



CHAPTER FOUR:

THE MONEY COMPONENT

*She works hard for the money
So hard for it, honey
She works hard for the money
So you better treat her right
—Donna Summer*

The video of the old Donna Summer disco tune *She Works Hard for the Money* is a lot more serious than one would expect either from Donna or disco. It follows a single mother through a day in her life of two jobs and two kids. She starts out at the diner, doing the back-breaking work of waitressing; cheerful and peppy, she becomes more weary and

Anyone that doesn't respect these choices, or at least adopt a "live and let live" attitude is, in my opinion, being a narrow-minded prig (and probably clueless about the ways of the world). The Sugar life is not without its challenges, but it's a lot more enjoyable and a lot less exhausting than most traditional paths.

And yet, if there's one single aspect of the Sugar lifestyle that sets tongues wagging among the conventional, it's the money; money in exchange for sex. In online commentaries and message boards, Sugar Daddies are frequently referred to as pimps, while Sugar Babies get labeled prostitutes. Never mind that a pimp is someone who sells a woman's services to other men and pockets most of the profits, which isn't even remotely what Sugar Daddyhood is about. Apparently most people aren't bright enough to see the distinction, or else they don't know what a Sugar Daddy is, just that it involves sex and money and therefore must be wicked.

If only they knew the half of it, they'd probably be even more outraged! The fact is, money has a significance that goes far beyond the practical, in the Sugar lifestyle as elsewhere. Money carries a weight of meaning, symbolism, and associations. Some of these meanings are universal, others as individual as thumb prints. Some of money's associations are erotic. Says one Sugar Baby:

After much thought to get at the root of my wants and desires, I've realized that, emotionally, I want to be someone's expensive dirty little secret. To me there's something incredibly erotic about an illicit affair that centers upon me being a toy, allowed to go out only when Sugar Daddy wants to play without the complications of everyday life, with no strings, no attachments. Well, that, my friend, has its price. Many girls allow themselves to be treated this way in relationships —

never get into an arrangement if I didn't feel really good about my SD. I consider this dating with benefits!

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It really isn't the allowance I get excited about, it's the extra things like presents and pre-paid spa visits, and shopping...things I would never spend my own money on. That's what gets me the most excited about having a Sugar Daddy.

Those are just the tip of the iceberg. Sure, most Sugar Babies admit that the money's nice – but it's not their only motivating factor.

The funny thing is, when a guy complains about spending his money on her, or makes her feel bad for expressing her financial needs, *then* it becomes a huge issue for a Sugar Baby. A cheap Sugar Daddy tends to make Sugar Babies mad, and rightfully so: she's following the rules of Sugar dating; he should too. What's more, it's humiliating to be told you're not worth that much money, or you should pay half the bill, or you spent too much on something. A man who wants to be a Sugar Daddy has to learn to be gracious about it, to give without resentment or grudge.

Nothing turns a woman off as much as a cheapskate. I know one woman who stuck it out with her wealthy but cheap husband for over 20 years, until their kid was grown, and then gave him his walking papers. He'd been so tight-fisted about things like fixing up the house, things he'd benefit from just as much as her, that she couldn't wait to squeeze as much as possible out of him in the divorce. If women feel that way about men in traditional relationships, how do you think they feel about a cheap Sugar Daddy? This is a guy who, by registering on a Sugar website, tacitly promises to be generous. Then he turns around and breaks the agreement – or he keeps it,

We met at a fantastic restaurant just after the lunch crowd was leaving, so there were very few people there. We had a great time talking, were comfortable with each other, and he seemed to be very much into me. Great ambiance, great food, although I had those butterflies and couldn't eat very much, a great martini and most of all great conversation.

Then the check came. He pushed it towards me and said, "I got it last time. Your turn." I don't know what his reasoning was and I really don't care. I was speechless but somehow kept my composure. I politely told him that I wasn't sure what his understanding was of our arrangement, but there was no doubt in my mind as to my understanding, and it did not include picking up the check. He sat back in his seat and thoughtfully said: Well, for an \$85 lunch, you'd better be a great ----. I excused myself from the table and walked out, got into my car and left.

