How important is STATUS?

What happens to people who place too much importance on status, or the standing they have in a group? In “The Necklace,” you’ll meet Madame Loisel, an unforgettable character whose pursuit of status costs her more than she could ever have imagined.

Triplet Connection

Like Madame Loisel, some people think material possessions are the key to status. However, buying all of the latest sought-after status symbols is a quick way to exceed one’s budget. After “The Necklace,” you’ll read a magazine article and view an advertisement that explore the topics of overspending and debt.
Complete the activities in your Reader/Writer Notebook.
She was one of those pretty and charming girls, born, as if by an accident of fate, into a family of clerks. With no dowry, no prospects, no way of any kind of being met, understood, loved, and married by a man both prosperous and famous, she was finally married to a minor clerk in the Ministry of Education.

She dressed plainly because she could not afford fine clothes, but was as unhappy as a woman who has come down in the world; for women have no family rank or social class. With them, beauty, grace, and charm take the place of birth and breeding. Their natural poise, their instinctive good taste, and their mental cleverness are the sole guiding principles which make daughters of the common people the equals of ladies in high society.

She grieved incessantly, feeling that she had been born for all the little niceties and luxuries of living. She grieved over the shabbiness of her apartment, the dinginess of the walls, the worn-out appearance of the chairs, the ugliness of the draperies. All these things, which another woman of her class would not even have noticed, gnawed at her and made her furious. The sight of the little Breton girl who did her humble housework roused in her disconsolate regrets and wild daydreams. She would dream of silent chambers, draped with Oriental tapestries and lighted by tall bronze floor lamps, and of two handsome butlers in knee breeches, who, drowsy from the heavy warmth cast by the central stove, dozed in large overstuffed armchairs. 

1. *Breton* (brō’t’n): from Brittany, a region in northwestern France.

### Analyze Visuals

Examine the portrait on page 225. What social class do you think the woman belongs to? Identify the details that helped you draw this inference.

**prospects** (prōs’pēkts’) *n.* chances or possibilities, especially for financial success

**incessantly** (i-nĕs’ənt-ē) *adv.* without interruption; continuously

### MAKE INFERENCES

Consider what you learn about Madame Loisel’s situation in lines 11–20. Why do you think she feels the way she does?
She would dream of great reception halls hung with old silks, of fine furniture filled with priceless curios, and of small, stylish, scented sitting rooms just right for the four o’clock chat with intimate friends, with distinguished and sought-after men whose attention every woman envies and longs to attract.

When dining at the round table, covered for the third day with the same cloth, opposite her husband, who would raise the cover of the soup tureen, declaring delightedly, “Ah! A good stew! There’s nothing I like better . . .” she would dream of fashionable dinner parties, of gleaming silverware, of tapestries making the walls alive with characters out of history and strange birds in a fairyland forest; she would dream of delicious dishes served on wonderful china, of gallant compliments whispered and listened to with a sphinxlike smile as one eats the rosy flesh of a trout or nibbles at the wings of a grouse.

She had no evening clothes, no jewels, nothing. But those were the things she wanted; she felt that was the kind of life for her. She so much longed to please, be envied, be fascinating and sought after.

She had a well-to-do friend, a classmate of convent-school days whom she would no longer go to see, simply because she would feel so distressed on returning home. And she would weep for days on end from vexation, regret, despair, and anguish.

Then one evening, her husband came home proudly holding out a large envelope.

“Look,” he said, “I’ve got something for you.”

She excitedly tore open the envelope and pulled out a printed card bearing these words:

“The Minister of Education and Mme. Georges Ramponneau beg M. and Mme. Loisel to do them the honor of attending an evening reception at the Ministerial Mansion on Friday, January 18.”

Instead of being delighted, as her husband had hoped, she scornfully tossed the invitation on the table, murmuring, “What good is that to me?”

“But, my dear, I thought you’d be thrilled to death. You never get a chance to go out, and this is a real affair, a wonderful one! I had an awful time getting a card. Everybody wants one; it’s much sought after, and not many clerks have a chance at one. You’ll see all the most important people there.”

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2. sphinxlike: mysterious (from the Greek myth of the sphinx, a winged creature that killed those who could not answer its riddle).

3. Mme. Georges Ramponneau (zhôrzh’ rā-pō-nō’): Mme. is an abbreviation for Madame (ma-dam’), a title of courtesy for a French married woman.

