SHE TOLD EVERYONE HER BOOBS WERE REAL, WHICH was a laugh: They were immobile and perfectly round, and looked airbrushed, even in person. She credited her violet eyes to Lithuanian genes, rather than the purple contact lenses she wore. And on this afternoon last November, sitting in a Philadelphia hair salon with a college textbook open on her lap, she told the stylist she was a University of Pennsylvania student named Morgan Greenhouse. The name was as fake as the hair now being glued onto her head.

“I love this,” Jocelyn Kirsch declared, fingering her new $2,200 auburn hair extensions. “Don’t you love it?”

Her boyfriend, Ed Anderton, looked on adoringly. “I love it,” he echoed. The two of them returned to their murmured conversation, discussing the $400 room they planned to rent at the W hotel, once Jocelyn finished taking her final exams. After that, they planned to spend winter break vacationing in Morocco.

Jocelyn and Ed made performance art out of their extravagance. They posted photos on Facebook of their constant travels: smooching under the Eiffel Tower, riding horses along Hawaiian beaches, sunning themselves on Caribbean sand. They lived in one of Philadelphia’s most expensive neighborhoods, Rittenhouse Square, where they dined in pricey restaurants and danced on tables in the trendiest bars. Friends figured Ed must have been pulling in a big salary as a financial analyst, which seemed plausible; he was a bright recent Penn grad who’d majored in economics. Plus, Jocelyn held herself out as some kind of trust-fund baby, with a closet full of expensive clothes — for today’s hair appointment, tight True Religion jeans, a navy cashmere hoodie and white Juicy Couture flats — and bore the expectant, impatient manner of the rich.

“Oh, money’s not an issue,” she told the Giovanni & Pileggi stylist at her consultation a week earlier. She’d put down a $500 deposit, using a credit-card number phoned in by “Mr. Greenhouse,” her remarkably young-sounding father.

It was all a big, gleeful sham. Ed had actually been canned from his job four months before, and twenty-two-year-old Jocelyn was a senior at nearby Drexel University, a big step down from Penn. When Philadelphia police busted into the couple’s apartment a few days later, they found an extensive identity-theft operation, complete with a professional ID maker, computer spyware, lock-picking tools and a crisp North Carolina driver’s license soaking in a bowl of bleach. Though the investigation is still unfolding, this much is apparent: The lovebirds stand accused of using other people’s names and Social Security numbers to scam at least $100,000, sometimes buying merchandise and selling it online to raise more cash.

What’s striking about the two grifters is how determined they were to flaunt their ill-gotten gains. They acted not like furtive thieves but like two kids on a joy ride, utterly delighted by their own cleverness — as in the invitation Jocelyn e-mailed to friends not long before their arrests, announcing a surprise twenty-fifth-birthday party for Ed at an upscale tapas bar. “My treat, of course!” she’d written. Steeped in narcissism and privilege, fueled by entitlement and set in an age of consumer culture run amok, theirs is truly an outlaw romance for the twenty-first century. The Philadelphia Daily News immediately dubbed the photogenic couple “Bonnie and Clyde.” It’s a name some people take exception to. “Bonnie and Clyde, that’s only because they’re young and good-looking,” scoffs Detective Terry Sweeney of the Philadelphia police. “These two were complete idiots. If this was two fat fucks from South Philly, it would have been Turner and Hooch.”
Jocelyn Kirsch made an impression in the fall of 2003 when she strolled onto Drexel University’s campus showing off her legs in a denim miniskirt and tan Uggs, in full makeup—with a bunny rabbit named Fribbee peeking from her oversized Coach handbag. She was a freshman but had already acquired a boyfriend on campus: a strapping ROTC senior we’ll call Thomas, whose dorm suitmates would never forget the first time he brought her by. They were all lazily around watching television when Thomas led her in. Jocelyn looked different back then: ordinary pretty, with mousy-brown curls, and for a few moments she just stood there awkwardly. But in an instant, her manner became so outrageously flirtatious that no one was watching TV anymore. Jocelyn proceeded to tell them a little about herself: that she was the daughter of two high-profile plastic surgeons with homes in California and North Carolina; that she was fluent in Russian, which she’d learned while growing up in Lithuania; later, she’d tell classmates she spoke eleven languages, including Turkish, Czech and Afrikaans. She also mentioned that she was an athlete who had qualified for the 2004 U.S. Olympic team. In pole-vaulting.

“That’s surprising,” said Penn student Emily Heffernan, who was there visiting her boyfriend, Jason. “Drexel doesn’t have a track team.”

“I train with Penn,” Jocelyn replied. Then with a wink at Emily, she sat on Jason’s lap.

