

## **EXAMPLE SHORT FICTION STORY BASED ON RESEARCH**

**Prompt:** Write a story about a topic of interest to you that focuses on an issue in current events. Show the challenges that were faced and how they were resolved. Make sure that the story contains at least five paragraphs and all the elements of a story. Also include at least six pieces of dialogue. Provide at least three references in a reference list and three footnotes. Use the APA style.

TITLE OF THE STORY: Winning the Lottery: A Boon or a Curse?

Winning the Lottery: A Boon or a Curse?

John Brewer

Central High School

Mrs. Martino

Civics & Government

15 October 2018

## Winning the Lottery: A Boon or a Curse?

"I wish I could win the lottery!" Laura exclaimed to her grandmother Clara. "Just think: two- and-a-half million dollars. I could finally get some decent clothes. I could buy a car. I could even go to college!" Hearing this, her grandmother said, "Honey, that's more money than you can even *imagine*. Are you sure that would be a good thing?" Laura quickly replied, "I can imagine a *lot* of money." She sounded a little sarcastic. Clara then said, "No, seriously, sweetheart. A lot of people who have won the lottery ended up being very unhappy."<sup>1</sup> Laura finally replied, "Oh, Grandma, don't worry, I've never even bought a lottery ticket, so I'm not in any danger of becoming unhappy, any more than I already am." With those words, Laura thought she had indicated she was done with that conversation.

However, Grandma Clara wanted to continue the conversation about the lottery. She next reported, "There was a show just last week about this poor man who won over \$25 million from the lottery. Can you imagine that? He bought a jet and racehorses and sports cars and houses, and he spent or lost all of his money in a few years. Do you know where he ended up living? Laura, are you listening to me?!" Startled, Laura looked at her grandmother. "Yes, Grandma, so tell me, where did he end up living?" Clara replied, "In a storage unit!<sup>2</sup> A metal room without any windows. How would you like to end up like that?"

Secretly, Clara knew that this conversation about winning the lottery was ironic because for the last three months she had been holding onto a winning PowerBall ticket that was worth \$50,000. The expiration date was November 21st, and today was November 20th. Obviously, for all the reasons she had been reciting to Laura, Clara was terrified to redeem it. To make matters worse, Laura had been looking up lottery information on the

---

<sup>1</sup> Bittette, 2016, p. 1

<sup>2</sup> Ugel, 2007, p. 93

Internet. She found out that the odds of winning her \$2.5 million were pretty small: 1 in 292 million. Laughing out loud, she said to her grandma, "Why do you think they call the lottery a stupidity tax?!"<sup>3</sup> Of course, that made Clara feel even worse. Her granddaughter was calling her stupid for buying the secret ticket. How could she admit the truth?

Thinking about what Laura had told her about winning the lottery, Clara asked for more information by saying, "Now just hold on a second, Laura. Would you really spend your lottery winnings to go to college? I mean, of course, just supposing you actually won some money." In response, Laura looked directly at her and said, "You *bet* I would, Grandma! My dream is to go to college some day. Why are you asking me that now after all the scary stuff you told me about people who win the lottery?" Clara next replied, "Well, maybe winning the lottery is not quite as scary as I was making it out to be. Go bring me my purse! I need to catch the bus downtown." Although she was still nervous about collecting the \$50,000, she told herself it was the right thing to do for her granddaughter. After all, she would not be spending the money on herself.

On the bus, Clara wondered how much money she would actually collect. Certainly, she would have to pay federal and state withholding taxes on the income from the lottery. She knew that she had a low income, so that would help. She knew that the tax in Ohio, where they lived, was only 4%<sup>4</sup> so that was a comforting thought. After working with the lottery people, Grandma Clara was presented with a check for a little more than \$35,000. She was excited, but she was also worried. She had never held that much money in her hand. Clearly, she needed to think about how to protect that money! She knew that lottery winners before her had lost their money quickly.

---

<sup>3</sup> Rufus, 2010, p. 1

<sup>4</sup> Walczak, 2016, p. 1

On the way home, Clara stopped at the bank and opened a new bank account with the lottery check. She promised herself that she would not withdraw the money except for college expenses for Laura. When she got home, she showed Laura the deposit slip for \$35,000. Laura was so excited that she danced around the room. Next, Clara insisted that Laura make her some promises. Clara made Laura promise not to tease her about winning the lottery. She was embarrassed and proud all at the same time. Then she made Laura promise to enroll in college and only to ask for money in the account related to college expenses. Laura was happy to make those promises. As time passed and Laura did well in college, Clara was relieved that nothing bad happened because of her good luck. This proved that not everyone who wins the lottery has to become unhappy. If they manage the money well, they can get what they want and need. Anyway, \$35,000 was not enough money to buy a jet or any racehorses. Best of all, neither Laura nor her grandmother ended up living in a storage unit!

### References

- Bitette, N. (2016, January). Curse of the lottery: Tragic stories of big jackpot winners. *New York Daily News*. Retrieved from <http://www.nydailynews.com/life-style/tragic-stories-lottery-winners-article-1.2492941>
- Lam, B. (2016, January). What becomes of lottery winners? *Atlantic*. Retrieved from <https://www.theatlantic.com/business/archive/2016/01/lottery-winners-research/423543/>
- Rufus, A. (2010, February). Lotto death curse. *The Daily Beast*. Retrieved from <http://www.thedailybeast.com/lotto-death-curse>
- Ugel, E. (2007). *Money for nothing: One man's journey through the dark side of lottery millions*. New York: Harper Collins.
- Walczak, J. (2016, January). What percentage of lottery winnings would be withheld in your state?" *Tax Foundation*. Retrieved from <https://taxfoundation.org/what-percentage-lottery-winnings-would-be-withheld-your-state/>