This is a typical example of the clueless Daddy, and the picture she paints is so vivid I don't need to cite any more horror stories; taken all together, they can be harrowing. I suspect that a guy who pulls something like this hasn't read a single word on the website, never tasted Sugar in his life, and has no idea what it's about. He's probably using SeekingArrangement.com as if it were just a regular online dating service, paying no attention to what people here are trying to accomplish. That, Daddies, is a great big boo-boo. (He is also, in my opinion, lacking in everyday notions of politesse.)

In the interests of minimizing misunderstandings of this nature, I suggest every man reading this who's either registered or thinking about registering as a Sugar Daddy go onto the site and read every single word available to be read. If you've already written your profile, go back to it now, and if you haven't, listen up before you do.

There's a line item in the profile that says: *My Budget*. This does

misunderstandings. Your job is to be clear and honest about what you expect in the money department. If you know the amount of money you want from a Sugar Daddy, don't low-ball the figure, but bravely write it down. Even if it seems high, that's all right: you'll attract those men who can afford it and want to give it to you. Remember, a lot of Sugar Daddies genuinely *want* to give you a decent monthly allowance, and the profile is the last place for you to be shy. You can always change the figure later, but this is the position from which you should begin negotiating. Here's what one Sugar Daddy has to say about Sugar Babies' financial IQs:

I am surprised at how little most SBs understand their finances. In most situations, I find that she isn't asking for enough to meet her needs, especially when it comes to paying back credit cards or other debt. She needs to consider the time and cost it takes to get ready for her SD... getting dolled up, shopping for extras (food, lingerie, wine), picking up the babysitter. Most are surprised when I offer more. I may be overly generous, but my philosophy is a happy SB makes for a happy SD.

As pointed out, not every Sugar Baby expects, or even wants, a cash allowance, but she does want gifts, trips to the spa, fine meals in restaurants, travel, expenses paid, etc. In that case you should enter "Open - Negotiable." In my opinion that's the only time you should enter "Negotiable," in the money spaces; leaving one of the most important items in your profile a mystery makes misunderstandings more likely. Money is a loaded issue, after all. The more matter-of-fact, up front and honest you are about it now, the easier it will be to deal with later on. Also, many people do not respond to profiles that aren't specific.

Sugar Babies ask about money, Daddies ask about sex. Women have a hard time bringing up money, understandably so. The kindest thing a Sugar Daddy can do on or even before a first date is to bring it up himself, in a matter-of-fact way, thus sparing her the agony.

I've been talking to a total sweetie for months now through IM and emails, and he finally asked to meet me. He's coming to my city, since he is a gentleman, for dinner. The other day we discussed logistics (my allowance and number of visits and things like that). We had never talked about an allowance before, and he was the one who brought it up, which I was glad about. I'd been so happy getting to know him I had actually forgotten that we hadn't discussed it.

Here's a radical idea: just as it would be a kindness for Sugar Daddy to initiate the money conversation, *what if Sugar Baby was the one to start talking sex?* Can you even imagine it? How about it, Babies? Give it a try. While you're sitting there talking about your lives or movies or whatever, find an opening where you can steer the talk onto the subject of sex, and say something like, *What's your idea of how sex fits into this arrangement?* I have a hunch Daddy will be floored – and he'll probably think you're the greatest gal on the face of the earth. *Caveat:* Some men are turned off by sexual assertiveness in a woman. If he is...do you really want him?

One Sugar Baby said she was sick of playing mind games, and she wrote, facetiously, what she'd like to say to a potential Sugar Daddy on a first meeting:

Hi, yeah you're gorgeous, too...hmm so, what are you thinking in terms of an allowance or one time large gifts? Uh huh, so the first is good for me...what are you looking for? Yeah, yeah- write it down on this paper so I can make sure I cross everything off of the list. Oh, okay, you

In an earlier chapter we talked about preparing mentally for Sugar dating, and one suggestion for Sugar Daddies was to examine their attitudes around spending, or giving away, money. The same self-scrutiny applies to Sugar Babies, and to both genders' attitudes about giving and receiving, not only money but tangible gifts and intangible kindnesses.

Giving and Receiving

I'm not worried about the economy - I put all my money into high maintenance women.

—Dave Letterman

Most people understand that gift-giving is an art requiring a certain degree of thought and knowledge of the recipient's taste, likes and dislikes. But receiving is also an art, perhaps even more difficult. Since a big part of a Sugar relationship is about giving and receiving – tangible as well as intangible gifts – it's a good idea to look at your attitudes in this area.

