

Praise for  
*The Payback*

A *New York Times Book Review* Editors' Choice  
An NPR and *Electric Literature* Best Book of the Year

“High jinks with a healthy dose of social commentary.”

—*The Washington Post*

“Riotous—and righteous.”

—*Vanity Fair*

“For all that it deals with systemic racism and economic precarity, *The Payback* is a terrifically fun book that made me laugh out loud at least once every chapter.”

—*Los Angeles Times*

“A twisted, cathartic romp . . . There’s an undercurrent of Luigi Mangione–like disquiet in this story: We’re rooting for the brave antihero, the political martyr, the rebel with a rightful cause.”

—*The New York Times Book Review*

“Funny, knowing, and a shot of hope-filled adrenaline that comes at a moment when the cultural temperature is especially on edge and shaped by feelings of powerlessness over larger forces.”

—*Chicago Tribune*

“From bonding over their distrust of the debt police to carrying out their daring scheme, the trio’s story reads like a delightful heist movie. (Actually, Hollywood, if you’re listening: Snap this one up).”

—*Bustle*

“A dark comedy on the friendship and resourcefulness of three Black women who plan a caper to erase everyone’s debts. Engaging, emotional, and entertaining.”

—*The Boston Globe*

“Timely and riotous . . . Cauley’s prose sings, snappy and clever, painting a picture of a world that feels at the same time utterly absurd and chillingly close at hand.”

—CrimeReads

“This is a winner, especially for millennials eager to burn their loan documents.”

—*Booklist*

“Cauley burnishes her page-turner with shrewd commentary on the debt burden placed on first-generation college students. It’s a knockout.”

—*Publishers Weekly*

“Could this novel be any more timely or more delightful? Delicious, fabulist, and cuttingly insightful about the current moment, *The Payback* is *Moonstruck* meets heist movie, true fun with real teeth. We will all be reading Cauley for many years to come.”

—Rufi Thorpe, author of *Margo’s Got Money Troubles*

“A novel of great fun and unforgettable fury, *The Payback* sharply questions the punitive systems we live within, the contradiction between social well-being and individual wellness, and what it means to work toward a decent life.”

—Megha Majumdar, bestselling author of *A Burning*

“*The Payback* is as shady, cunning, and wickedly fun as its gimlet-eyed narrator. It describes—like nothing else—an America drowning in cheap merch and dipping FICA scores, the endless want of living here. Luigi, save us. We know not what we’ve done.”

—Danzy Senna, author of *Colored Television*

“A stylish, blazingly original take on the heist novel, *The Payback* is both a whip-smart critique of contemporary capitalism and a moving character study of the workers most often caught in its clutches.”

—Grace D. Li, *New York Times* bestselling author of  
*Portrait of a Thief*

“In an Afrofuturist world of barbaric debt police and an absurd heist to bring it all down, *The Payback* is a delightfully dark comedy of three coworkers turned conspirators hell-bent on revenge . . . California strip malls, eighties fashion, and punk and hacker culture all combine in a tenacious cocktail of sweet justice shared by all.”

—Xochitl Gonzalez, *New York Times* bestselling author of  
*Olga Dies Dreaming* and *Anita de Monte Laughs Last*

“Smart, sociopolitically astute, and sidesplittingly hilarious, *The Payback*’s inventive wit solidifies Kashana Cauley’s place among our most entertaining social critics and novelists.”

—Camille Perri, author of *The Assistants* and  
*When Katie Met Cassidy*

“An exciting and hilarious heist novel that centers down-on-their-luck older millennials who are riddled with debt and decide to take matters into their own hands to dismantle the system. Timely and witty, Cauley’s plotting, prose, and character development will keep you hooked from start to finish.”

—Morgan Jerkins, *New York Times* bestselling author of  
*This Will Be My Undoing*

“Like *Ocean’s Eleven* but no one’s famous. *The Payback* is a love letter to the American mall, the revenge of the break room, and a laugh-cry of the gods of retail. The result is obsessive truth-telling fun, with zingers, dishy thrills, bodysuits, and a few wigs that have seen better days but are hoping to have the best one yet.”

—Alexander Chee, author of  
*How to Write an Autobiographical Novel*

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**Kashana Cauley**

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*To the student loan industry,  
whose threatening phone calls made this book possible*



If history shows anything, it is that there's no better way to justify relations founded on violence, to make such relations seem moral, than by reframing them in the language of debt—above all, because it immediately makes it seem that it's the victim who's doing something wrong.