4. M. and Mme. Loisel (lō-zēl’): M. is an abbreviation for Monsieur (ma-syō’), a title of courtesy for a Frenchman.
She gave him an irritated glance and burst out impatiently, “What do you think I have to go in?”

He hadn’t given that a thought. He stammered, “Why, the dress you wear when we go to the theater. That looks quite nice, I think.”

He stopped talking, dazed and distracted to see his wife burst out weeping. Two large tears slowly rolled from the corners of her eyes to the corners of her mouth; he gasped, “Why, what’s the matter? What’s the trouble?”

By sheer will power she overcame her outburst and answered in a calm voice while wiping the tears from her wet cheeks:

“Oh, nothing. Only I don’t have an evening dress and therefore I can’t go to that affair. Give the card to some friend at the office whose wife can dress better than I can.”

He was stunned. He resumed. “Let’s see, Mathilde. 5 How much would a suitable outfit cost—one you could wear for other affairs too—something very simple?”

She thought it over for several seconds, going over her allowance and thinking also of the amount she could ask for without bringing an immediate refusal and an exclamation of dismay from the thrifty clerk.

Finally, she answered hesitatingly, “I’m not sure exactly, but I think with four hundred francs 6 I could manage it.”

---

5. Mathilde (mā-těl’d’).
6. francs (frängks): The franc was the basic monetary unit of France.
He turned a bit pale, for he had set aside just that amount to buy a rifle so that, the following summer, he could join some friends who were getting up a group to shoot larks on the plain near Nanterre.7

However, he said, “All right. I’ll give you four hundred francs. But try to get a nice dress.”

As the day of the party approached, Mme. Loisel seemed sad, moody, and ill at ease. Her outfit was ready, however. Her husband said to her one evening, “What’s the matter? You’ve been all out of sorts for three days.”

And she answered, “It’s embarrassing not to have a jewel or a gem—nothing to wear on my dress. I’ll look like a pauper: I’d almost rather not go to that party.”

He answered, “Why not wear some flowers? They’re very fashionable this season. For ten francs you can get two or three gorgeous roses.”

She wasn’t at all convinced. “No. . . . There’s nothing more humiliating than to look poor among a lot of rich women.”

But her husband exclaimed, “My, but you’re silly! Go see your friend Mme. Forestier8 and ask her to lend you some jewelry. You and she know each other well enough for you to do that.”

She gave a cry of joy, “Why, that’s so! I hadn’t thought of it.”

The next day she paid her friend a visit and told her of her predicament. Mme. Forestier went toward a large closet with mirrored doors, took out a large jewel box, brought it over, opened it, and said to Mme. Loisel, “Pick something out, my dear.”

At first her eyes noted some bracelets, then a pearl necklace, then a Venetian cross, gold and gems, of marvelous workmanship. She tried on these adornments in front of the mirror, but hesitated, unable to decide which to part with and put back. She kept on asking, “Haven’t you something else?”

“Oh, yes, keep on looking. I don’t know just what you’d like.”

All at once she found, in a black satin box, a superb diamond necklace; and her pulse beat faster with longing. Her hands trembled as she took it up. Clasping it around her throat, outside her high-necked dress, she stood in ecstasy looking at her reflection.

Then she asked, hesitatingly, pleading, “Could I borrow that, just that and nothing else?”

“Why, of course.”

She threw her arms around her friend, kissed her warmly, and fled with her treasure.

The day of the party arrived. Mme. Loisel was a sensation. She was the prettiest one there, fashionable, gracious, smiling, and wild with joy. All the

7. Nanterre (nän-tär’): a city of north central France.
8. Forestier (fôr-sē’-tyā’).
men turned to look at her, asked who she was, begged to be introduced. All the Cabinet officials wanted to waltz with her. The minister took notice of her.

She danced madly, wildly, drunk with pleasure, giving no thought to anything in the triumph of her beauty, the pride of her success, in a kind of happy cloud composed of all the adulation, of all the admiring glances, of all the awakened longings, of a sense of complete victory that is so sweet to a woman’s heart.

She left around four o’clock in the morning. Her husband, since midnight, had been dozing in a small empty sitting room with three other gentlemen whose wives were having too good a time.

