease.

"Isn't it, like, your favorite food?"

Liam swiveled his chair around. "Sure. That's exactly the problem. I'll either end up a hundred pounds heavier, or I'll be tortured by watching all the other people eat. Or I'll learn to hate hamburgers."

"What a terrible idea!" I think Liam kind of missed the sarcasm.

"Exactly. That's why I'm looking for something …" Liam's voice grew uncharacteristically dreamy, "something to start me off right on my brilliant career." Liam thinking about the future? Okay, things were getting seriously weird. I decided to change the subject before I got too freaked out by

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this alien impersonating my brother.

"I need help with my resume." I guess I was stretching the truth there a little bit. I needed a lot more than help. I needed a how-to guide.

"You should ask Uncle Billy for some tips tomorrow. He hires people all the time." Talk to Uncle Billy? Well, why not? It wasn't any weirder than getting a job.

"You know, our parents are going to be shocked when they hear that we're getting jobs."

"Well, I'm shocked we're getting jobs, too."

That made two of us.

CHAPTER 20 - LIAM

I can't say this was the most interesting visit to Uncle Billy ever. That dubious honor was held by the visit where he single-handedly put Angela and me in charge of our family's budget for the year. But this was definitely the visit where I felt the most interest I'd ever had in Uncle Billy himself.

You see, Uncle Billy was just kind of always there. I never thought much about him, except in terms of being annoyed that I was stuck spending time with him and being lectured at every week. I never paid much attention to Uncle Billy's stories because I couldn't remember a time when I hadn't been hearing them. Mostly, if I couldn't tune out Uncle Billy entirely, I could very successfully treat him as background noise.

What I never thought about was Uncle Billy himself. As annoying as his constant absorption with his own success was, I never thought much about the success or the process of getting there. Until now. And as I was thinking about it, I realized that if a boy from nowhere could become a millionaire, there was no reason I couldn't do just as well.

I know, I know ... now I sound like those idiotic posters that say you could do anything. Believe me, I know most people don't become millionaires. And you have to be pretty good at what you do to become one. But you see, I had an advantage. I had an uncle who already did it. And that uncle was more than willing to talk all about it. Constantly.

So before Uncle Billy could start grilling us on how his experiment was going, and before Dad could launch into his tirade about us overdrawing his checking account and emptying his CD to pay for it, I asked a question I knew Uncle Billy couldn't resist answering.

"Hey, Uncle Billy!" I cried pasting on a friendly smile as soon as I saw him lounging in his favorite chair, "I'm planning on looking for work and I wanted to hear some more about your first job." I had to phrase that very carefully because I knew Uncle Billy had probably already told us all about his first job. And I couldn't tell you a thing about it. I didn't even remember what it was.

"My first job ..." Uncle Billy chuckled and gave me a shrewd look, I just knew the guy had just X-ray visioned me and that I had failed.

"My first real, paying job was mucking out stalls in the camp stables where my daddy worked as a janitor. Summers ..." he grinned at my shock. "Good, honest work it was too."

Gross. He was bluffing. I'm sure I would have remembered that. I guess that was the old sneak's way of telling me he knew something was up. I decided to play his game.

"So, is that what you'd advise someone today to do, Uncle Billy? Is that like an impressive thing to have on one's resume?."

"Well, it shows perseverance and dedication and a willingness to do work hard," said Uncle Billy with a straight face. Actually, I was no longer entirely sure the man was joking. Help!

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"But, of course, there are jobs that give you a leg up right away." Uncle Billy looked me over thoughtfully. "You could work on a golf course. Caddy. That was my fifth job. One of the best things I ever did."

"Why?" I mean, golf is boring. It's one of the most boring sports out there, right behind those fake sports. Like figure skating.

"Are you kidding?" Uncle Billy hiked up his glasses, "A caddy gets to know people that are worth his while to know." Right. Rich guys. Rich guys who were probably bored enough to talk about how they got rich. I pictured a future of hours of talking to guys like Uncle Billy. Well, if it led to a car...

CHAPTER 21 - ANGELA

Liam the golf caddy. I'll believe it when I see it. Golf is so completely off Liam's radar. Still, ever since speaking to Uncle Billy, Liam's been researching golf with a passion he normally reserves only for football and hamburgers. He's actually planning to go over to Uncle Billy's to learn golf on the mini course in the backyard.

Did I mention that Uncle Billy is a golf addict? Well, he is. And Liam plans to tag along with him next weekend when he goes to the golf course. Liam voluntarily spending that much time with Uncle Billy - he must really be serious about his new plan.

It helps that Liam's such a natural at sports. The only reason he's not on the football or basketball teams is that he's on the small side and doesn't like being clobbered. Plus, as Dad likes to point out, dear old Liam's not so into commitments.

Practice is so not his thing. Until now, that is. You never know, some golf club might just be stupid enough to hire him. Liam's been making me help with practice interviews. And he's planning to sign up for a caddy course. Liam volunteering to learn anything is … surprising.

