

## INSUFFICIENT FUNDS

by Molly Wu

**GENRE:** Dramatic monologue

**SYNOPSIS:** Facing a tough economy with an empty bank account, a single mother struggles for faith in the holiday season.

**DIRECTOR'S TIP:** The tone of the piece is important; CORI can't come across as either glib or ungrateful for her loved ones' Christmas cards, but warm holiday wishes simply aren't cutting it in her present state of need.

**TIME:** 4 minutes

**CAST BREAKDOWN:** 1F

**THEME:** Christmas; Faith; Christian Living

**SCRIPTURE REFERENCE:** Philemon 4:6-7

**CHURCH YEAR SEASON:** Any

**SUGGESTED USE:** Sermon starter, worship service

**CHARACTERS:**  
CORI

**PROPS:** A single chair and a stack of mail, including a couple of colored Christmas card envelopes and an overdraft notice.

**COSTUMES:** Contemporary

**SOUND:** Wireless microphone (optional)

**LIGHTING:** General stage

**SETTING:** Unspecified

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*Lights up on CORI, who sits in the chair with a handful of mail.*

**CORI:** The mail just came. Emma ran out to give the postman her 'letter to Santa', and brought back an armful.

*She holds up the stack of mail with a look of mild distaste. Flipping through a couple of Christmas card envelopes:*

Don't really need to open most of these. *(holding up a red envelope)* Cleveland, Ohio. That'll be Uncle Jack and Aunt Debbie, probably a picture of a sheep standing by a manger, "Merry Christmas, wish 'ewe' were here."

*Holds up a green envelope.*

Gramma and Grampa, *(shakes the envelope and nods, satisfied)* a thirty dollar gift card to the Olive Garden.

*She sets these aside, leaving a single white business envelope, which she stares at hollowly, her expression sobering.*

Don't need to open this one, either. A little holiday message from the bank. *(running her finger distantly along the seam)* Perforated edge means it's an overdraft notice.

*She sighs and slumps forward, her head in her hands.*

I could call and see how far in the negative we are, but what difference does it make? Unless they accept payment in the form of Olive Garden gift cards, we're outta luck. Maybe I should try that—who knows—the bank president might enjoy a nice chicken parmigiana and endless breadsticks...

Somehow I doubt that's what Emma's asking Santa for.

*Beat.*

I don't know how to tell my little girl that she won't have any presents under the tree this year. Don't how to tell her that there won't be any tree.

Because a five year old girl doesn't understand about lay-offs and bad economies. I barely understand it myself. Temp agencies and classified listings and job search websites---nobody's calling me back. The only people that seem to remember my number are the bill collectors. *(darkly)* At least that'll end when the phone gets cut off.

*Looks heavenward.*

I know You're never late, Lord. But You sure pass up a lot of chances to be early.