He threw over her shoulders the wraps he had brought for going home, modest garments of everyday life whose shabbiness clashed with the stylishness of her evening clothes. She felt this and longed to escape, unseen by the other women who were draped in expensive furs.

adulation (ə-lə′shən)
n. excessive praise or flattery


In your opinion, how well does this painting reflect the setting of the party? Describe the details that influenced your opinion.
Loisel held her back.
“Hold on! You’ll catch cold outside. I’ll call a cab.”
But she wouldn’t listen to him and went rapidly down the stairs. When they were on the street, they didn’t find a carriage; and they set out to hunt for one, hailing drivers whom they saw going by at a distance.

They walked toward the Seine, disconsolate and shivering. Finally on the docks they found one of those carriages that one sees in Paris only after nightfall, as if they were ashamed to show their drabness during daylight hours.

It dropped them at their door in the Rue des Martyrs, and they climbed wearily up to their apartment. For her, it was all over. For him, there was the thought that he would have to be at the Ministry at ten o’clock.

Before the mirror, she let the wraps fall from her shoulders to see herself once again in all her glory. Suddenly she gave a cry. The necklace was gone.

Her husband, already half-undressed, said, “What’s the trouble?”

She turned toward him despairingly, “I . . . I . . . I don’t have Mme. Forestier’s necklace.”

“What! You can’t mean it! It’s impossible!”
They hunted everywhere, through the folds of the dress, through the folds of the coat, in the pockets. They found nothing.

He asked, “Are you sure you had it when leaving the dance?”
“Yes, I felt it when I was in the hall of the Ministry.”
“But if you had lost it on the street, we’d have heard it drop. It must be in the cab.”

“Yes. Quite likely. Did you get its number?”
“No. Didn’t you notice it either?”
“No.”

They looked at each other agast. Finally Loisel got dressed again.
“I’ll retrace our steps on foot,” he said, “to see if I can find it.”
And he went out. She remained in her evening clothes, without the strength to go to bed, slumped in a chair in the unheated room, her mind a blank.

Her husband came in about seven o’clock. He had had no luck.
He went to the police station, to the newspapers to post a reward, to the cab companies, everywhere the slightest hope drove him.

That evening Loisel returned, pale, his face lined; still he had learned nothing.

“We’ll have to write your friend,” he said, “to tell her you have broken the catch and are having it repaired. That will give us a little time to turn around.”

She wrote to his dictation.

**disconsolate**
(dɪs-kənˈsoʊ-lɪt) adj.
extremely depressed or dejected

**aghast**
(ə-gāst) adj.
filled with shock or horror

At the end of a week, they had given up all hope.

And Loisel, looking five years older, declared, “We must take steps to replace that piece of jewelry.”

The next day they took the case to the jeweler whose name they found inside. He consulted his records. “I didn’t sell that necklace, madame,” he said. “I only supplied the case.”

Then they went from one jeweler to another hunting for a similar necklace, going over their recollections, both sick with despair and anxiety.

They found, in a shop in Palais Royal, a string of diamonds which seemed exactly like the one they were seeking. It was priced at forty thousand francs. They could get it for thirty-six.

They asked the jeweler to hold it for them for three days. And they reached an agreement that he would take it back for thirty-four thousand if the lost one was found before the end of February.

Loisel had eighteen thousand francs he had inherited from his father. He would borrow the rest.

He went about raising the money, asking a thousand francs from one, four hundred from another, a hundred here, sixty there. He signed notes, made ruinous deals, did business with loan sharks, ran the whole gamut of moneylenders. He compromised the rest of his life, risked his signature without knowing if he’d be able to honor it, and then, terrified by the outlook for the future, by the blackness of despair about to close around him, by the prospect of all the privations of the body and tortures of the spirit, he went to claim the new necklace with the thirty-six thousand francs which he placed on the counter of the shopkeeper.

When Mme. Loisel took the necklace back, Mme. Forestier said to her frostily, “You should have brought it back sooner; I might have needed it.”

She didn’t open the case, an action her friend was afraid of. If she had noticed the substitution, what would she have thought? What would she have said? Would she have thought her a thief?

Mme. Loisel experienced the horrible life the needy live. She played her part, however, with sudden heroism. That frightful debt had to be paid. She would pay it. She dismissed her maid; they rented a garret under the eaves.