So of course, Liam is now totally unavailable to critique my resume. And I don't want to ask Uncle Billy. Uncle Billy always seems to look right through me. Still, I really do need resume help, because I've suddenly realized how badly I want this job. Especially after Jessi told me that her sister worked in a clothing store all through high school.

"And you wouldn't believe the discounts she got," Jessi told me, her voice turning dreamy. What I love about Jessi is that she doesn't allow her brains to interfere with her fashion sense.

"And we could, like, still totally hang out with you," squealed Christie. "The mall's, like, the coolest place to work - you won't be missing out on anything on weekends. And you'll even get to go there after school!" It was nice of Christie to be positive about this. She doesn't need a job, after all.

"Plus, I hear you could get commissions," added Jessi.

I laughed. "Thanks for the support guys, but I really need some help with this." I was talking to both of them, but I really meant Jessi. Another thing I love about Jessi is that she's better than a Google search for getting information. She actually filters it for you and tells you exactly what you need.

"Well, it should be neat, clear, typed, contact stuff on top. Include your email address so they can be sure to get in touch with you when your voicemail is full." She gave me a pointed look. "Don't do anything too artsy please … just look up some samples online."

"What about what's she's good at?" asked Christie.

"I'm getting to that. You need a skills section, education section like which schools you

attended. In your case, it's best to leave out the GPA please, but you could stick in that history honors class you took with Mr. Malone. Then there's past experience …"

"Do I even have past experience?"

"Shopping?" suggested Christie.

"Babysitting, volunteering at your mom's senior citizen's art community thing - that's bound to sound good, ticket selling …" Jess rattled off then stopped. "I don't think you've actually done anything else?"

Nope. Was that going to be a problem? And the education thing? This must have shown on my face.

"You'll be great," Christie assured me. The reason I love Christie is that she's wonderful at giving moral support, unlike Jessi, who thinks I can handle her honesty.

"Don't worry, they're not looking for greatness," Jessi assured me. "It's just an after school and weekend kind of thing. It's not like this is your life's ambition. Call me tomorrow, I'll coach you for the interview." The last part kind of made up for the first. And now, at least I had an idea of how to write a resume.

CHAPTER 22 - LIAM

I guess I was feeling a little too proud of myself for having single-handedly engineered a successful yard sale.Yes, I did say single-handedly engineered. I never said Angela didn't help. There's a difference.

I should have realized that something was bound to go wrong. It always does when this budget thing is involved. For some reason, there's always this giant gap between what I think is real and what actually is real. Unfortunately, my version is always a lot better. It would be nice, if just once, the opposite would happen. My dad always says to expect the best and prepare for the worst, but I'm an optimist. I expect the best. It just never shows up.

So here's the deal. I knew we had negative $614 in our credit union account after the overdraft fees. I knew we had emptied one of Dad's $500 CDs to pay for it. We'd lost some interest as a penalty and Dad had kept the rest of it. So, that meant we should have had only negative $114 left in our checking account. Add the $356 we earned at the yard sale and according to me, we should have been left with a nice, cozy $242 in our checking account. Mom and Dad would get paid on Friday and then we could take those $242 and put them into savings for another CD. Our mess would be all cleaned up.

Instead, Mom and Dad went and spent that money. Yes, you heard me right. Mom and Dad spent it. Not me. Not Angela. Our responsible, mature, adult parents, went and used up $200 in one week. Talk about role reversal. At first, I was sure they did it on purpose. That they were sabotaging us to win their bet with Uncle Billy. I could swear they were just waiting to say, "See, we told you they're not responsible" and pocket their $50,000 from Uncle Billy.

I think I said something along those lines to them. My parents had the funniest look on their faces, like they couldn't tell whether they wanted to laugh or ground me.

"What's so funny?" Angela demanded. "I mean, you got to admit that I never spend that much in a week!" It was kind of a silly thing to say considering Angela would spend that in a heartbeat on a couple of dresses if she could only get her hands on the cash. But it was true that she never had - done it or had the money. Pun intended.

Mom rolled her eyes. "Of course you haven't! You've also never done grocery shopping for a family of four in your entire life!"

"Well whose fault is that? You guys wouldn't trust me!" As usual, girly feelings mixed into a straightforward conversation about numbers.

"I've never exactly seen you volunteering!" Ten points for Mom. But they were still off topic. I decided to get them back on track.

"Two-hundred dollars?!" I repeated.

"You eat a lot ..." Angela pointed out. Hey, whose side was she on?

"Tell you what guys," Mom had a definite twinkle in her eye now. Apparently, she'd chosen

laughter over grounding. "Both of you are invited to take a little trip with me. I'll show you the wonders of the grocery store!" She put on a corny tourist guide voice.

We both rolled our eyes. And I was still not convinced by Mom's grocery numbers. Something was definitely off. And that made me think that I didn't want any more surprises. And no more surprises meant we needed a budget.

A real budget.