No one at Drexel knew what to make of Jocelyn. Men found her mesmerizing. Her relationships with women were another story. “She was like Regina George in Mean Girls,” says a classmate. Jocelyn had a way of eyeing other girls—as if you had, like, spaghetti sauce all over you—then choosing a careful compliment: “I like your bag,” she’d say, and then add, “Mine’s Marc Jacobs. It cost $1,500.” Still, women found themselves saying they’d asked her to be a model—and suddenly she’d seem comfortable again. But, again, little things started to disappear from friends’ rooms: art supplies, kitchen utensils. Her boyfriend Thomas’ suitmates started spotting Jocelyn’s name in their dorm’s guest log when she was nowhere to be found—only to discover she’d been visiting the brawny swimmer next door. Not that Thomas listened to his friends’ warnings.

“I loved her,” says Thomas now. “I thought we had a future.” They made a curious pair, the glamour girl who got silly playing board games and seemed to enjoy being rejected, with the well-tended campus, Ed Anderton blended into the background, utterly forgettable. But at Penn, Ed was just one bright undergrad among thousands. Unlike Jocelyn’s, Ed’s background was middle-class. His father, Kyle, worked in circulation for The Seattle Times and took a second job driving for UPS to pay for his children’s college tuition. His mother, Lori, was a doting stay-at-home mom. They were a wholesome clan that got silly playing board games and seemed to enjoy one another’s company. When Ed was admitted to Penn on scholarship, his family couldn’t have been prouder. But at Penn, Ed was just one bright undergrad among 10,000 others. Intimidated, Ed tried assuming the confident airs of his Ivy League peers. But if he made any sort of impression, it was for the way he feigned cheer to mask something else. “His niceness didn’t seem all that genuine,” says a former classmate. “When you talked to him, there was a feeling of disconnect. He was a bit fake.” And when Ed wasn’t making the effort to be pleasant, he revealed a very different side, one that was brusque and impatient. “If you weren’t on his good side, he’d make that clear,” says a fraternity brother. “He just always seemed like a dick.”

Still, Ed got by just fine. He studied hard, made the Seattle Times his achievements set him apart. He was a doting stay-at-home mom. They were a wholesome clan that got silly playing board games and seemed to enjoy one another’s company. When Ed was admitted to Penn on scholarship, his family couldn’t have been prouder. But at Penn, Ed was just one bright undergrad among 10,000 others. Intimidated, Ed tried assuming the confident airs of his Ivy League peers. But if he made any sort of impression, it was for the way he feigned cheer to mask something else. “His niceness didn’t seem all that genuine,” says a former classmate. “When you talked to him, there was a feeling of disconnect. He was a bit fake.” And when Ed wasn’t making the effort to be pleasant, he revealed a very different side, one that was brusque and impatient. “If you weren’t on his good side, he’d make that clear,” says a fraternity brother. “He just always seemed like a dick.”

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This is Sabrina Rubin Erdely’s first story for RS. She loves a quiet family life in Philadelphia.
apart—a world of plenty. Her friends lived in dorms, but Jocelyn lived in a $6,000-a-month loft apartment with floor-to-ceiling windows and a rooftop pool. Jocelyn would take her friend Sallie Cook on her shopping sprees, using her father’s credit card to blow $5,000 at, say, Neiman Marcus. “My dad’s gonna be soo mad,” she’d say coquettishly, rearranging her oversize bags while pointedly eyeing Cook’s own tiny purchase.

“Jocelyn is extremely confident,” says Cook. “There’s no cap to how strong she is or how arrogant she is. She wants what she wants. And she feels she’s entitled to it.” Even Jocelyn’s own father seemed cowed. When Lee Kirsch flew to Philly to take his daughter to Cirque du Soleil—bearing $190-a-pop VIP tickets—Jocelyn treated him with utter contempt. “Dad, shut up,” she kept telling him in the VIP tent, putting as much distance between them as possible, except to hand her father an armload of merchandise to buy for her.

Jocelyn tried hard to appear unflappable, but her life was unraveling. On the side, she was still dating Thomas, visiting him at Army bases all over the country. Then in March 2006—the month after she seduced Verdibello—Thomas was deployed to Afghanistan where he was injured by an IED. Jocelyn told him in their phone conversations that she was beside herself with worry. And in her moments alone, she sought comfort in old habits. In the span of a year she was arrested three times for shoplifting. When she got caught, her tough-gal act fell apart. Previously busted in a CVS and Lord & Taylor, she broke down and wept when she was arrested in a Douglas Cosmetics store with a purse full of makeup. (Two of the three charges were dropped; she pleaded guilty to the department-store theft.)

Jocelyn told Verdibello nothing about her brushes with the law, or of her other boyfriend. They made an odd couple—Verdibello was a sensitive punk who lived in his Minor Threat T-shirt—but she had a knack for snaring guys so grateful for her attention they’d let her get away with anything.