She learned to do the heavy housework, to perform the hateful duties of cooking. She washed dishes, wearing down her shell-pink nails scouring the grease from pots and pans; she scrubbed dirty linen, shirts, and cleaning rags which she hung on a line to dry; she took the garbage down to the street each morning and brought up water, stopping on each landing to get her breath. And, clad like a peasant woman, basket on arm, guarding sou by sou her scanty allowance, she bargained with the fruit dealers, the grocer, the butcher, and was insulted by them.

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11. sou (so): a French coin of small value.
Each month notes had to be paid, and others renewed to give more time. Her husband labored evenings to balance a tradesman’s accounts, and at night, often, he copied documents at five sous a page. And this went on for ten years. Finally, all was paid back, everything including the exorbitant rates of the loan sharks and accumulated compound interest.
Mme. Loisel appeared an old woman, now. She became heavy, rough, harsh, like one of the poor. Her hair untended, her skirts askew, her hands red, her voice shrill, she even slopped water on her floors and scrubbed them herself. But, sometimes, while her husband was at work, she would sit near the window and think of that long-ago evening when, at the dance, she had been so beautiful and admired.

What would have happened if she had not lost that necklace? Who knows? Who can say? How strange and unpredictable life is! How little there is between happiness and misery!

Then one Sunday when she had gone for a walk on the Champs Élysées to relax a bit from the week’s labors, she suddenly noticed a woman strolling with a child. It was Mme. Forestier, still young-looking; still beautiful, still charming.

Mme. Loisel felt a rush of emotion. Should she speak to her? Of course. And now that everything was paid off, she would tell her the whole story. Why not?

She went toward her. “Hello, Jeanne.”

The other, not recognizing her, showed astonishment at being spoken to so familiarly by this common person. She stammered. “But . . . madame . . . I don’t recognize . . . You must be mistaken.”

“No, I’m Mathilde Loisel.”

Her friend gave a cry, “Oh, my poor Mathilde, how you’ve changed!”

“Yes, I’ve had a hard time since last seeing you. And plenty of misfortunes—and all on account of you!”

“Of me . . . How do you mean?”

“Do you remember that diamond necklace you loaned me to wear to the dance at the Ministry?”

“Yes, but what about it?”

“Well, I lost it.”

“You lost it! But you returned it.”

“I brought you another just like it. And we’ve been paying for it for ten years now. You can imagine that wasn’t easy for us who had nothing. Well, it’s over now, and I am glad of it.”

Mme. Forestier stopped short, “You mean to say you bought a diamond necklace to replace mine?”

“Yes. You never noticed, then? They were quite alike.”

And she smiled with proud and simple joy.

Mme. Forestier, quite overcome, clasped her by the hands. “Oh, my poor Mathilde. But mine was only paste. Why, at most it was worth only five hundred francs!”


13. paste: a hard, glassy material used in making imitation gems.
Comprehension
1. **Recall** Why is Madame Loisel discontented at the beginning of the story?
2. **Recall** What causes the change in the Loisels’ financial situation?
3. **Summarize** What twist occurs at the end of the story?

Literary Analysis
4. **Make Inferences** Review the inferences you wrote down during reading. How much do you think Madame Loisel has changed by the time the story ends?
5. **Analyze Irony** Situational irony occurs when a character—or the reader—expects one thing to happen but something entirely different occurs. What is ironic about the ending of “The Necklace”?
6. **Compare and Contrast Characters** Does Monsieur Loisel long for status as desperately as his wife does? Cite evidence to support your opinions.
7. **Interpret Motivation** Consider what you know about the characters’ feelings and goals. For each action described in the chart shown, decide on the character’s motivation.

<table>
<thead>
<tr>
<th>Action</th>
<th>Motivation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mme. Loisel weeps when she receives the invitation (line 60)</td>
<td></td>
</tr>
<tr>
<td>Mme. Loisel borrows jewelry rather than wear flowers. (line 109)</td>
<td></td>
</tr>
<tr>
<td>Monsieur Loisel advises his wife not to tell her friend about the lost necklace. (line 166–167)</td>
<td></td>
</tr>
</tbody>
</table>
8. **Analyze Point of View** For most of “The Necklace,” the narrator focuses on Madame Loisel’s thoughts and feelings. However, since this story is told from the third-person omniscient point of view, the narrator also relays the thoughts of Monsieur Loisel. Did knowing Monsieur Loisel’s inner thoughts affect your opinion of Madame Loisel? Explain your answer.

