Setting:
- Paris, France; second half of the 19th century (1850’s onward).
- Specific locales include the residence of the Loisels, the home of Madame Jeanne Forestier, the palace of the Ministry of Education, Paris shops, and the streets of Paris, including the Rue des Martyrs and the Champs Elysées.

Characters:
- Mathilde: Pretty young woman born into a common, middle-class family. She yearns for the wealth, privileges, and fashions of highborn young ladies.
- Monsieur Loisel: Government clerk whom Mathilde marries.
- Madame Jeanne Forestier: Friend of Mathilde. She allows Mathilde to borrow a necklace to wear to a gala social event.

Plot Summary
By Michael J. Cummings © 2006

Even though Mathilde is pretty and quite charming, she has none of the advantages of upper-class girls: a dowry, a distinguished family name, an entree into society, and all the little fineries that women covet. Consequently, she accepts a match made for her with a clerk, Monsieur Loisel, in the Department of Education.

Her home is common and plain, with well-worn furniture. The young girl from Brittany who does the housework is a constant reminder to Mathilde of her own status as a commoner. But she dreams of having more: tapestries, bronze lamps, footmen to serve her, parlors with silk fabrics, perfumed rooms, silver dinnerware, exotic food, jewelry, the latest fashions.

One evening, her husband presents her an envelope containing a special surprise. He is sure it will please her. Inside the envelope she finds a card inviting her and her husband to a social affair as guests of the Minister of Education, Georges Rampouneau, and his wife at the palace of the Ministry of Education.

But Mathilde is not at all pleased, for she has nothing to wear. When her husband asks her what it would cost to buy her suitable attire, she says four hundred francs—the exact amount he has set aside to buy a gun to shoot larks at Nanterre with friends. However, he agrees to provide the money, and she buys a gown. When the day of the fête draws near, Loisel notices that Mathilde is downcast and inquires into the cause of her low spirits. She tells him she has no jewels to wear. As a result, others at the party will look down on her. But her spirits brighten when Monsieur Loisel suggests that she borrow jewels from her friend, Madame Jeanne Forestier.

Wasting no time, Mathilde visits her friend the following day. Madame Forestier, only too willing to cooperate, opens a box and tells Mathilde to choose. Inside are glittering jewels. Mathilde selects a diamond necklace so beautiful that it quickens her heartbeat.

At the party, Mathilde is the center of attention. Handsome men of high station ask who she is and line up to dance with her. Not until 4 a.m. do the Loisels leave the palace. On their way out, Mathilde’s husband puts a wrap on her shoulders—an article of clothing from her everyday wardrobe. To avoid being seen in it, she hurries out against her husband’s wishes. He wants to wait for a cab to arrive. Out in the cold, they search for transportation, wandering toward the Seine. In time, they find a cab, and it takes them to their home on Rue des Martyrs. In her bedroom, Mathilde stands before a mirror and removes her wrap to gaze upon the woman who has enchanted so many men. Then she notices to her horror that the
necklace is missing. She and her husband search through their belongings but cannot find it. After they conclude that the necklace must have come off on their way home, Monsieur Loisel goes out to search for the cab they rode in. He returns at 7 a.m. after failing to find it. Visits to the police and the cab company, as well as other measures, also leave them empty-handed.

At her husband’s suggestion, Mathilde writes to Madame Forestier, telling her that the necklace clasp has broken and that it is being repaired. This ploy will buy time. Next, they decide that their only recourse is to replace the necklace. Going from jeweler to jeweler, they search for a facsimile. They find one in a shop in the Palais Royal. The price: 36,000 francs. To raise the money, Loisel uses all of his savings and borrows the rest, writing promissory notes and signing his name on numerous documents. Then the Loisels buy the replacement, and Mathilde takes it in a case to Madame Forestier. The latter expresses annoyance that it was returned late, then takes the case without opening it to check its contents.

Thereafter, the Loisels scrimp and save to pay their debt. After they dismiss their housemaid, Mathilde does the work herself, washing dishes and linen, taking out the garbage, and performing other menial labors. She also wears common clothes and haggles at the market. Monsieur Loisel moonlights as a bookkeeper and copyist.

Ten years later, they are out of debt. They have paid back every borrowed franc and sou. By this time, Mathilde is fully a commoner, with rough hands, plain clothes, and disheveled hair. And she looks older than her years. Occasionally, she thinks back to the day when she wore the necklace and when so many men admired her. What would have happened if she had never lost the necklace?

One Sunday on the Champs Elysées, she encounters Madame Forestier walking with a child. When Mathilde addresses her, her friend does not recognize her—so haggard does Mathilde look. After Mathilde identifies herself, she decides to tell Madame Forestier everything. What could be the harm? After all, she has paid for the necklace, working ten long years at honest, humble labor to fulfill her obligation. Madame Forestier then holds Mathilde’s hands and says, “Oh, my poor Mathilde. But mine was false. At most, it was worth five hundred francs!”

**Themes:**

**False Values:** People should evaluate themselves and others on who they are intrinsically (that is, on their character and moral fiber), not on what they possess or where they stand in society. Mathilde Loisel learns this lesson the hard way.

**Real Values:** Honesty, humility, and hard work are what shape character, not the clothes or jewels that a person wears or the high station into which he or she is born.

**Appearances Are Deceiving:** Mathilde Loisel believed the necklace genuine the moment she saw it. Likewise, she believed that all the people at the party were real, genuine human beings because of their social standing and their possessions. The necklace, of course, was a fake. And, Maupassant implies, so were the people at the party who judge Mathilde on her outward appearance.