“She has this magnetism,” Verdibello explains. “She can make you feel like the brightest star in the sky. But she can also make you feel like nothing at all.” He was convinced they were soulmates—Jocelyn proved it with each love note she wrote him in her beautiful script. And when one day Verdibello discovered her sobbing, she confided in him about her brother, a soldier who had just been hurt by an IED—her brother, Thomas, whose framed photo hung on her apartment wall.

It was a testament to Jocelyn’s powerful allure that Verdibello stayed in the picture. He figured out that Thomas wasn’t really her brother, but Jocelyn managed to talk her way out of it, explaining that she had both a brother and an ex-boyfriend in the Army, both named Thomas—but that the flower deliveries really were from her brother. (“Whaddya want?” says Verdibello. “She could make me believe anything.”) Then one evening in the fall of 2006, spooning Jocelyn in bed, Verdibello nuzzled the plush fabric of her Juicy Couture sweatsuit, breathing in her scent. Jocelyn was distracted—busy texting someone. Verdibello looked over her shoulder in time to read her message: “My cute capitalist :/” He knew it could be only one person: Jocelyn’s new “econ tutor,” Ed Anderton.

They had crossed paths one night in September when Ed was out drinking in downtown Philadelphia. One glance at Jocelyn, and Ed was toast. Jocelyn was smitten as well. The next day she told Sallie Cook, “Oh, my God, I met this guy last night, he’s soo hot!” She then ran down his vitals: tall and dark-haired like Verdibello, but better-groomed, worked in finance, and, best of all, he told her he made $15,000 a year.
THE FRAUDULENT LIFE

From the beginning, the two were always publicly making out, broadcasting their relationship to the world. Everyone noticed them, which provided the kind of attention Jocelyn had come to expect, but it was a new experience for Ed. In the light of Jocelyn’s affections, Ed had turned into a somebody: important and successful. And as malleable as Jocelyn’s personality was, Ed’s proved to be just as plastic. He became Jocelyn’s perfect sidekick, a cocky braggart who always mentioned his Ivy League education and his supposed six-figure salary (double what he actually made). Ed embraced Jocelyn’s flirtatiousness, too. At clubs, they’d split up to hit on strangers, watching each other’s progress from across the bar – a game Jocelyn initiated for the sexy fun of it.

Jocelyn already had a boyfriend, of course. Ed had discovered that fact one embarrassing morning when he’d come over for brunch and Verdibello had opened the door in his boxers. (Ed had just stood there frozen, clutching a bottle of Simply Orange, while Jocelyn worked her mental magic on both men.) But Ed divined the quickest path to her heart: He made sure he was always pulling out his wallet and that everyone noticed his largesse. Together Ed and Jocelyn made a striking – and strikingly shallow – pair.

Three months after they met, Jocelyn and Ed departed for a New Year’s trip to Paris. Other travelers their age might have been backpacking, but these two spent their vacation in four- and five-star hotels, shopping at Gucci and skiing the French alpine slopes. They dressed for maximum impact: Jocelyn’s wardrobe included a rabbit-fur vest, red thigh-high boots and a crotch-length strand of pearls; Ed held his own in lavender button-downs and a leather man-purse. They snapped dozens of photos, which Jocelyn posted on Facebook (to the shock and heartbreak of both Verdibello and Thomas, who each thought he was dating Jocelyn exclusively). And the pair brought home a souvenir: a sign they’d swiped from a café, warning professional bag thieves operate in this area, please keep a close eye on your personal belongings at all times.

Their year of living fabulously had begun.

D and Jocelyn swiftly morphed into nouveau-riche brats, intent upon getting the things they wanted – no, deserved. Like their new two-bedroom apartment in the Belgravia, a grand building owned by Ed’s company. Their third-floor pad was a huge, high-ceilinged affair, decorated in ultramodern style with black lacquer and chrome furniture. Jocelyn’s walk-in closet was strewn with designer clothes; in Ed’s closet, everything was neatly pressed and hung. They used their second bedroom as an office – stocked with four computers, two printers, a scanner and an industrial machine for manufacturing ID cards. And squired away in their apartment was a box lock filled with keys to many of their neighbors’ apartments and to all of their mailboxes (“Is the mail here yet?” they’d ask at the front desk); police suspect that the tech-savvy Ed rigged everyone’s Internet accounts to run through his own computer.

Neighbors weren’t the only ones at risk. Morgan Greenhouse, an ’07 Penn grad, still has no clue how her identity was stolen – only that one day a credit-card company called to verify a check she’d written to herself for several thousand dollars. “I freaked out,” she says. Panicked, she checked her credit online and discovered seven unauthorized credit cards, many nearly maxed out to their $2,000 or $3,000 limit.