Some Sugar Babies tend to be overly grateful for Sugar Daddy's beneficence. If a girl isn't used to being with guys who have the wherewithal and desire to buy her gifts and take her to pricey restaurants, she'll have to learn to accept Sugar Daddy's generosity with charm and grace. She should never say, "Oh, you shouldn't have," or "You're too good to me," or, worst of all, "I don't deserve this."

Listen up, Sugar Babes: *You do deserve it!* That's what a Sugar Baby is *for*—to be adored and pampered and coddled and given to. Phony self-deprecation can come off as a lack of gratitude, and

Sugar Babies – and Daddies too! – should learn to *value everything they give one another as much as they value his money*. Admittedly, this is not a terribly easy thing to do. We live in a world, and particularly in a country, that functions under an economic system in which money is prized out of all proportion to what it should be relative to other parts of life.

Ten dollars is ten dollars is ten dollars – but an idea has no price. The gift of making someone laugh carries no dollar amount. Because clear-cut monetary values of money are so deeply ingrained in us, we have no idea *how* to gauge the value of intangibles. Even if Sugar Baby cooks Sugar Daddy an elegant meal, we'd hardly know how to place a value on it other than to add up the cost of the ingredients. Cooking a meal for someone is an act of love – and we already know what our society thinks about exchanging love for money! Sugar Baby's intangible gifts, under our cultural mindset, carry no value. Of course, we know this isn't true (Just ask Sugar Daddy how much he values her back rubs). We simply do not have any system of measurement for these kinds of things, and that lack translates into a difficulty showing our appreciation for acts of love and kindness.

But in a Sugar relationship it's important to show appreciation for everything, including, but not limited to, spending money. Remember, practice makes perfect – so practice at every opportunity, with your Sugar and with anyone else who gives you something or does something nice for you. Practice saying a genuine "Thank you." Don't be embarrassed to say it; if you are, keep saying it until it loses its charge. Learn not to minimize appreciation.

Learn also how to *receive* appreciation. Don't dismiss whatever

you're being thanked for by saying or acting like it was no big deal. You can actually ruin someone's joy by minimizing the gift you gave them.

Learn to say you want something when you do. If Sugar Daddy asks if you want something, and you do but you say you don't, you're committing Sugar crime. This is about getting what you want, remember? It's about being honest and up front. It's not about self-denial and self-sacrifice: *Yecch!* Those words give me the creeps! People are always acting like self-sacrifice is such a high ideal, or proof of love. Why? Why do I have to sacrifice myself to prove or express love for someone else? Why should I, or anyone? Self-sacrifice is another one of those cultural myths.

The truth is that, even though some Sugar Babies aren't as dazzled as others by dollar signs, Sugar dating and money are inextricably connected. Said one Sugar Baby, "He makes so much money, and just a little can make such a huge difference in my life."

While money is certainly important for the sugar daddy, what he spends on his Sugar Baby is, by most accounts, entertainment money. For the Sugar Baby, it is often so much more; sure, for a few high-living gals it may mean an expensive designer dress or the plastic surgery they've always dreamed of – but for most Sugar Babies it represents the rent, the late electric bill, tuition, or the answer to a less stressful life. As such, money has *everything* to do with sugar relationships. It's the glue that binds them.

that's a real turn-off to a generous Daddy. Besides, when a Sugar Baby doesn't have to worry about money and struggle to pay the bills, her time and attention are freed up for her Daddy – which is the whole point! I'm not saying Sugar Babies sit home preening and making themselves beautiful for their Daddies all day long; hopefully they're pursuing their own goals, whether that's school or art or auditions or starting a business. But the Sugar Baby part of her life is work, even if she enjoys it; who says you have to hate your job? She *should* be well-paid.

Ironically, some savvy Daddies are more cognizant of this than Babies. The classic classy Sugar Daddy showers his Sugar Baby with gifts and pays for necessities not because he *has* to, but because he *wants* to. Making her life easier and more pleasant gives him a feeling of accomplishment. He *likes* being magnanimous, or else he wouldn't be doing the Sugar thing in the first place. Taking care of a Sugar Baby brings him joy – but if she keeps insisting she doesn't deserve it, he might just start to believe her!