—DAVID GRAEBER, *DEBT: THE FIRST 5,000 YEARS*

Payback. Revenge. I'm mad.

—JAMES BROWN, "THE PAYBACK"



*Part One*



# The Mall



# One

In the handful of minutes before our store opened, the sales day was pregnant with potential cash. Soon my boss Richard would open our front door, that plastic membrane that separated us from the rest of the mall. I'd worked myself into a nervousness that felt exciting, as if every single goose bump on my arms was the drop on a roller-coaster ride.

"Five minutes!" Richard yelled.

Audrey, Lanae, and I rushed around the store. We folded shirts. We straightened pants. We arranged sunglasses on those little racks with the bumps in them that look nothing like noses. I picked up a dust ball and put it in my pocket so I could throw it away later. At the beginning of the day, our floors had to look clean enough to lick. We went to our assigned places. Richard roamed the store. Audrey worked the cash register. Lanae took up residence in the middle. I stationed myself at the front, as the greeter. After the incident that had cost me my career, I was happy

to still be allowed to be around clothes, and equally good at transmitting that happiness to everyone who walked in.

I arrived at my spot at the front of the store, right behind the plastic barrier. I took a second to look back over the store as it stood in its last moments of quiet. Before our customers would rush in and rearrange everything to their liking, as if a few thousand square feet of yellow lighting and carefully curated tables were their living room. Everything looked expensive and crisp. The folded corners of each shirt. The ironed-flat hips of a new set of jeans. The brand-new rack of five-hundred-dollar winter coats hanging in unison to signal that we'd arrived at the first week of August, just four months away from a winter that would never show up in Southern California.

Audrey folded the top shirt on a nearby table while dressed in an ironed T-shirt and jeans. I looked down at my own outfit, which didn't look as clean as Audrey's, but had more life to it. A fuchsia polo shirt with its collar popped, bro-style, and a pair of electric-blue leggings that made my legs look sharp, like pencils . . .

"It's time!" Richard said.

He walked, with a style that suited the slim, sky-blue, three-piece seventies suit he'd worn to work, to the very front right corner of the store and pressed the button that opened the door. Its plastic panels folded up like fans on their journey to the corners of the tracking bar they hung on. I took in a breath of delicious mall air. It had notes of our folded clothes, a faded disinfectant aroma I associated with the mall's interior tile hallways, a bit of fried-food smell from the Chinese place up in the

third-floor food court, and the first morning note of faux butter from the movie theater right above us.

I loved mall smell. On my breaks I huffed it like glue. A five-minute commute took me to the candy store, where I could shotgun the scents of binned Oreos and Swedish Fish, their aroma dulled by plastic lids until someone opened them and sent a fire hose of sugar right up my nose. Three minutes from there stood our only pizza place, an aggressively seasonal counter that faced twelve stools and currently featured a summer picnic pizza covered in corn and tomatoes. The pizza was good. Really good! Even though there's something about explaining where you source your tomatoes from that feels like too much effort in a mall. I only treated myself to the pizza once a month. I was still working on paying off my student loans.

Half a hallway and one left turn from the pizza place lay one of those plastic horses kids can ride if an adult drops in a quarter. Sometimes, when there were no kids, I'd lean into the horse and sniff it to get a whiff of plastic, childhood dreams, and dried piss. Yes, I know, nobody's supposed to savor the aroma of pee, and I wouldn't rank it first among the smells of the world, but pee is life. It's humanity. It's the mall.

The first customer of the day walked in. A white woman of average height in a shapeless sweatshirt and jeans. Despite the bad clothes, I could tell she was a size six shirt, size eight pants, size seven-and-a-half shoe on the knife's edge between medium and wide. Size medium in belts and in coats due to a touch of width in her shoulders. She had small enough features that her sunglasses should never clear fifty-five millimeters in height from the top to

the bottom of the lens, unless she needed to drown her face in a tragic sunglass accident.

“Welcome to Phoenix,” I said.

She gave me the double take that everyone did if they hadn’t read the store sign.

“Like the city?” she said.

“Like the bird,” I said.

“Oh, phew,” she said.

No, we weren’t in Phoenix. Our store, which was named Phoenix, was in the middle of a mall in Glendale, California.