CHAPTER 23 - ANGELA

My friend Christie always goes shopping with her mom. And she, like, constantly whines about how boring it is. That's the point where I usually politely try to not strangle her. I mean, puh-leaze. Her mom is buying her designer clothing because she wants to be her best friend. I'm ready to be her mom's best friend any day she asks. I'll tell you what's totally boring. It's going grocery shopping with your mother. That's what I was roped into doing after Liam and I complained about how much our parents spend on grocery shopping. Oh, and did I mention that my brother was coming along? I mean seriously. What normal teenager would be willing to waste her afternoon like that?

Of course, thanks to Uncle Billy, I had no choice. Mom actually picked me and my brother up from school. I waved at my friends, who were cracking up, and headed into the car with my brother. The last time I actually wanted to do this, I was about five years old, you know?

Of course Liam had to be on one of his, "We will make this financial thing totally work out" streaks, and he noticed that I was spacing out. "Pay attention, Angela" he hissed as soon as I got in the car. Great, now I had Liam on my back, too.

"So, where's the list?" asked Liam brightly. "Maybe we could all branch out or something?" I gagged.

"What list?" asked Mom brightly. "We're looking for inspiration!"

Come again? Did I mention that my mom is an artist? Artist equals unpractical. Believe me, I know. I got those genes, too.

"What kind of inspiration?" asked Liam. Oh, yeah. The artist gene skipped him.

"Dinner … missing items … grab a cart guys." And with that, my mom wondered off to peruse the ice cream selection.

Despite the romantic sounding inspiration, I should mention that my mom's cooking doesn't actually take that much inspiration. She's so into her canvasses and her illustrations, and her senior citizen's art classes, that she wants to give cooking the least attention possible. And she, like, totally succeeds. Instant, frozen, ready to eat, and disposable - you name it, we got it. As for baking, well, we are Duncan Hines' friends. And that ready-made chocolate chip cookie dough is pretty good.

By the time we all finished getting inspired, our shopping cart was piled really high. We had wandered every single aisle in the store. This was actually kind of fun! I'd finally gotten my mom to buy all the organic, low-fat delicious snacks I like and my favorite brand name cereal. And Liam had this beatific grin on his face because he'd found all the s'mores ingredients together on one shelf. Mom had found the perfect, matching, disposable dishes that would totally go with the tablecloth, not to mention an enormous package of inspirational chocolates. Meanwhile, the lady behind us

was busy organizing her coupons.

"Hey mom, do we have any of those?" asked Liam, picking up a catalog.

Mom looked horrified. "Who has time for these things?" she exclaimed. Then she smiled. "Time is money, as I always tell your dad."

With that, she handed over her credit card to the cashier. I glanced at the amount and blinked. Apparently, time was worth a lot of money.

CHAPTER 24 - LIAM

So, we apparently had a problem. As soon as we got home from Mom's grocery shopping trip, I shooed Angie inside my room. Of course I took the time to grab some snacks from the ginormous shopping bags on my way. As soon as I shut the door. a grumpy-faced Angie turned to me.

"What?!!!"

"What do you mean, what?" I stared at my sister incredulously. I thought it was pretty obvious.

"Why. Did. You. Just. Shove. Me. Into. Your. Room. Like. It's... this major mystery?" she asked. "And you better make it fast, because I'm going over to Jessi's to practice my interview, like, now."

She really didn't get it. "Angie," I said tiredly. "Mom is in charge of shopping in this house and she clearly has no idea what she's doing."

Angie shrugged. "Oh, so now you're the big shopping expert?"

"She doesn't even make a list! We just spent close to two hundred dollars on all this stuff. Half of it was snacks, for crying out loud! Don't you think there's a problem?"

"So what are you going to do about it? Take over grocery shopping?"

"Yeah, you know what? Maybe I will."

"So do it. I know Mom's not very practical. Just don't expect me to cook what you buy."

"Mom doesn't cook anything. She just microwaves." I suddenly wondered if that could possibly be part of the reason our grocery bill is so ridiculous. Ready-made food meant somebody else already did most of the work; and work, like Dad says, is money.

"So what do you suggest?" Angie asked while impatiently staring at her watch.

"I don't know! That's the problem! What if Dad's wasting money too? What if..." A light bulb went off in my head.

"What if we, you know, make them write everything down for a week? We could do it, too. Like a family thing, you know?"

"Write everything down? I'd look like an idiot. That shouldn't bother you, but I have a life to keep up. Besides, I bet all their credit card or debit card or whatever records are online anyway. Don't make everyone's life difficult, Liam."

She had a point. But, well, wasn't the point to make things difficult? Like, psychologically difficult?
I was thinking out loud. "Online wouldn't keep track of cash, which is what we use. And

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Mom and Dad wouldn't do it unless we would do it, too. And the more painful it is, the more of a point we would make. And the more they would think about the spending... you know what? I'm gonna buy us some notepads."

Angie gave me a resigned look, glanced at her watch, and yelped. "I'm late. Do whatever you want. You get to talk to Mom and Dad and don't think I'm going to cooperate."

She would, though. Trust me. I'd get my parents to work on that one.

