

Two Minute Challenge: Employee Discount

Your student loans do not cover the entire cost of college for you. While your parents would like to help, they just cannot do any more right now. In order to pay your bills, you get a job at one of the local campus bookstores. The job pays well, but you are still not making enough to pay all of your expenses. The best part of this job is that you get a 50% discount on all merchandise. This really helps you out, and while you won't have any money for social activities, you might break even. Early in the semester, a few classmates approach you with an offer: they will pay you 75% of the total cost of their books if you purchase their books using your discount. If you do this, you will be able to pay your bills and have a little extra spending money. What do you do?

Issues	Rules and Regulations	Questions
Self survival – finding ways to pay for a necessity	Are there any state or local laws the prohibit using your employee discount for others?	How will this affect your classmates who have asked you? Will this negatively impact your friendship if you don't go through with it? If you do go through with it?
Responsibilities to employer	Does your employer have any rules regarding the use of your employee discount?	Are there any other ways to make your tuition payments? Can you speak with a school counselor about making a tuition payment plan? Can you find university owned housing that might cost less? Can you find an additional job? Are there grants you can apply for?
Alternative ways of finding income	What is the likelihood of getting caught?	How will this affect your employer?
Integrity	If caught, what will the likely consequences be? Termination? Job reference? Discount?	How will this affect your employment?
Cost to community		Will you fall behind on making your tuition payments? Housing payments?
Difference between necessities and luxuries		What role do ethics have when you are fighting for a necessity, such as higher education? What if it was for food? What if it was for healthcare?
		Is this stealing if your classmates are still paying 50% to your employer (and 25% to you)? If so, who is stealing from whom?



Resources	Options
Friends and Family	Agree to deal with classmates
Employer	Tell employer
School counselor	Don't tell employer
Your values/moral compass	Refuse deal and hope to make due
	Find alternative methods of making more money
	Attempt to negotiate payments so as to ease the pressure and ensure your continued education
	Attempt to work with employer to get higher pay

Takeaway Lessons:

Potential financial problems vs. employment stability + employer's interests + interests of fellow employees.