

Buddy the Budget and the Battle with Due Dates

By Megan Zumwinkel Taylor

Once upon a time there was a Budget named Buddy. He was a sad and lonely Budget, because he had no friends. No one would spend time with him, and in fact everyone gave him a wide berth, because he was a *budget*, and they knew what his sort were like.

Prejudice can be an ugly thing.

Buddy the Budget despaired at ever finding any friends. His category slots sat empty, his lines were fading with age, and all of his rows and columns were in disarray. It had been so long since he'd had a formula to calculate, he wasn't sure if he remembered how.

The thing he wanted most, in the whole wide world, was for someone to come along and give him some numbers to play with. Just a few, he wasn't picky. They could be big or small, there could be a lot of them or just a few. After so long alone, all he really wanted was someone to pay attention, and someone to care.

And then, one beautiful summer day, a fresh-faced college grad sprinted into Buddy the Budget's corner of the world, occasionally stopping to fire green number-tipped arrows back behind her. "I can't pay my bills," she panted. "I'm living paycheck to paycheck, and the Due Dates are closing in on me." She fired another green number-tipped arrow, and following the blazing trail of the arrow, Buddy could see the Due Dates marching resolutely closer. The young woman was almost out of arrows. "There has to be some way to keep track of all this stuff!" she said, on the edge of despair. She looked around wildly, hoping for an answer, or at least a place to hide, but there was nothing she could see.

The Due Dates marched ever closer.

Buddy the Budget could hardly believe it. Someone was here, someone needed his help! Finally, after all these years. He gathered himself together as best he could, and emerged from the shadows.

"I can help you," he said, his voice cracked with age and disuse.

She spun around, startled, finally settling her eyes on him. "Who are you?"

"I'm Buddy the Budget," he said, "and I can help you defeat the Due Date army, and recapture your runaway Expenses."

"How did you know I have runaway Expenses?" she asked, incredulous. She hadn't told anyone, and here was this stranger, this *Budget*, who it seemed could read her mind.

"It's not as uncommon as you think," Buddy replied, "especially when your Balance is running low," he gestured to her nearly empty quiver, "and you've got Due Dates marching. Usually, all that goes hand in hand with runaway Expenses."

"The Due Dates I've known in my time," he continued, "are mostly friendly, if a little aggressive, and nothing to be afraid of. And taming Expenses is one of my specialties."

"But I thought Budgets were boring and stodgy," she said, still feeling a little off-balance. "I mean, my grandmother always tells me I should have a Budget, and she seems to be good friends with hers, but that just reinforces the boring and stodgy thing, right? Everyone my age *knows* that Budgets are no fun; if you have a Budget, you can't do anything, because your Budget won't let you."

On hearing this, Buddy the Budget was very sad. The rumors that had spread about Budgets were even worse than he had feared. "It's true," he said. "People do say that about Budgets these days. That we're complicated and boring. That we're no fun." A few tears slid down his face. "But it wasn't always like that! We used to be trusted companions." The young woman looked at him doubtfully.

"It's true!" he protested. "Sixty years ago, Budget Town," he gestured to the area around them, which looked just as run down and abandoned as he himself did, "was bustling with life. Sixty years ago, we had Numbers to play with, and Expenses to manage, and Due Dates to talk to when they would wander through. Our Companions knew where their Income was going, and because they knew we had control over their Expenses, they could use some of their Income for fun, or for Savings. Savings Accounts were some of our best friends back then, but I haven't seen one in *years*." Buddy sighed heavily.

"So what happened?" the young woman asked. She had set down her Payment Bow and her Balance Quiver, and was looking up at him expectantly. "Where are all the other Budgets?"

"You really want to know?" he asked. It was his turn to be dubious. "I thought you said Budgets were boring, stodgy, and no fun."

She held her hands up defensively, "I did say that, but that's just what I had heard. I'd never met a real Budget before. You don't seem boring. You just seem lonely. And if you can really tame my runaway Expenses and keep track of my Income and help me fight the Due Dates that are on their way, I'll sing your praises to the world."

At her kind words and unspoken apology, Buddy perked right up. "Yeah? Well, like I said, things used to be better for Budget-kind, but then Credit gave birth to Credit Cards, and they quickly multiplied. Slowly, people drifted away from Budgets, and started relying more and more on Credit.

"Now," Buddy continued, "at the height of its power, Credit has built *that*." He pointed off into the distance, past the Due Dates that were still marching toward them, to a city, shining in the summer sunlight. "That's Credit City. You probably won't believe me, but Credit City used to just be an oasis in the Desert of Debt. And the oasis was really just a mirage. Credit used to live in a little shack, and only a poor few who got lost in the Desert of Debt fell into its clutches.

"But with the birth of Credit Cards, Credit could spread its lies further and faster. Credit promised people that they could buy the things they wanted *now* with 'no money down.' Credit cards convinced people to stop listening to us Budgets and our 'tired old advice' about saving and delayed gratification... They convinced people that we were boring and stodgy, and complicated, and no fun, and a lot of other slanderous lies. But people believed them. A lot of good Budgets faded out of existence due to lack of use...." He paused and looked wistfully around him, remembering how it was.

"People bought into the mirage; and with their belief, Credit was able to create an even more convincing mirage, slowly feeding on the Income of its unsuspecting captives. But that beautiful shining city is really just a house of cards, build on a foundation of sand, and sooner or later, it'll all come crashing down."