CHAPTER 25 - ANGELA

"I can't believe I'm doing this," I hissed as I pulled out my Liam notebook at the soda machine and wrote down $1.50. Liam was making me record EVERY SINGLE STUPID THING I bought. On the spot. Literally. Everything. Every soda, lip gloss, bag of chips, movie ticket … everything. And I was actually listening to him. How crazy was that?

Right. Why was I listening to him? Why was I, like, making a total fool of myself in front of all my friends? I wasn't really sure. But I think it had something to do with my inborn honesty.

Yup, I'm like incurably honest, unfortunately. I couldn't convincingly tell lies to save my life. I couldn't shoplift a stupid M&M from a candy dispenser. So, since I promised my parents that I would do this - I was stuck doing it.

Now, knowing this, I normally don't make such stupid promises. So of course, the next logical question should be, why on earth did I promise this? Well… I hate admitting it, but I promised because Liam's idea kind of made sense to me.

If we actually saw where we were spending our money - we could figure out how to save it, and then, we'd win this stupid game we were playing with Mom and Dad and Uncle Billy. And since my stupid, inborn honesty made me admit that the idea made sense, I was forced to cooperate.

But I didn't have to enjoy it.

And now this meant that I had to explain the whole story to my friends. I mean, I was writing down the cost of sodas! I didn't want them to think I'd gone totally wacko. They already know Liam is nuts, so no harm done. But I wasn't prepared for their reaction.

"Wow!" squealed Christie.

"That is so cool," breathed Jessi.

They were both staring at me like I was crazy that I wasn't more excited about it.

"Listen, guys," I hissed waving my notebook in front of their noses. "THIS. IS. NOT. FUN!"

"But you have control," Jessi's eyes had gone all dreamy. I bet Jessi would love to have control. Problem is, I'm not Jessi. I don't have automatic solutions for all the world's problems.

"You can buy whatever you want," grinned Christie. She looked so happy for me. I think Christie doesn't know how Jess and I survive without our own credit cards. What she like totally doesn't get is that my parents don't have a gazillion dollars like hers. My own credit card won't change that. Nor will control.

Sure, I'm in charge of the budget, but I can't change my parents' ridiculous salaries. Of course, you've got to be in my shoes to understand that. Specifically, you have to be writing down the exact cost of a bag of Twizzlers in a vending machine ($2 in case you're wondering) because your crazy brother is trying to control your family's budget. I'm 15, for heaven's sake. I shouldn't be thinking about things like this.

Mostly, I'm terrified that if I actually see the budget, everything my parents say will make sense. I'm going to find out that I really can't afford the things that I want. And I'm really not ready for that.

CHAPTER 26 - LIAM

So the day of accounting had come. Yeah, I know that sounds dramatic. I was feeling a bit dramatic as I stared at the four notebooks in front of me. There was Mom's Van Gogh (go figure, even Mom's notebook had to be artsy), Dad's no nonsense spiral, and mine and Angela's notepads that I had personally bought at Walmart for a $1.50 for the both of them. That was the only way I could get Angela to cooperate with this at all. Of course, Angela's was all doodled. Even without the Van Gogh she obviously needs to express that art gene.

Why was I the only one looking at this? Because no one else wanted to. This was my idea, this was my problem, this was my fault ... you get the picture. Still, I was having fun. This notebook was for all of those non-bill expenses

So ... let's start with dad. Apparently dad went to Starbucks every morning of every workday. And then he got hamburgers for lunch. And he really likes root beer and potato chips, apparently. He likes them enough to buy them from a vending machine at least twice a day. He also rented a DVD on Friday for the weekend. And he bought gas for the car.

On to mom. She was all over the place. She got a Coke every day, and she also bought a salad at the restaurant at work for lunch. She spent a LOT on groceries, but I knew that already. And, apparently, mom stocks up on art supplies at least twice a week. For their 20th anniversary, dad had gotten Mom a Kindle and apparently, Mom orders stuff on that Kindle at least twice a week. That's not counting the giant artbook she bought at Barnes and Noble.

Angela got stuff at the vending machines at school every day as well - mostly sodas and Twizzlers. She also got some songs from iTunes and she bought a T-shirt. Plus, she went to the movies with her friends over the weekend and got a giant popcorn and soda.

And me? One vending machine purchase and one computer game (I'd been saving for that, OK?)

So, looking at all this, I could definitely see that my family had a soda thing going. And even I could admit that we could have done without most of the stuff there. Even the computer game. The hard part would be convincing anyone else. Funny enough, it was my parents who were spending the most on things like lunch. And somehow, I could not see them being happy with any changes.

What was I going to do already? Tell Mom to cook more? Right. I'd get Mom and Angela's inner feminists all worked up. And Dad was not going to brown bag a lunch for himself every day. Which left what? Buying prepackaged sodas? Hey, that was a good idea. Maybe if we got sodas and a coffeemaker... and if I could just convince Angela to pack lunch ... maybe mom could go to the library for all her book needs.

Just getting all those ideas made me excited. Maybe there were solutions to some of this stuff. Maybe there were solutions to the bigger things, too. I'd know that pretty soon. But first I'd have to face the storm of telling everybody to drop what they'd been doing for an eternity. I was actually kind of looking forward to that. Hey, how many times in my life have I been on the other side of the money lecture?