9. **Evaluate** Reread lines 199–201. Do you agree that Madame Loisel shows heroism in paying off her debt? Find examples to support your opinion.

Literary Criticism
10. **Critical Interpretations** The literary critic Edward D. Sullivan declared that “The Necklace” is not just a story pointing to a moral, such as “Honesty is the best policy,” but a story showing that in people’s lives “blind chance rules.” Do you agree or disagree with Sullivan’s argument? Cite evidence to support your opinion.

**How important is STATUS?**

What would you give up in order to pursue popularity?
Vocabulary in Context

VOCABULARY PRACTICE
For each item, choose the word from the list that relates in meaning.

1. dejected, miserable, low  
2. irritation, displeasure, anger  
3. opportunities, possibilities, chances  
4. range, extent, scope  
5. praise, worship, adoration  
6. horrified, dismayed, appalled  
7. loss, damage, hardship  
8. slanting, sideways, crooked  
9. beggar, debtor, have-not  
10. steadily, ceaselessly, perpetually

ACADEMIC VOCABULARY IN SPEAKING
- complex  - device  - evaluate  - interact  - perspective

Madame Loisel and Mme. Forestier interact only three times in this story. With a partner, discuss the ways in which the two women interact. If either of them had acted or responded differently, how would the story have changed? Use at least one Academic Vocabulary word in your discussion.

VOCABULARY STRATEGY: THE LATIN WORD ROOT spec
The word prospect contains the Latin root spec or spect, which means “look” or “see.” How is the root reflected in the meanings of the other words in the word family shown on the right?

PRACTICE This chart lists two additional roots and example words from “The Necklace.” Use the roots and context clues to figure out the meanings of the underlined words.

<table>
<thead>
<tr>
<th>Root</th>
<th>Meaning</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>dict</td>
<td>speak</td>
<td>dictation (line 168)</td>
</tr>
<tr>
<td>grat</td>
<td>thanks</td>
<td>gracious (line 115)</td>
</tr>
</tbody>
</table>

1. The courtroom was silent as the judge announced the verdict.
2. The actress expressed gratitude in her acceptance speech.
3. The confused defendant contradicted his earlier testimony.
4. What an ingrate! Sam didn’t acknowledge our gift.
5. The subjects were afraid to defy the king’s edict.
Conventions in Writing

◆ GRAMMAR AND STYLE: Vary Sentence Beginnings

Review the Grammar and Style note on page 230. Like Maupassant, you can vary your sentence beginnings to add interest to your writing. Keep the following techniques in mind when you respond to the writing prompt below.

1. Avoid using too many pronouns and articles. Don’t fall into the trap of beginning all your sentences with the words he, she, it, and the.

2. Use words, phrases, and clauses that let readers know when, where, or how. By using a variety of words, phrases, and clauses, Maupassant added descriptive details and avoided repetitive beginnings. Here are two examples:

Finally, she answered hesitatingly . . . (line 74)
As the day of the party approached, Mme. Loisel seemed sad . . . (line 81)

Notice how the revisions in blue improve the rhythm and flow of this first draft.

STUDENT MODEL

Before the necklace is lost,
\[The Loisels do not have a good marriage. Madame Loisel treats her husband
\[Without a care for his feelings. At the party,
\[poorly. She frequently snaps at him. She ignores him at the party.
\[However, Sensitive to her needs, He seems to always dote on her. He does everything she wants.

READING-WRITING CONNECTION

Increase your understanding of “The Necklace” by responding to this prompt. Then use the revising tip to improve your writing.

WRITING PROMPT

Short Response: Analyze Characters
How would you characterize the relationship between Monsieur and Madame Loisel at the beginning of the story? Using examples from the text, write one or two paragraphs to describe their marriage. Include details that show how they treat each other.

REVISING TIP

Review your response. Did you vary the beginnings and structure of your sentences to create a smooth writing style? If not, revise your response to add variation to your sentences.
In “The Necklace,” the Loisels borrow and buy their way into years of debt. Unfortunately, in their desire to achieve status, some teens today are falling into a similar cycle.

