

PART B

What Are They Buying?

A financial literacy and personal safety workbook.

The Import Economy Series · The Dais / StorySeed · 2026

Name: _____ Date: _____

Part A — You	Part B — Others	Part C — Your Year	Summary
--------------	------------------------	--------------------	---------

THE QUESTION THIS WORKBOOK ASKS

When someone who is not your parent or guardian spends money on you consistently, what do they want back?

This is not a suspicious question. It is a financial literacy question.

Parents spend money on you because they are responsible for you.

Everyone else is making a choice. Understanding why they made it keeps you safe.



What Has This Person Spent on You?

One person outside your immediate family.

Who is this person / how you know them:

How long have you known them:

WHAT THEY GAVE / PAID FOR	WHEN	APPROX. VALUE \$
		\$
		\$
		\$
		\$
		\$
		\$

		\$
		\$
TOTAL THIS PERSON HAS SPENT ON ME		\$

2

Can They Actually Afford This?

Not rude. Math.

LOOK UP THEIR SALARY

Go to bls.gov/ooh or Google: '[their job title] average salary Colorado Springs'

Their job or how they describe making money:

THEIR INCOME	THE MATH
Average annual salary (look it up): \$ _____	Monthly income (annual ÷ 12): \$ _____ / month
Total they spent on me (from Step 1): \$ _____	That is ____% of their monthly income. (amount ÷ monthly income × 100)

WHAT THE PERCENTAGE TELLS YOU

Under 5% — within normal range for someone who genuinely cares about you.

5-15% — notable. Worth paying attention to. What is it connected to?

Over 15% consistently — this is a signal worth taking seriously.

Nobody spends that much on someone they barely know without expecting something in return.

What does this person seem to want from me?

Have they ever made me feel like I owe them something?

If I said 'no thank you' to a gift, how would they react?

THE 'NO THANK YOU' TEST

Genuine generosity does not come with strings.

! If saying no to a gift or spending time together feels risky: that is not generosity.

! That is a transaction you did not agree to.

3

What It Feels Like vs. What It Actually Is

Grooming starts with someone who seems to really understand you.

WHAT IT FEELS LIKE	WHAT IT ACTUALLY IS
"Someone finally gets me"	They are listening for what you are missing so they can provide it deliberately
"They treat me better than people my age"	They are building a comparison that slowly isolates you from your peers
"They give without asking for anything"	The ask comes later, after the gift creates a sense of obligation
"They are the only one who really listens"	Isolation from other support systems is deliberate, not a coincidence
"They talk to me like an adult"	Flattery designed to make you feel special and more mature than you are
"Our relationship is special and private"	Secrecy is not romantic. It is a warning sign.
"My parents would not understand"	This means: do not tell the people responsible for keeping you safe

GREEN FLAGS – THESE SUGGEST GENUINE CARE

<input type="checkbox"/>	They know and have met my parents or guardians
<input type="checkbox"/>	They would be comfortable if my parents knew everything about our relationship
<input type="checkbox"/>	They have never asked me to keep anything secret from my family
<input type="checkbox"/>	They encourage me to spend time with friends and family, not just them
<input type="checkbox"/>	If I said no to something, I am confident they would accept it without being upset
<input type="checkbox"/>	The amount they spend makes sense given what they do for a living

Green flags I checked: _____ out of 6

WARNING FLAGS – TALK TO A TRUSTED ADULT IF YOU CHECK ANY OF THESE

<input type="checkbox"/>	They have asked me to keep our relationship or conversations secret
<input type="checkbox"/>	They have said my parents or friends would not understand

<input type="checkbox"/>	They get upset, withdraw, or pressure me when I say no to something
<input type="checkbox"/>	They have sent me sexual messages, images, or asked for photos
<input type="checkbox"/>	They spend money on me that does not match what they say they earn
<input type="checkbox"/>	I met them online and we have never met in person with other people present
<input type="checkbox"/>	I feel like I would owe them something if I stopped talking to them
<input type="checkbox"/>	They have tried to turn me against my family or closest friends
<input type="checkbox"/>	Something feels off but I cannot explain why

Warning flags I checked: _____ out of 9

4

You Are Not in Trouble. You Have Options.*If something made you think of a real situation — read this.***Accepting a gift does not mean you agreed to anything else.***You cannot owe someone access to your body. Not for gifts. Not for money. Not for anything.***THE SENTENCE THAT STARTS THE CONVERSATION**

"There is someone who has been giving me things and I am not sure what they want.

Can I talk to you about it?"

That is enough. A trusted adult — parent, counselor, teacher, coach — can help.

You do not have to have all the answers before you start the conversation.

NATIONAL TRAFFICKING HOTLINE**1-888-373-7888**

Text HELP to 233733 · 24 hours · Confidential

CRISIS TEXT LINE**Text HOME to 741741**

Free · Confidential · 24 hours · Real person responds

THE LAST THING

You did the math in Part A. You know what you cost.

You know what it means when someone is spending money that does not add up.

You are not paranoid for asking questions.

You are just someone who knows what they are worth. That is the whole lesson.