

BTS NRC Script Audio №8

BTS NRC - Student Credit Card – 1'58 - Transcript

Boy: Hi, Sis. I just came over to drop of the DVDs you wanted, and . . . Hey, wow!? Where did you get all of this stuff?

Girl: I bought it. So, what do you think of my new entertainment center? And the widescreen screen TV.

Boy: Bought it?

Girl: . . . and my new DVD player. Here, let me show you my stereo. You can really rock the house with this one.

Boy: But where did you get the dough to buy all this? You didn't borrow money from mom and dad again, did you?

Girl: Of course not. I got it with this!

Boy: This? Let me see that . . . Have you been using Dad's credit card again?

Girl: No, silly. It's mine. It's student credit card.

Boy: A student credit card? How in the world did you get one of these?

Girl: I got an application in the mail.

Boy: Well, why did you get one in the first place?

Girl: Listen. Times are changing, and having a credit card helps you build a credit rating, control spending, and even buy things that you can't pay with cash . . . like the plane ticket I got recently.

Boy: What plane ticket?

Girl: Oh yeah, my roommate and I are going to Hawaii over the school break, and course, I needed some new clothes for that so . . .

Boy: I don't want to hear it. How does having a student credit card control spending? It sounds you've spent yourself in a hole. Anyway, student credit cards just lead to impulse spending . . . as I can see here. And the interest rates of student credit cards are usually sky high, and if you miss a payment, the rates, well, just jump!

Girl: Ah. The credit card has a credit limit . . .

Boy: . . . of \$20,000?

Girl: No, no quite that high. Anyway, . . .

Boy: I've heard enough.

Girl: Did I tell you we now get digital cable with over 100 channels? Oh, and here's your birthday present. A new MP3 player . . .

Boy: Yeah. Oh, don't tell me. Charged on the credit card. Listen. Hey, I don't think having a student credit card is a bad idea, but this is ridiculous. And how in the world are you going to pay your credit card bill?

Girl: Um, with my birthday money? It's coming up in a week.

Boy: Hey, let's sit down and talk about how you're going to pay things back, and maybe we can come up with a budget that will help you get out of this mess. That's the least I can do.