CHAPTER 27 - ANGELA

"Don't you think this is a little, well, extreme?" I was being very diplomatic. I was being diplomatic because there was absolutely no way this was Liam. My irresponsible older brother had obviously been captured by aliens or something. The guy sitting across from me couldn't be him! So, obviously he was Liam's identical alien twin. So I had to be diplomatic. I was making first contact with a totally new species. Liam's the Star Trek freak but still…

"Extreme? What's extreme is that our parents are eating out every day and then they tell US that WE'RE wasting THEIR money!"

Whoa. "Technically, buying lunch and eating out is a different thing." I pointed out to the alien impersonating Liam.

"Eating out means eating food bought outside the house," said Liam really slowly.

"Well, we buy all our food." I looked around. "We, like, don't exactly have a farm around here."

"Well maybe we should," Liam snapped. "We could grow tomatoes on our porch for Mom's endless salads, and you KNOW what I mean Angela."

I did know what he meant. Trouble was in what he meant. I could tell right away, and, personally, I wanted NO part in it.

"Well," I said helpfully, "why don't you have a little talk with Mom and Dad?" I would enjoy seeing that one.

"Because," Liam spoke slowly again. "We need to offer them a solution."

"We don't have to do anything."

"Actually, you have to make Mom's salad. I'll make Dad a sandwich."

"What…!" I choked.

"And you seriously need to cut it out on the snack machine at school. We're buying soda packs and big Twizzle bags in the grocery store. It's a lot more cost effective."

Cost effective? This was definitely an alien. My brother doesn't even know words like that, let alone using them.

"But the sodas won't be cold," I shrugged.

"Have you ever heard of refrigerators? And ice packs? And lunch boxes?" Liam's voice was dripping with sarcasm, but I didn't even care about that anymore. I did care about the fact that my brother was about to start turning my life upside down. And judging by the look on his face, he was not going to take no for an answer.

CHAPTER 28 - LIAM

Becoming a caddy at Uncle Billy's club taught me lots of unexpected things:

I can be a morning person. Who knew? And who is the crazy person who makes us show up by seven? And who are these crazy people waking up to play golf at eight? Besides Uncle Billy, I mean. He has been certifiably bonkers for eternity.

I can shut up. It's one of the basic requirements, actually, right there with show up (at 7:00!) and keep up (for seven miles!) Is there a seven thing going on here or am I just seeing things after lugging Uncle Billy's best friend's bags around for seven miles? I swear they were seven thousand pounds at least.

I can learn a different language (do you know what looping is?).

I still don't like golf, but I'm good at it. The free rounds I get are helpful. As is Uncle Billy, gotta give him credit. And since I'm supposed to help my golfers, that's a good thing.

I don't like golf, but I like the pay. I like it enough that I'm prepared to learn to like golf. Some of the other guys are crazy about it. But so far, I'm just crazy about the tips. Uncle Billy's friends tip their caddies well. I get paid at least $35 per bag and I can come away with $70 on an average day and over $100 on a good one. I'm making more money on weekends than I did in my whole entire life. It's awesome! I might actually be able to get a car. Myself. Crazy!

Besides for all that stuff, I realized that Uncle Billy's friends talk a lot about what they do. And when you shut up, it's amazing how invisible you become.

Today, for example, Mr. Samuels, the CEO of some fancy insurance company was grilling his equally rich friend about why he doesn't bother to bundle his insurance policies.

He went on this long tirade about how bundling gets you the best rate ever and most people are too lazy to shop around so they just go with their old policies.

"It's worth it for insurance companies to offer you the best deal if they can nab you for everything. And it's less mail to open!"

Me, I'm lugging his bags around, and only half listening, but suddenly I remember something. When I left the house this morning I kicked no less than 3 insurance envelopes away from under the door. And they were all from different insurance companies.

I guess it's time to schedule another talk with Dad. We're going to be shopping around for insurance. One that's gonna give him a good home, car, and possibly life bundle. And one which will give him extra bonus points for my so far non-existent car. Hey, it helps to plan ahead.

CHAPTER 29 - ANGELA

I wouldn't have believed it if I hadn't seen it myself. Liam, who until now considered noon to be an obscenely early start to a Sunday, had started getting up at 5:00 a.m. every Sunday morning to work as a golf caddy. Not only that, he grew a smug expression every time he mentioned going to "the club" and was constantly throwing around terms like "ducks" and "flying snakes." I thought Uncle Billy was a member of a golf club, not a zoo.

There were, of course, infinite teasing opportunities in all this, but Liam had suddenly developed a surprisingly thick skin. I soon saw why. He was positively coated in dollar bills. This caddy shindig seemed to bring in a nice cash flow. He probably would be able to get his own car before he graduated. My brother was getting to be way richer than me and I resented it.