"But I was just there!" the young woman exclaimed. "Credit City is *beautiful*, and there are so many shiny things there. There are shops, and restaurants, and fast cars... And it doesn't cost anything. You just have to swipe your Credit Card, and they'll 'bill you later,' they said. They even gave me my own Credit Card," she said, and held out a piece of plastic with her name on it. "They said I was 'pre-qualified' and that I would 'Save 10%' if I signed up--"

Buddy the Budget quickly slapped the card out of her hand, and stomped on it like a poisonous snake. "Those are just more of Credit's lies. When you swipe your card and they 'bill you later,' you're borrowing money from Credit. Money which it wants back, with interest. Unless you pay it back right away, which it *hates*, Credit will slowly devour all of your Income, until there's very little left. Interest is Credit's primary food source, and is also one of the primary causes of runaway Expenses. Didn't your parents teach you this stuff?"

"No," she said. "They didn't teach me anything about it. My parents have been using Credit Cards for as long as I can remember, and they always have the nicest stuff. A big house, and new cars, and..."

"And does your grandmother use Credit Cards?" Buddy asked.

The young college grad looked thoughtful. "No, she doesn't. She saves to buy everything she wants, which my parents laugh about, but she also has some nice stuff. I mean, her car's older, but she's taken good care of it.... And she's always told me that I should avoid Credit Cards. She said if I really felt like I should have one, I had to promise her that I would pay it off in full, every month. That part was really important, and she stressed it several times. But my parents always said that was the influence of her... her stupid Budget."

"Your grandmother is a smart woman," Buddy assured the young college grad, "and your parents don't mean what they say, they've just been poisoned from years of exposure to Credit. It makes people think they have more Income than they do, when actually they have less. Credit is wily like that." Buddy shook his head. "It's a difficult situation, and most people never get out of it, because they don't know how, but with the help of a good Budget, not all hope is lost."

Suddenly, the ground underneath them started to tremble. "Oh no," the young woman cried, "my Due Dates! I almost forgot they were on their way, I was so fascinated by your story." She grabbed for her Payment Bow and her Balance Quiver, and jumped to her feet. "Buddy, you have to help me, please. Help me fight my due dates."

Buddy beamed at the college grad and said, "I will be most honored to help you, but you have to trust me, and listen to what I say. I won't suck all the fun out of your life, but it will take some hard work and sacrifices to figure out where your Income is going and track down your runaway Expenses. We have to work together." He looked down at the college grad, who was staring at the approaching Due Dates with fear in her eyes. "Do you trust me?" he asked.

"Y... yes," she responded, preparing to notch a green number-tipped arrow to her bow.

"Okay, then let's get to work!" He moved his tired, run-down self in front of her, and gently took her bow and quiver.

As soon as he touched the Balance Quiver, green light shot out of it and engulfed him. "Buddy!" she cried, as her hand flew up to cover her eyes. The light faded, and she lowered her hands, expecting to find him gone.

Instead, he stood before her, proud and tall. His columns and rows in perfect order, and all of his lines black and solid. The Payment Bow and Balance Quiver were nowhere to be seen, but the word "Balance" were emblazoned on his chest, shimmering with green light, the amount of her remaining Income shining next to it. Strong and powerful now, he looked at her and said, "Stay here," and then marched off towards the oncoming hoard of Due Dates.

When he reached the first one, the biggest and most looming Due Date, instead of fighting it, he handed it a glowing green piece of Income. The young grad worried that Buddy was going to be ripped to shreds by the angry due date; she'd never seen anything but Income Arrows keep the Due Dates at bay, and Buddy was just standing there, face to face with the biggest, meanest Due Date, doing nothing but holding out a piece of Income. It wasn't even sharpened, for Heaven's sake.

But then, an amazing thing happened. The Due Date reached out, and took the piece of Income, and -- *poof* -- disappeared. In its place was a small, tamed Expense. Her Expenses hadn't run off after all, the grad realized, they'd been chasing her in the form of Due Dates.

Buddy the Budget reached down and scooped up the Expense, and pet it gently on the head. A light flashed, and the Expense was gone, but the word "Rent" shone on Buddy's chest under the Category "Fixed Expenses." He looked back over his shoulder at the college grad and smiled a reassuring smile, then moved to the next Due Date -- slightly smaller and less mean than the first, but not by much -- and repeated the performance.

One by one, the Due Dates disappeared, Expenses reappeared, and Buddy collected them, petted them on the heads, and added them to the appropriate categories. Pretty soon, though, the Income was gone, and the green 'Balance' on the Budget's chest was no longer glowing. There were no more pieces of Income to give to Due Dates. But by that point all of the really angry, big ones were gone. Buddy approached the smaller Due Dates and told them that there would be more Income soon, as soon as the young college grad in his care had gone out and created it.

"We didn't realize that she had a Budget looking out for her," the Due Dates said, looking past Buddy the Budget to his new Companion. "In Credit City they told us that she was trying to escape us, and so we rallied together to come after her. But if she's in your care, then we know we'll be taken care of too. We'll see you around, Buddy," they said, and turned to go, leaving behind them their tame Expense forms, all of which Buddy picked up and added to his categories.

He turned too, and headed back to his new Companion. She ran up to him and gave him a big hug. "Thank you, Buddy," she said, tears in her eyes. "I didn't know how I ever would have survived that Due Date rampage without your help."

He smiled at her, and took her hand. "We're in this together now," he said, "but I'll take good care of you." And with that, Buddy the Budget and his new Companion ("Samantha," she told him, "my name is Samantha."), turned and headed down the road toward Savings City and Pastures of Prosperity. They had a long journey ahead of them, but together, they'd make it.

To Be Continued...