

Amplifying Desire

Tim trudges through the door at his studio apartment on the Lower East Side of Manhattan, after his 12-hour shift at the Cheesecake Factory. As he strips off his sweaty clothes and changes into his pajamas, he notices a letter from his credit card company on the kitchen table. As he picks up the letter opener to discover what is inside the envelope, Tim instantly remembers of the last time he used his credit card and realizing that it has been maxed out. Not to his surprise, it was indeed a bill and notice from his credit card company informing him of his credit card being at its maxed limit and requesting that a payment be made to the account immediately. Finally coming to terms with his reality, Tim drops to the floor on his knees in tears as he discovers his only backup source of emergency funds has dried up due to his lack of knowledge of budgeting and keeping track of his expenses.