That's why I was calling that clothing store to follow up about my resume. The lady, sounding friendly but apologetic, told me they had already filled the position. She also threw in some cheery, unwanted advice about how, "You're a little younger than what we're looking for, hon!" and that my school hours wouldn't really work for them because they'd found someone who could come in a little earlier.
"Maybe in the summer. No. Definitely not now, hon! Better luck next time on!" Watch who you're calling hon, lady. For some reason the endearment set me on edge. I wasn't feeling too honey sweet when I hung up.

They hadn't even given me an interview. And here's the thing. Rejection hurts.

So I called Jessi to talk it over. Maybe it was something about my resume. Jessi would make sure that I didn't mess things up again. Jessi, of course, was out. That left Christie. Christie didn't need a job. Christie had a trust fund. But she was a great person to take your mind off things.

"Hey, who needs that snotty store anyway!" she announced. "Let's go over there and make fun of them!"

"I don't know," somehow hanging around the store that had just rejected me didn't seem like the best idea.

"Aw come on, Angela, there's a new ceramics shop right across from them. You could paint something!"

Usually, I hate mentioning my financial problems to Christie since she's loaded, but considering I had just got turned down for a job, I figured I might point that out.

"No worries," chirped Christie. "I'm organizing my little sister's Alice in Wonderland tea party and I need you to paint me a perfect Alice tea set! You get to paint and I don't have to spend $500 on a custom-ordered one, it's a win-win!" Christie knows me well enough not to offer to pay for me.

So that's how I found myself painting tiny and huge mushrooms and hat towers on these cute little ceramic cups and one absurdly large teapot.

The store which had been pretty full of intense little kids without much artistic talent when we came emptied out until we were the only ones left.

The lady who looked like the owner wandered over to us. She was wearing a really cool, funky necklace.

I thought she would tell me it was time to wrap it up, but instead she stared at my teacups.

"Hey, those are really great!" she announced.

"Thanks," I smiled politely. I'm kind of used to grown-ups being surprised that my stuff is actually good.

I expected her to wander away again, but instead she asked me a question.

"How would you like to paint some samples for me? I could really use someone to brighten up the display a bit. I've done some pieces, but with all the technical details of starting this business, I have a lot less time than I imagined for actually fooling around with the ceramics myself. I'd pay you, of course."

Before I could even say anything, Christie squealed, "Yes, she'd love to!"

And that's how I met Cindy, the owner of Paint a Piece, and got myself a job.

CHAPTER 30 - LIAM

Saturday night was designated budget talk night with Angela. I wasn't looking forward to it. Looking at some numbers I realized we would probably need to cut back and it would have to start with our allowances.

Angela's reaction was ... predictable. "You're nuts!" she yelped. "I mean, we control this thing!" She seemed to put a lot of stress on the word control.

"Yes, and that means it's our mess!" I pointed out. "And we're still spending a ridiculous amount of money every month on stuff!"

"But we have jobs now," moaned Angela, "and we make money, and we make ours and Mom and Dad's lunches!" I grinned at the "we" in what she was saying. I mean, it only took one chart and a couple of extorted signatures and a bit of blackmailing, but I decided this would not be a good time to remind Angela of that.

"Well, yeah," I agreed. "But we're still barely making ends meet. And the money we earn is kind of ours. It doesn't help Mom and Dad. I mean, between Mom's student loan and the groceries and the utilities ..." my voice trailed off. There was a little part of me that was still surprised I was talking about this stuff at all, but most of me was actually feeling pretty proud of myself for sounding so responsible. I could almost convince myself I knew what I was doing. Angela? Not so much.

"Look, we're both making a lot more than our pathetic allowance anyway!" Angela's voice had risen by a couple of octaves. I seemed to have struck a nerve with the allowance cut. Her statement, however, was true. I mean, of course my caddy job was working out well or I would not have been getting up this early on weekends, but even Angela seemed to have worked out something pretty steady with her ceramics place.

At first, it had sounded like it would be really part-time, but between parties and Cindy needing some help for the after school hours when kids swarmed in, and weekends, Angela was spending a ton of time there.

"Well, what are you going to gain from those twenty dollars anyway?" demanded Angela. "Besides, we need that money. I mean, you're saving for that car, and I'm trying to save for art school. It doesn't hurt to have some spare cash. It makes a difference to me, and $20, hate to break it to you, won't make that big a difference to Mom and Dad. They need bigger savings than that."

I had to admit she was right.

"Fine," I grumbled. "Let's hear you suggest something." Angela was silent. It was time to pull out my trump card.

"Well, if you don't have any ideas, I suggest you clear your evenings."

"Why?"

"Because you're going to be cooking dinner."

"I'm going to be cooking dinner?" she sputtered. "And why me, exactly?"

"Because it doesn't look like Mom is going to change her grocery habits or her cooking habits. She's been ignoring all our lists. And she's still spending a huge amount on readymade items."

"Yeah, because she's busy. And why is this Mom's problem anyway, or mine? You're just a sexist jerk!"

"That's not true," I protested. "I don't know how to cook!"

"Well neither do I and I'm not genetically programmed to cook just because I'm a girl. It's your idea, so you do it."

"How is that fair?" I demanded. "We should at least split it up!"

