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BY YUKI HAYASHI

As I write this, on the Monday that falls just days before my Thursday payroll deposit, I have no money. And when I say I have no money, I mean I have no money. I'm not talking "Dudes, we'd love to join you at Mont Tremblant but we're broke this weekend," or "Just one drink and then I've gotta go." What I mean is, if I had a screen on my forehead it would be flashing NSF, and making shrill beeping noises right now. This morning I tried to take 40\$ from the ATM, but was denied access to the less-than \$20 left in our chequing account. (Savings account? Uh, what savings account?)

But this month's rent is paid and I have enough transit tokens to last until Thursday. There's enough gas in the car to carry my mate to daycare and work and then home again with our toddler. We have plenty of frozen veggies and fresh salad greens and whole grain pasta and organic milk to get us through till payday, so this isn't a sob store. It's more like an oops-we-did-it-again story.

Meet the PUPpies We're not actually poor, by any means. But we're frequently Poor Until Payday or PUP. A professional couple with one child, we earn respectable incomes and while neither of us has ever been remotely capable of formulating a responsible family budget, we've always managed to get by. The problem is that, due to a slight, uh, you know, maxed-out credit situation, we have no access to emergency cash. So when funds run out between cheques due to car repairs or other what-the-F situations, certain PUP measures must be taken.

Here's the drill: If there's no time to pack a lunch, I don't eat lunch at all when I'm PUP. However, working in an office has its perks, namely the free coffee machine. From 9 a.m. until 5:30 p.m., I suck back four to six cups of no-charge hot chocolate. If I remember to throw a few clementines into my bag in the morning, I'm really living it up.

Other PUP office perks include: cadging leftovers from catered meetings, taking fistfuls of candy from the reception area and even grabbing antiseptic wipes from the ever-plentiful First Aid kit.

"I used to use my company credit card for everything, and write the company a cheque



Poor until payday

Forget that \$3 latte. When you're counting the days until your next cheque, there's no room for little luxuries ~ as any PUPpy will tell you

for personal charges at the end of the month," confesses Susan [names of those interviewed have been changed], 36, a Toronto-based TV host. "I used it for gas, groceries, diapers, clothing, whatever, when I was short on cash." A messy divorce and maxed-out credit cards kept Susan from dipping into her personal plastic between paycheques. The downside: outspending yourself and struggling to pay the debt off at the end of the month. Employers don't exactly let you carry a balance from month to month.

Newbie graphic designer Isabel also finds herself in lean PUP periods. "I've only been a working professional for a year, so I might be the perfect example of someone who needs to learn how to stop shopping and start saving. When my money runs low, I tend to eat less. For groceries, instead of luxurious low-fat cheeses and other more expensive light foods from Loblaws, which I prefer, I'll suck it up and hit the fatty, stale and unfresh aisles at No Frills or Price Chopper."

Twenty-nine-year-old advertising account manager Lucy, of Montreal, forgoes magazines when she's running on empty between paycheques. "I'll even eat at my parent's house to save on groceries," she says.

Advanced PUP tactics Inventive PUPpies often rely on habits learned during their university days to see them through between cheques. Cassandra, a will-paid thirty something Vancouver writer,

says she'll occasionally purge her literature and music collections, selling the bounty at her local used books and CD store. She does this when she wants something - most recently, an antique table - but doesn't have the spare cash on hand. "My friends and I often joke that if we were serious we'd rent a suburban house and run a grow-op. Now that would be the way to deal with cash flow problems," she says.

The normally easygoing Spencer, 32, a Peterborough, Ontario-born freelance graphic designer, says he's more adamant about collecting unpaid invoices from clients when times are tight. "I'm also more inclined to walk, and for longer distances. Another thing I'll do instead of missing credit card payments and damaging my credit rating, I'll take out a cash advance of \$100 and then use it to pay the same credit card. You've made your payment for the month, even if you're no further ahead," he explains.

Sometimes PUP habits grow on you, evolving from tactics born of PUP necessity to standard operating protocol. Take Isabel's fitness regimen. "I enjoy the lunchtime stretch classes at the gym near my work," she says.

"The employees are too lazy to notice that I walk in without a membership card, without paying the \$20 day fee. I breeze in every Wednesday without suspicion." She says she started out by visiting the gym as a legitimate guest of members, then paying a day rate, then skipping

that one day when broke, and then . . . not paying ever.

When all else fails, there's always the payday loan route. According to a December, 2003, report by the Ottawa-based Public Interest Advocacy Centre, about 4.8% of Canadians, or about 1.4 million people, used "alternative financial services" such as payday loans in 2001, the most recent year for which such fires are available. Payday loans may seem like a great way to tide you over, but service charges make them an option of last resort. Borrow \$300 from Money Mart (commonly regarded as the cheapest Canadian payday loan retailer) for 10 days and you'll have to repay \$332. Other payday loan outfits will expect to get \$360 to \$375.

Being poor until payday is very different from actually living close to the poverty line. It's not the results of trying to make ends meet on a minimum-wage job, but the result of poor budgeting between not-ungenerous pay cheques. ("I definitely splurge on clothes, accessories - you know, retail therapy," says Isabel.) People I spoke with all seemed to find humour in their situation, as do I in mine.

Amanda Mills (that's her real name), whose Loose Change practice in Toronto provides "financial therapy" to PUPpies and others, says the problem is more common than people realize. "I can't tell you how many people I see who don't have any savings," she exclaims. Her advice: "Identify where you spend your money ("A magazine habit can cost you \$100 a week, \$400 a month," she points out), prioritize what's essential and what's less so. Carry cash only - it's more tangible than plastic and may inspire you to spend more frugally. And set up a savings account, but don't carry a bank card for it. That way, if you want to attack your funds, you'll have to make your way to the bank in person, and hopefully you'll come to your senses before then.

Getting used to spending less can be difficult, but there's a payoff. Mills explains: "I had a latte habit that cost me \$300 a month. So I bought one cappuccino maker for my home and one for my office. Now I'm spending next to nothing on my lattes."

Sounds brill. I'll keep that in mind for my next paycheque.