“Can I help you find anything today?” I said, hoping that she’d need something in the front third of the store. If she needed anything in the middle of the store, I’d have to toss her over to Lanae, and if she needed to go straight to the back, that was Audrey’s turf. The only exception to this was if she wanted help, in which case I was allowed to follow her all over the store like high beams on an unlit road. I very badly wanted to get her into something more life-changing than what she was wearing. The best part of my job was leading someone’s sartorial transformation into a better person, and the worst part was when a customer refused to understand that clothes could take them closer to perfection.

“No, I’m just looking,” she said.

“If you need anything, let me know,” I said, but she’d already taken a step or two away, into just-looking land, the territory of cowards and scoundrels. What did people expect to find if they were just looking? Coats? Shoes? The void? Nothing, that’s what. I had every shirt memorized. Every pair of pants mentally indexed by size and fit. I had touched every belt in the store to

understand exactly how it would wrap around a waist. If someone grabbed a pair of sunglasses that wouldn't vibe with their face, my head would cough up a full slideshow of sunglasses that would, ready for that moment when the customer leaned over to me and said, "Do these look right?" I was a trained assassin, but for clothes.

But I was also on commission. To make my 20 percent, the just-looking types would have to decide I'd helped them out the most of anyone in the store. If someone hung with me for twenty minutes and two or three fitting-room suggestions, they'd probably give the cashier my name. Especially if I walked them back there. They couldn't deny I'd helped them if I floated just beyond their elbow as they paid, with a winning smile on my face. But sometimes when people wandered away, I became just a greeter instead of a trusted assistant, or the friend you made for the duration of your time in the store. I could always see the sale slipping away in that moment, like a toilet flush.

Luckily, the next woman who walked in needed a handful of shirts for her new podcasting gig. Just because no one would ever see her shirts didn't mean she couldn't feel sublime in them. We spent a good forty-five minutes working our way through short sleeves, long sleeves, henleys, and satin blouses with darts. As Audrey rang her up, I stood at a close but not creepy distance, feeling the familiar lick of triumph that I associated with closing a sale. Some winning squads stormed the beaches at Normandy, and others left someone satisfied with six perfect tops.

Three customers later, the store settled into a dead period, and Richard went to the back room for what he called his retirees'

lunch, even though he didn't expect to ever be able to afford to retire. Two hard-boiled eggs with a sprinkle of hot sauce that he kept in a corner of the break room, served at exactly ten thirty a.m. He scoffed every time we told him that we were pretty sure even retirees didn't eat lunch that early.

He left the sales floor to eat. A customer walked out, and the store was empty. I listened to the standard mix of ten thirty a.m. sounds. My own feet squeaking against the tiles as I did a moderate-sized lap around my section of the store. The tinny sound of Muzak-ed Taylor Swift playing from the speakers above my head. The gentle swish of people walking past our store to other mall destinations. The silence of no customers, which I could always hear even if music was playing. An absence of sound that had its own weird sound, like tinnitus's cousin. It swished in and out of my ears like beach waves. Lanae finished a similar lap of boredom and came over to stand with me.

"Richard look off to you?" she asked me.

"No."

"Doesn't seem a little sick or anything?"

"He always looks the same. A little stooped, hella tired, sporting the smile of the year anyway."

"I told you we don't say hella. That's a Bay Area thing."

"I like it!"

"Well, then you like being wrong."

We laughed. I loved Lanae in that way that you love people who get on your nerves an acceptable amount. For three years, between similar rounds of boredom and laughter, we'd sold people clothes together. We'd sold earth tones and the faded neons that,

like the forever-lingering smell of weed smoke, were evidence of an ever-present LA stoner culture. Even our more formal clothes had a Californian air to them. We had so many dresses in fruity colors that looked perfect under the sun, like raspberry and lemon and a shade of bright orange that looked downright juicy. We had lazy oversized neon polos. Pleated skirts that rich teens wore rakishly off-kilter. Mary Janes in neutrals and brighter pastels but with a pointed toe. We sold everything from basic T-shirts to statement dresses. When I looked across the store, I always caught sight of our neons and thought of Ryan Gosling walking through all that similar-colored light in *Drive*.

Lanae, who spent her nights and weekends singing punk music with her band, shunned our bright neons and our bohemian earth tones in favor of an all-black wardrobe. That day she wore a thin black sweater with nine safety pins attached to her chest in a square formation over black stretch pants that most customers bought in neon green or sky blue. To top it all off, she'd put safety-pin-patterned barrettes in the black shag wig she always wore over her braided-down Afro. In addition to being a good work conversation partner, I liked Lanae because, clothes-wise, she had a look that didn't bore me.