"It's fair," said Angela hotly, "because I work every day, not just weekends, and because I have an idea to solve Mom's student debt problems and that will probably take up all of my spare time. And Mom's too."

That last one shut me up. The glint in Angela's eyes scared me a bit. I was never sure when that glint signaled good news or just plain trouble. And I wasn't sure how my no-fail trump card had landed me with weeklong dinner duty. I made a mental note to never take away Angela's allowance again.

CHAPTER 31 - ANGELA

When I told Liam that I knew how to solve Mom's student debt problems I may have exaggerated just an itsy bit. The truth was, I had an idea to do something that could, if it was successful, contribute to possibly helping my mom's student debt problems. But, hey, Liam never asked me for the fine print. And if it got me out of making dinner, that was his loss. Besides, it was quite true that this would likely take up a huge amount of time. If it worked, that is.

It had all started with Cindy. She had been so impressed with my ceramic work that she asked me to come help the kids at a birthday party and then to help an adult class she was leading. Before long, I was there every day and loving it. I loved the smell of paint, and working the ovens, and helping kids make their masterpieces. But most of all, I loved hanging out with Cindy, who knew a lot about art and talked to me like an equal, not an employee. Cindy had never gone to art school, but she had grown up going to trade shows and art shows with her mom.

"My mom made jewelry," she explained. "At first it started as a hobby, but before long, she realized people would pay her money for her stuff." She pointed at her necklace, the same one she had been wearing the first time I walked into the shop. "My mom made that."

"This," she pointed to my wire bracelet. "How much did this cost you?"

"Twenty bucks or something, why?"

"Well, because, you could pretty easily make that yourself. I was making a ton of wire jewelry when I was your age. A lot cheaper than buying it in a store. Especially when your friends start buying it from you. My mom was more into beads."

This was beginning to sound fascinating.

"So does your mom still go to art shows?"

"Yep, she goes. She makes most of her money online though. She's got a shop on Etsy that really took off recently. She was trying to convince me to sell my ceramics there, too."

"Why didn't you?"

"Oh, too many trade shows in my childhood, I guess. I love working with real people, chatting with my customers, watching kids create things from scratch. I preferred this. But it works great for my mom. Anyone can do it, you know. Even you. You just need to find a niche that works. You might not be able to make it your only job, but it can be a great side income. Here, grab these gnomes, they need to be kilned."

I took the dwarfs absent-mindedly and almost dropped one. My mom was an artist. And I might have just the niche for her.

CHAPTER 32 - LIAM

If you had told me just a few months ago that I would be in this kitchen cooking dinner, I would have thought it was an unfunny joke. I mean, really. Me! Cooking. In a kitchen and using actual ingredients. Sure, I've popped frozen pizzas in the oven before. Even frozen french fries. But I'm talking about actually making something from scratch. With fresh ingredients. As a matter of fact, I'm not sure how often that happened in our kitchen at all. The fact that I was doing it was just an added bonus.

The reason I was cooking was pretty much because no one else would. Angela had gone all independent on me, plus she now worked in her ceramics shop every night. Mom... well, Mom was Mom. Cooking hadn't happened on a consistent basis in all my years, and it wasn't going to happen now. It's not that she doesn't know how, but if her art inspiration hits, it really interferes with cooking, and pretty much everything else. Dad doesn't know how to cook.

That left me.

The funny thing is, the first time I did it because of Uncle Billy. I mean the hole in the budget that was Mom's food shopping was like, wow! But once I started doing it, and the food turned out tasting pretty good, I discovered I actually really like cooking. And apparently, I really like fresh home-made food. I just didn't know what I was missing out on before.

I've started bringing stuff to the golf course at 6:00 a.m. The other caddies really love fresh baked muffins. I'm probably the most popular guy there now. And I've gotten so many brownie points from the family that I practically own all of them.

I've even baked for Angela's ceramics place when they host birthday parties. When Cindy tasted one of my muffins, she offered me a chance to make the birthday cupcakes for one of her events. They were a hit! Now she pays me every time there's a party. Seriously, that woman is a gold mine.

Getting paid for my food and not for lugging someone's golf bags around made me realize the most important thing. I think this is what I'm going to do. I mean, I really like this. And people pay me for it. I'm going to take this all the way. I'm going to be a chef. A famous one. I've already looked up some famous chefs and lots of them are guys. I mean, you can be totally macho running a big, fancy kitchen. Think of all the knives.

Maybe I'll own a restaurant, or a catering company, or cook for some cool hotel or something. I don't know yet. But I do know that I'd better really start saving my caddy money. Because after I buy a car, I'm going to culinary school.

CHAPTER 33 - ANGELA

I own a business now. There, I just wanted to see how that sounded. Well, co-own it technically, but who cares? I've opened a business with my mom! It's an Etsy business. We sell custom hand-painted greeting cards. And it's going well. Slowly, of course, because we just started, but it looks good so far.

When Cindy told me about her mom's jewelry business; I immediately thought of my mom's painting classes. She always makes these gorgeous or hysterical goodbye cards for her nursing home residents at the end of each yearly session. Every time her friends come over to approve them, they keep saying they would buy them from her. Well, now they can.