One Sugar Baby was reluctant to suggest expensive activities. She suffered from an overriding sense that, since he paid for everything, only he had the right to choose how they spent time and money. Once, when they were in the Caribbean, she was dying to rent a yacht and go island hopping, but he nixed the idea. In the face of his resistance she backed off, thinking “well, after all, it *is* his money.”

When they got home, he told her he regretted not having done what she wanted. He said her ideas always turned out to be great fun, and his resistance was just a curmudgeonly habit left over from his marriage to a mercenary wife. Not only did he make it up to her by taking her island hopping – he went out and *bought a yacht!*

like six-inch heels? I need money for “props” up front, papa. Yeah, AmEx is fine– call and put me on as a user... okay. So, are we gonna fuck or what?...

Come on, now, admit it: that would be refreshing, wouldn't it?

Attitudes about the money and sex aspects of Sugar relationships are all over the place; nobody has just the “right” approach or solution. Some typical male comments:

It is very difficult to find a balance where you can get to know someone without the guy feeling pressured to shell out thousands right away, and without the girl feeling pressured for sex.

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In my opinion, once the SB says she wants money to meet, that leaves the door open for me to convey what I want in return for my money. Is that wrong?

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What I'd prefer is to take care of travel expenses and see if we click. Then, if things progressed, I'd be more than happy to help financially at the end of the weekend. I really dislike the whole “pay for play” deal, but if she says she needs cash, from now on I'm going to say what I need.

Some Sugar Daddies give cash or another gift on a first meeting, primarily to prove they're serious.

What I have done on a few previous dates and with an SB I had for a short time is to take her hand under the table and gently put \$\$ in it – \$100–\$200 – and say that this a donation to the “Jenny financial independence fund” or something silly like that. It makes the point that I want to help and it's NSA – but sets the expectation that I am serious. My thought is that the amount increases with each date until we get to a set agreement.

Bear in mind that whatever you put into a profile, it is not sealed in cement. Someone once told me that every unsigned contract is merely a negotiating tool. The same could be said for your profile: its purpose is to attract the kind of people who are right for you, weed out inappropriate candidates, and serve as a blueprint for negotiations.

We've covered clueless, cheap or unwilling Sugar Daddies; now it's time to talk about another part of the story – greedy little Sugar Babies who manipulate and wheedle and whine and scam. Sugar Baby scams are covered elsewhere in this book; but some Sugar Babies aren't exactly "scamming," they're just grabby and obnoxious:

I had a woman recently email me and say, "As a SD you are supposed to pay my rent and I'll be your SB on the side...and don't ask me any other questions." This was after I just basically said hello – but maybe she thinks this is how things work.

Who raises the money topic first? When? Should it be discussed during the email phase? (Probably not.) On the first date? How will the money be transferred? By check? Cash? On a regular monthly schedule? On a per diem or per date basis, or as a monthly allowance? Should a Sugar Baby get a gift on the first date?

Will they have sex the first time they meet? Should he or she raise the subject? Should they work out a schedule of regular visits? Will they have sex every time? What if there's no chemistry? What if one isn't attracted to the other? How do you tell someone you aren't attracted to them? Or that you don't want to go any further, for whatever reason?

These questions get raised on the blog all the time; typically,

not mean, "My monthly household expenses and income." It does *not* mean, "How much money I plan to earn and spend this year." It does *not* mean, "Wishful thinking." It means this: *The exact amount of disposable income I have each month, after paying my expenses, which I am able and willing to spend on a Sugar Baby.* Understand? This is very important! If you do not have disposable income and you are unable to spend anything on a Sugar Baby – or, just as important, *unwilling* – then close the profile without saving it, and make your way over to e-harmony or match.com to look for a girlfriend. This site is not meant for finding girlfriends. *It is for Sugar Daddies and Sugar Babies.*

If you've passed that hurdle and decided that yes, you have disposable income and yes, you're able *and willing* to spend it on a Sugar Baby, then welcome. When you browse through the Sugar Baby profiles, notice that they have a category corresponding to "My Budget." Theirs says "What I Expect." This is where they say how much money they would like to receive each month, from a Sugar Daddy, in an arrangement.

Now do what you do when calculating your taxes: Write down on a piece of paper the amount of your budget. Underneath that figure, write down the amount of money the Sugar Baby says she expects. If the second number is larger than the first, click on your mouse and move on. If it is smaller, subtract it from the larger number. That's the disposable income you have after paying a Sugar Baby, either to be added to Sugar Baby's fund, or used for something else. It is inadvisable to contact those Sugar Babies whose financial expectations exceed your budget!