Audrey took on a dull prep style to match her post behind the cash register. She looked short and severe in a rotating variety of crew-neck T-shirts and straight-leg jeans, the most boring cut in the jean kingdom. She wore only the most lifeless colors. Navy blues, pure whites, shades of tan that put me to sleep. Her hair was in its usual Black prep girl's straightened ponytail. The ballet flats she always wore had all the excitement of unbuttered toast.

Lanae always implied that Audrey was a much more fascinating person than she looked. But no matter how much Lanae hinted that Audrey had spent serious time as a hacker and might have been fired by the NSA before she'd come to sell clothes in our mall, I could only see Audrey as a person who remained fatally without style. Besides, the government didn't have style either. On school trips to DC as a kid, I remembered spotting government workers in their ill-fitting not-quite-suits, all navy "sport jackets" and tan pants just the right amount of too big to threaten to slide off their bodies in a gust of wind. If most people's sense of style was tragic, DC style was the *Titanic*.

In my first days working at Phoenix, fresh from the humiliation of getting fired off my last film set, I craved coworkers with entertaining senses of style to soothe my job transition. Even if the aftershock of getting canned led me to give up on style at work myself. I always wore one of our polos over a set of leggings, like the marooned leggings-addicted aughts New Yorker I was. It was a look I did not believe in and would never condone in other people, but also a look that didn't remind me of the high fashion I'd been addicted to before.

Besides, fashion is for the moment you're in, and as fabulous as I used to be, I couldn't imagine reporting to the mall in one of my outfits from before. If our customers saw me in a cream bodysuit, cream lace pencil skirt, pointy-toed flats, and a pillbox hat, they'd sprint down the mall hallway fast enough to slide through a just-mopped section of floor and crash into the kiosks, to suffer the tragic fate of being covered in key chains, or fake perfume, or vanilla cucumber charcoal lotion.

“Richard doesn’t look a little . . . peaked to you?” Lanae said.

“He peaked forty years ago,” I whispered back.

At the back of the store, Audrey rang up clothes with a look on her face that implied she’d been born without feelings. I was one of those people whose faces give away everything we’re thinking, no matter how hard of a shell we attempt to put on. I never understood the Audreys of the world, those people who were good at work face.

After a whirl of customers in the early afternoon, things were dead enough that I had time to clean out the fitting rooms. Fitting rooms are the id of a clothing store. They contain multitudes. People will leave their entire lives underneath clothes they don’t want to buy. I’ve picked up keys, pills, phones, half-eaten food, full diapers, used tampons, condoms both fresh and aged, notebooks with grocery lists long enough to feed an entire kingdom for a week, and once, a full bottle of wine. We gave its owner the usual forty-eight hours to come back for it. When that didn’t happen, Lanae and I took it to our version of karaoke night, where we split it in the mall parking lot, sang disco songs at the top of our lungs, and drove home not quite drunk.

I entered a fitting room with three separate piles of forgotten clothes. One on the left side of the bench, one on the right side of the bench, and one jammed into the space between the horizontal metal bar and the wall behind it. Three different rejected lifestyles.

I picked up the pile of clothes on the right side of the bench first, which had a very pool-party-at-the-porn-shoot vibe: Pleather miniskirts. Midriff-baring T-shirts. Bodysuits in pastels that made

them look like swimsuits from a distance. Neon flip-flops. A gold watch fell out of the pile. My eyes fell with it. It hit the floor face up. Patek Philippe. Hot damn. Who the hell would leave a watch this expensive in one of our fitting rooms?

I hadn't pocketed anything from a fitting room in two years. Back then, I could think of no greater thrill in life than poaching a watch, or a ring, off a fitting-room bench, and taking it to my jewelry guy, who would give me so little money for whatever I brought him that I'd feel insulted, yet not insulted enough to decline. I'd perfected the art of lifting the goods with the gentle touch that other, more boring people probably used to do something insufferable, like make soufflés. Using a pile of clothes as a shield, I could casually slip anything into my pocket that would fit. But I wasn't a swiper anymore. I'd moved past that part of my life. I didn't need someone else's watch. With commission, this job paid well enough to let me very, very slowly chip away at my student loans and live alone in a janky one-bedroom in East Hollywood. It kept me from crawling home to my insufferable mother in Brooklyn and telling her that I'd failed at life. But when I looked at its face, all I could see was money. There's something irresistible about a nice watch. Not simply its beauty, but how its worth hints at another life. A life where someone could afford to buy that kind of watch. Maybe a life with a house and one of those refinished seventies beamers everyone drove in the neighborhood next to mine and expensive, glamorous problems, instead of the everyday financial anguish that stumped me.