At first, I thought, 'How hard can it be?' I mean, Mom already has a studio and the supplies, and she can easily get stuff as orders come in. Boy was I wrong. It's hard. There was so much to take care of, and it's just an online businesses.

It took a lot of work. I mean, more work than I have ever done in my entire life. More reading than I've done in my entire life. More talking to people about serious things than I've done in my entire life. Cindy's mom was a huge help. But we did it. We started.

Mom takes care of the painting. That's her niche. I've done everything else.

I've designed our business card, our shop, our banner. I've entered search keywords. I've started a blog. I've worked with Cindy's photographer to learn how to take great product pictures. I used a good bit of my savings to buy a really good camera (I did that after I realized how much a photographer charges!). I've advertised on social media. I've advertised in town. I've started social media pages just for the shop. I've made shop categories. I've learned accounting software. I officially incorporated the company, designed our logo and learned everything about taxes for our business and so much more.

I even learned how to price stuff. I thought that part would be easy. I mean Wholesale Price = (Materials + Labor + Overhead) × 2, Retail Price = Wholesale Price × 2 doesn't sound that complicated.. Yeah, well try figuring out how much material your mom uses for just one card. Yup, Impossible. But I did it.

I have spent MONTHS on this!

And now we are open! And people are slowly but steadily buying our stuff. And I can really, officially, call myself a small business owner!

I mean, like, how cool is that?

CHAPTER 34 - A YEAR LATER...

Liam

We were driving to Uncle Billy again. It was like nothing had changed. Except, everything had changed. For one thing, Angela and I were coming separately from my parents. We were driving in my car. Yup, you heard me right. This was my own car ... bought with my own hard-earned money. All that lugging golf bags around really paid off. In more ways than one, actually.

One of my regulars is a used car salesman and he gave me a good deal. It's not a Mercedes, of course, but it is pretty sweet. Very used, of course, but worth every penny. Plus, the guy is not going to want to mess me over. I'm the best caddy he ever had. He doesn't want to mess with his game.

Mom and Dad have agreed to pay for my gas and insurance because I am saving them so much money making dinner and I had saved them a bundle by consolidating their insurance plans, too. Plus, my new good grades (gotta get into culinary school!) lowered the premium. And I had gotten them a good home-car bundle and signed them up for life insurance, so it's only fair.

Angela had changed too! I mean, the girl is a business owner. And she works REALLY hard now. She's still at Cindy's on weekends and she's helping Mom run the new greeting card business after school. She's just gotten Mom an interview in the student newspaper, and Mom's gotten a whole bunch of new orders.

There's a lot less talking about clothes, mostly because she now just buys them with her own money. I mean, I'm sure she still talks to her friends about them, but not constantly whining at the family table anymore.

Angela's turned out to have her head screwed on pretty straight when it comes to this business stuff. I know she wants to go to art school, but she's nowhere as flighty as Mom. I think that kid can get whatever she wants.

And, as it turns out, so can I.

Angela

It's been a crazy year. Crazy hard. Crazy weird. But also … crazy good. I've done some stuff I couldn't even have seen myself ever doing before then, and I'm not even done with high school! For the first time, I'm really proud of stuff I've accomplished outside of art.

I'm not so worried about getting into college and paying for it any longer. I love what I'm doing. I love the ceramics shop, and I love the business Mom and I started. I'm busy, but it's a good busy. I still get to hang with my friends and I can get stuff I want without Dad going all livid. It's pretty great, actually.

Mom was telling me today that Uncle Billy might be offering us a no-interest college loan or

something. I know he and Dad have been going over the numbers that Liam and I put together for him. Liam's turned out to be really good at that budget thing. And I had all the new business documentation.

I know Liam and I will probably get some money now. Whatever we've saved Mom and Dad this year technically belongs to us. It's not a huge amount. I mean, we messed up a lot at first, and it took some time to balance the budget. Plus, I invested some time and money into the business.

It's nice to get something, but the truth is, I no longer really care what the grown-ups have figured out. Because, if I've learned one thing this year, it's that my brother and I can accomplish whatever we set out to do. I mean, have you tasted Liam's muffins? I didn't know he had cooking in him, or waking up at 5:00 a.m. to do a hard, physical job like lugging golf bags! It's nice to know that whatever else happens, I can rely on my brother. And it turns out, he can rely on me too! Believe me; no one is more surprised than I am about that.

Don't get me wrong, I'm going to enjoy any money or offer we get today, but I don't really need Uncle Billy to give us anything anymore. I think, if Liam and I want it badly enough, we can just get it ourselves.

The End.

ABOUT THE AUTHOR

Alexandra's love affair with words began when her mother started telling her fairy tales before she was even born. Since then, she has become an avid reader and writer. She has a bachelor's degree in literature and has taught English on both the middle and high school levels. Alexandra loves to introduce others to her beloved books and authors and to reach all kinds of people through the written word. She currently lives in Baltimore with her husband and 3 daughters.