Been shopping lately? No matter which income bracket teens fall into, their general attitude stays the same: spend, don’t save. On average, teens spend $100 a week on entertainment, clothing, and food. Perhaps this is why they’re becoming the new target group of credit card marketers.

Pay or Play
While many teens might find the lure of a credit card to be irresistible, spending comes with a price. More and more often, young people are joining the ranks of those in debt.

What’s the cause for this? Teens are often pressured to wear the same clothes, buy the same music, and own the same products. The credit card industry feeds off of this need to consume by offering credit cards to those who are barely out of high school.

Since most 18-year-olds are still unfamiliar with handling their personal finances, many don’t pay their credit card bills on time, if at all. The result is a rapid build-up of debt.

Incentives for Saving
To help curb this financial downward spiral, one city has even established a “financial literacy” program. The Private Industry Council of Milwaukee County launched the pilot program, aimed at central-city teens. The training that teens receive through the program encourages them to save and instructs them in how to open a bank account.

Payoff
Learning to handle money responsibly early on can reap great rewards down the line. Not only does it contribute to a person’s peace of mind to know that he or she is financially secure, but it also helps to establish a good credit record. So count your pennies, and avoid becoming one of the many Americans who are currently in debt.

### Convenient or Costly?

The chart shows how credit card charges can accumulate, assuming you miss three monthly payments.

<table>
<thead>
<tr>
<th>Item</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>VIDEO GAME</td>
<td>$40.00</td>
</tr>
<tr>
<td>CLOTHES</td>
<td>$100.00</td>
</tr>
<tr>
<td>LUNCH</td>
<td>$28.00</td>
</tr>
<tr>
<td>Original total due:</td>
<td>$168.00</td>
</tr>
<tr>
<td>Credit card late fees and finance charges:</td>
<td>$83.00</td>
</tr>
<tr>
<td>Credit card total due:</td>
<td>$251.00</td>
</tr>
</tbody>
</table>
Triplet Connection
The magazine article you just read explores teenagers’ spending habits, but teens aren’t alone in taking on too much debt. Many adults also struggle to pay for financed purchases. Credit-counseling agencies, such as the one advertised on this flier, claim to help consumers make wiser spending decisions and ultimately get out of debt.

Is DEBT dragging you down?
Take back control of your life and your money today . . . it’s FREE!
Call the Consumer Debt Hotline at 555-8753

1. **INFER**
   In this image, what metaphor is used to represent debt? To what is debt being compared?

2. **ANALYZE**
   What do the background images represent?

3. **CONNECT**
   How does this flier affect your thoughts about extravagant purchases?
Texas Assessment Practice: Short Answer

**LITERARY SELECTION: “THE NECKLACE”**

Certain Texas assessment questions ask you about the changes that characters undergo in a literary text. To strengthen your understanding of character and plot development, apply the strategies below as you respond to the short-answer question.

**STRATEGIES IN ACTION**
1. Clearly state the nature of Madame Loisel’s change.
2. Supply evidence of Madame Loisel’s perspective or attitude both before and after the change.
3. Remember that evidence from the text can take the form of a direct quotation, a paraphrase, or a specific synopsis.

How did Madame Loisel’s perspective and attitude about life change over the ten years she spent repaying her debt? Support your answer with evidence from the story.

**EXPOSITORY SELECTION: “SPENDING SPREE”**

Making inferences as you read is an important skill that you will be tested on in Texas assessments. Practice this skill by answering the short-answer question below.

**STRATEGIES IN ACTION**
1. An inference is a conclusion you draw from the text that goes beyond what the text is saying.
2. Reread the article and consider what advantages might come from not having debts to pay back.
3. Use evidence from the text to support your ideas.

What benefits can a debt-free life offer you as you get older? Support your answer with evidence from the magazine article.

**LITERARY AND EXPOSITORY CROSS-OVER QUESTION**

Texas assessments may ask you to identify thematic connections between literary and expository texts. Practice this valuable skill by applying the following question to “The Necklace” and “Spending Spree.”

**STRATEGIES IN ACTION**
1. First, consider examples from real life as you formulate an answer. Why do people you know borrow money?
2. Try to make a generalization that relates to both Madame Loisel and the teens.
3. Make sure that you include evidence from both texts to support your ideas.

What causes both Madame Loisel and the teens mentioned in “Spending Spree” to borrow more than they can afford to repay? Support your answer with evidence from both selections.