I eased three of the bodysuits over my arms in a way that turned them into a tiny blanket, and picked the watch up under-

neath them. Goodbye two consecutive years of being a better person. Hello watch. I said a silent prayer that my lowball guy would offer me at least five hundred, and looked at the watch under the sheerest bodysuit in my hands. Its golden strap had an elegance that I associated with wedding jewelry, and its gold-and-gray-accented face reminded me of those women who wore stiff wool suits and spent their Mondays flying from LA to New York to Geneva. It was such a gorgeous watch. I'd wear it in a heartbeat if I didn't need to turn it into money. I heard footsteps. I picked up all three piles of clothes, left the fitting room with the watch in my pocket, and took my haul back to Audrey, who I knew would give me shit for the size of the pile.

Audrey stood in the position she usually took on when there were no customers waiting to pay. Arms crossed, a few inches from the cash register, as if it held a magnet that kept her within a fixed radius. She and Lanae and I had all started at the job in the same month three years ago, and Lanae and I had quickly slid into hanging out. I couldn't imagine Audrey ever coming out with us. Or having friends at all. Or carrying on a conversation for more than two minutes. Or giving me eye contact that didn't feel like she was x-raying my skull. I braced myself for whatever she'd say about the enormous pile of clothes I sat on her counter.

"Richard looks kinda sick, right?" she said while grabbing a hanger for the shirt on top of the pile.

"I don't see it," I said.

We both looked across the floor, where Richard excitedly explained pants to a woman whose face said she had never experienced excitement. The woman was short. Five-two-ish. Possibly

Latina. With a hip-to-waist ratio that made pants a difficult math problem. This might have contributed to the downcast look on her face whenever Richard picked up a pair. If I was over there with her, I would have talked about high-waisted skirts or a couple of the jumpsuits that we'd all tried on and liked, despite Audrey and Lanae and Richard and I having four very different body types. But Richard was taking his customer to a different, equally pleasant place, one with wide-legged sky-blue stretchy polyester pants and a matching sleeveless, button-down shirt that tied at the waist.

"You don't see much," Audrey said, hanging the shirt on the rack behind her.

"What's that supposed to mean?" I said.

"Nothing," she said.

"I see everything. I see every customer here. Every place where clothes meet rack. Every piece of clothing. Every square of our tile floor. The dark corners of the fitting rooms. The bugs that scuttle under racks. You, me, the cosmos. It's all up here," I said, pointing to my head.

"Forget it," she said.

Audrey turned away to sort the rest of the clothes I'd handed her, dismissing me. She whipped shirts into one pile, pants into another, and accessories into a third, all in the time it might take someone to blink twice.

I went back to the front of the store, stung. Who the fuck was she? I noticed everything. What the fuck did she notice? I noticed a dust bunny slowly ambling across the floor, nine hours from its inevitable death by vacuum. I noticed the tight fit between the

square horizontal end of a coatrack and its square vertical brother-in-arms. I noticed absolutely nobody coming back for the watch in my pocket. Who forgot their expensive-as-hell watch? See, a customer just walked in. Here I was, noticing the fuck out of her. Tall, blond, formal, stiffly tucked into a T-shirt and jeans boxy enough to erase any hint of personal expression.

She had a rich-enough look that she had probably meant to wander into a more upscale part of the mall, like the housewares store that sold seventy-five-dollar spatulas. Nobody needs an expensive spatula. I knew a seventy-five-dollar spatula lady when I saw one. If I had to talk to them for more than five minutes, they'd reveal that they had careers that sounded great but didn't amount to much, like art curator of their personal collection. They had family money, but they didn't want to tell you what their family did because it probably had to do with killing your family in some way. There were so many petrochemical heirs in the seventy-five-dollar spatula ranks. Sometimes they'd switch it up by being DDDs, the demure daughters of defense contractors. If they didn't watch themselves, they'd give one of us the slight pinch around the mouth that meant Audrey, Lanae, Richard, and I were a little too Black. The real question was, why did they come to the mall themselves? Didn't they have servants who did their shopping for them? Or kids who could take a second away from helping mercenaries to hit up the mall? The going theory I had was that the mall represented normality to them. A place where they could shuck the weighty responsibilities of being the heirs to killing empires to take down caramel corn.

“Jada,” Richard whispered into my ear.