Sugar Babies: You bear some responsibility for avoiding

but with bad vibes. Hell hath no fury like a Sugar Baby Promised Sugar but Given Splenda!

One confirmed Sugar Daddy says, only half facetiously:

Having a Sugar Baby is a lot like being married, except you pay ahead of time. In marriage you pay after the divorce. Why not just pay up front?

Celebrities like Madonna and Paul McCartney are perfect examples of how married breadwinners end up paying a much higher price than Sugar Daddies and Sugar Mommas when it's all said and done. Madonna's 10 year marriage to Guy Richie ended up costing her over \$76 million. If she had kept Guy as a sugar baby with a \$20,000 monthly allowance, not only would she have more fun along the way, her total cost would have been a comparatively thrifty \$2.4 million for those 10 years. Paul McCartney's dump of gold digger ex-wife of 7 years, Heather Mills, cost him \$48.6 million. Had he chosen to keep her as a sugar baby with a \$20,000 a month allowance instead, he would have only spent \$1.68 million.

...But Then Again, Sometimes It's All Money, All The Time

*In my dreams I have a plan
If I got me a wealthy man
I wouldn't have to work at all
I'd fool around and have a ball.
Money, money, money
must be funny
in the rich man's world.*

—*Money, Money, Money*. ABBA

I'm astounded every time I hear about an alleged Sugar Daddy like the one in this Sugar Baby's post:

essentially giving it away. Not this SB.

—*from the SeekingArrangement.com blog*

And that, my friend, is one pretty sharp – and honest – Sugar Babe!

It's Not All About The Money...

"I was with this guy, getting physical, and he said he wanted me to go downtown. I said, downtown, huh...so, I started kissing my way down his chest and stomach, and when I got downtown, I just looked. I was lookin' and examining like maybe there was something I was interested in. He said: *what you doin?* I said: *I'm looking, that's whatcha do when you get sent downtown without no money, you look.*"

—*A comedy routine on Comicview*

That's the kind of humor you'll find on the SeekingArrangement blog, where three-quarters of the chatters are Babies rather than Dads. They make jokes about it, and complain about cheapskates, but most Sugar Babies aren't in it strictly for the money, believe it or not – and if you don't believe it yet, you will after you've read this chapter.

Money has never been the motivating factor. I originally got on this site looking for excitement. I could have a boyfriend if I wanted, but I find them to be annoying and more trouble than they're worth at this point in my life! Eventually I will, of course, want to seriously date someone, but I'm 21 and right now that's not on the agenda!

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I definitely did not get into this to make ends meet! I wanted the excitement, the special treatment from someone I can be myself with. The extra cash is nice, but I would

hassled as the day goes on. Then she's sitting at a sewing machine in a roomful of other sewing women, struggling to stay awake and do her work. Finally, she trudges home, lugging groceries, to cook for and feed her two rambunctious kids. The ending makes an attempt to inspire, with our hard-working gal dancing in the street among a bunch of other men and women dressed in various kinds of work uniforms.

This is a fairly accurate picture of the life of a single mother. Next time someone expresses disapproval about women who prefer prostitution – or stripping or lap dancing or phone sex – to “work,” remind them of this. Same thing goes the next time someone disses a Sugar Baby who prefers her Sugar Daddy to a boss.

It's completely understandable for a savvy woman, whether she has kids or not, to choose the life of a Sugar Baby. As pointed out elsewhere, we hear a lot about female CEOs, when the truth is that waitressing, factory work, and office jobs are what's available to the majority of women. And even CEOs and professional women still earn only seventy-seven cents to every dollar earned by a man. But hey, things are looking up – in 1970 it was only *fifty-one* cents!

I have an SD I've been seeing for six months. Within the first two months he gave me a \$10k check. I didn't even ask for it and we hadn't even had sex yet! Next month I asked for some spending money and he gave me a check for \$2k. I wasn't sure if I was asking too much of him, but another time I simply asked for a check, and he gave me one for \$5k. This was all amazingly new and wonderful to me.

Let's see...waitressing for \$2.00 an hour plus flirting and begging for tips...or a Sugar Daddy who hands over \$17K without breaking a sweat in the first six months? Hmm...I can't decide...which shall it be?