DURHAM, N.C. -

Duke finance professor Campbell Harvey has explained the economic crisis to the media. He's explained it to the world. Now, he's trying to explain it to middle schoolers.

"They go to their parents and ask what's going on and sometimes it's difficult for the parents to explain," Harvey said.

Harvey, himself, has a child at the Triangle Day School in Durham. So he wrote a script called "The Credit Crisis: A Middle School Play."

"This is a way for them to understand this crisis in real time and hopefully they will not make the mistake later in life that leads to another one," Harvey said.

The gist of the play: bank loans money to a subprime borrower; in the kid's terms, someone who doesn't have the best credit record. The borrower can't pay up. It puts the bank in jeopardy and eventually leads to its doom.

"We'll be adults soon," Charlotte Niemann, 13, said. "So we're going to have to know about this."

"I guess I've learned you have to be careful with other people's money, as well as what you do with your own," sixth grader Kate Branch said.