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money talks

**Is your family income affecting your friendships?
Teen Vogue reports on class envy.
Artwork by Andy Warhol.**

Samantha*, 21, from Tacoma, always appeared to be one of the richest girls at her high school. She had stylish clothes, took violin lessons, and had lots of pals with fat wallets. But she was hiding a secret only a few of her close friends and teachers knew about—her mom was struggling to make ends meet after a nasty divorce. “People didn’t know my financial situation,” she says. “My sister shopped a lot, so I borrowed her clothes. It seemed like we had excess, but in the end it was my mom taking on a lot of burdens.” Samantha says blending in with her wealthy neighbors helped to increase her social status. “I think the pressure for students to fit in is a common thing. I had to act the part to keep people from thinking there was something about me that was different and so I was able to sit with the popular girls.”

At a time when the Bureau of Labor Statistics estimates that more than 9 percent of Americans are unemployed, class divisions are widening, creating tough social situations for many teens. Though it’s not commonly talked about, how much cash your parents have can often have a huge effect on your allowance,

popularity, and, more importantly, who your BFFs are.

Eighteen-year-old Tiara, from Chicago, who considers herself middle-class, agrees with Samantha. “In my high school, clothes made you more popular. If you didn’t have the right clothes or the latest brands, people would tear you down.” ▶

Sometimes in our society we equate success and popularity with high-priced items," says Variny Yim Paladino, coauthor of *The Teen Girl's Gotta-Have-It Guide to Money* (Watson-Guptill). Gossiping about who's broke and who has bank can be a favorite topic of conversation among girls, many of whom say that items like smartphones, purses, and shoes are important status symbols.

But it's not just the have-nots who worry about money. Stephanie, a 20-year-old college student from San Antonio who lives in New York City, says her family is solidly upper-class—they pay for her college, trips abroad, and living expenses—but even she feels the stress. Friends who have more disposable incomes are regularly on her to go to pricey restaurants and clubs that leave her in the red. "When you have a friend who's constantly wanting to go out for dinner every day, it puts more pressure on you," she says. "Sometimes I'll look at my credit card bill, and all those Frappuccinos and taxicab rides add up—and I'm like, I can't do

this again."

Being in a different income bracket from your friends can be tough.

Lisa*, nineteen, from Fort Lauderdale, Florida, grew up lower-class. She remembers feeling envious when her best friend got \$600 from her uncle to spend just for fun. "I was like, Whoa, can you break me off? I wasn't as fortunate as some of my friends. I've never spent more than \$20 on a pair of jeans. I wore Payless until I was fourteen. And my first bike came from a garage sale."

In contrast, Ada*, 23, from York, Pennsylvania, hit it big when a company she started in high school was purchased by a larger organization. But her net worth doesn't make her worry-free. "Just because you have something doesn't mean you don't think about it," she says. "After you get money, you have to maintain it."

Ada admits she's even embarrassed by her financial status at times. "I just don't talk about it. It is something that I wish a lot of people didn't know about, because they see me as different. I eat McDonald's. I drive a Toyota Camry. I usually stay home and cook. When people get to know me, they're like, 'You're just a normal girl.'"

Paladino says it's typical for jealousy to arise between pals with different-size bank accounts. "It is OK to feel a pang of envy when you see someone else has something that you want," she says.

"The key is trying to figure out where it stems from and learning how to manage it so that it doesn't take over your life."



CLUELESS

CATHERINE, DUCHESS OF CAMBRIDGE

Before marrying Prince William in 2011, upper-middle-class Kate Middleton was routinely identified as a "commoner."

In this 1995 comedy, rich Beverly Hills teen Cher (Alicia Silverstone) makes over transfer student Tai.



MY FAIR LADY

A snobby professor bets he can turn a Covent Garden flower merchant (Audrey Hepburn) into a high-society lady.

"Transparency is really important in friendships and relationships," adds Jessie H. O'Neill, author of *The Golden Ghetto: The Psychology of Affluence* (The Affluenza Project). "People respect honesty." After Samantha told one of her superwealthy roommates that flaunting money made her uncomfortable, she says their friendship improved. "From then on she would split meals with me, and her parents flew me up to their house for Thanksgiving. It didn't feel like charity."

O'Neill says that maintaining harmony with your pals doesn't necessarily mean that a person with more money should always foot the bill—rather that BFFs should find common interests that don't require money, like going to the beach, bicycling, or taking walks.

Most importantly, the experts stress being sensitive toward—and not judgmental of—others in different financial situations. Listening can be an integral way to understand what a friend is going through. "It is important to not assume that their experience of life is the same as yours," says L.A.-based teen therapist Sandra Dupont. "To learn more about their situation, listen carefully to what they share and follow their lead. Try asking questions about what's important to them."

If you didn't have the right clothes or the latest brands, people would tear you down

—Tiara, 18

Many girls say that after they became more honest about their financial situation—with both themselves and their friends—life improved. "I would want to be richer," Lisa admits. "If you don't have any money, you're not secure. But I still appreciate what I have."

Ada says since her money was earned through doing something she loves, she doesn't dwell on it. "I don't hang out with people based on what they have. It's not an issue. I'm focused on my business."

Though Samantha still worries about her cash flow now that she's at an Ivy League university, she's less concerned about whether or not people think she's rich or poor. "Now I'm surrounded by a new level of wealth: kids with trust funds and allowances every week. It was—and still is—very tough for me." But, she says, she's less wrapped up in pretending to be something she isn't. "I've shared my true financial situation with a core set of friends. They're extraordinary people that I value, not just monetarily but for the trust and investment we have in our friendship." —RENIQUA ALLEN

**Name has been changed.*



GOSSIP GIRL

This CW mainstay is set in the privileged Manhattan prep school world, where money equals status.

PRETTY IN PINK

In this iconic 1986 John Hughes film, a working-class girl (Molly Ringwald) struggles with her feelings for a wealthy, popular classmate.