But while some of the couple’s capers seemed well-planned, others were stupidly obvious – including preying on their own friends. In the summer of 2007, the pair reportedly spent a weekend in Manhattan crashing with a Penn buddy of Ed’s. Weeks later, the guy and his roommate filed a report with the NYPD, claiming $3,000 in fraudulent charges. Even Salie Cook, Jocelyn’s friend from Drexel, says she was fleeced, though in a decidedly low-tech way: Shortly after Jocelyn watched Cook punch her PIN number into a cash machine, Cook’s debit card disappeared, and $600 was withdrawn from her account.

“I called Jocelyn to tell her what happened,” Cook remembers. “And she was like, ‘Ohhh, you called the police? Umm, well, I have your debit card here. . . . It’s the same color as mine . . . . I must have accidentally used yours, and I guess our PIN numbers are the same!’” (Cook filed a police report but then let the matter drop.)

The incident didn’t seem to bother Jocelyn. She was disengaging from campus anyhow, once again shucking her old life for a better one. She and Ed were always flying off somewhere – London, Montreal, Florida, Hawaii – and posting the proof online. At home she and Ed were attending black-tie events, appearing in Philadelphia magazine’s society pages, laughing and cuddling, Jocelyn’s black bra peeking from under her leopard-print dress. They became fixtures at the hookah bars Byblos, where Jocelyn would come in wearing a leather man-purse. They snapped dozens of photos, hookah bar Byblos, where Jocelyn would come in wearing a leather man-purse. They snapped dozens of photos, the entire building’s Internet access crashed – the police suspect that the tech-savvy Ed rigged everyone’s Internet accounts to run through his own computer.

Other criminals might have made themselves inconspicuous, but for Jocelyn and Ed, conspicuousness was the point. The high life didn’t mean squat unless people were watching, envying, validating them. They went about their glamorous lives as if there was nothing else to life, nothing beyond the acquisition and flaunting of goods – and in that they were true believers.

In July 2007, they took a long weekend at Turks and Caicos’ ritzy Regent Palms resort and made spectacles of themselves. “Especially her,” says a patron. “She worked it.” Sunning by the infinity pool in matching red bathing suits, while hotel staff fluffed their towels and misted them with water, Ed and Jocelyn were in their element: Ed chatted with other guests about his favorite Philly restaurants while Jocelyn barked silently behind silver aviators, looking utterly content.

“Take our picture!” Jocelyn asked a couple lounging beside them. Ed and Jocelyn stood at the pool’s edge, wrapping their arms around each other, and smiled.

NOT THAT INNOCENT

1. Jocelyn Kirsch’s high school yearbook photo. 2. Jocelyn with an unknown man. For fun, Ed and Jocelyn often watched each other hit on strangers at clubs.

See more photos of Jocelyn Kirsch and Ed Anderton at rollingstone.com/kirschanderton
soda, her blouse undone a few buttons too many, her face arranged in a careful, lipstick-streaked smile. “She made us feel like she was the outsider watching us do our silly things,” remembers Ed’s friend Danielle Newton. “It was uncomfortable.”

Back at home, the couple also had the minor inconvenience of sheathing their “real” lives into their jet-set schedules, Jocelyn had now declared a major in international studies, telling people she hoped to become to a U.N. ambassador. Decked out in fur and stiletto boots, Jocelyn continued attending her classes, where she dominated the discussion in her assertive, know-it-all tone. But she showed so much promise, in fact, that a professor helped place her on a panel discussion on the Penn campus about globalization – where she sat near special guest Prince Charles.

“Hi, my name is Jocelyn Kirsch,” she introduced herself, as the crowd and Britain’s future heir to the throne looked on. “I’m originally from Vilna, Lithuania.” She went on to speak eloquently about the way globalization is stratifying societies around the world.

Ed, on the other hand, wasn’t faring so well. His boss had taken one look at Ed’s tan, after the couple’s return from Turks and Caicos, realized the “sick days” had been bogus, and fired him. All the things Ed had worked for had fallen apart, leaving nothing but the sham.

Ed told few people about his unemployed status. Instead, he and Jocelyn kept up appearances, going harder than ever. Jocelyn planned a birthday party for Ed, reserving a table for ten at Tinto, one of the most exclusive restaurants in town; afterward, they were going to vacation in Morocco. They had enough cash to get by – stowed in their apartment was $17,500 rubber-banded in stacks. Meanwhile, Ed’s world had narrowed down to just one person, and he now ministered to Jocelyn’s every need. He fetched her lunches. He came with her to class, even reportedly taking an economics midterm for her. And he accompanied her on errands – like when, in November 2007, she treated herself to hair extensions. It was an indulgence the couple would regret.

**THE AFTERMATH**

**JOCelyn and Ed’s Tale Could End Only One Way:** With Their Parents Bailing Them Out of Jail.

Airdresser Jen Bisicchia stared furiously at two bogus checks from Tacoma, Washington. She had finished weaving in “Morgan Greenhouse’s” extensions, ending a seven-hour appointment. Morgan had been pleased with the results; she’d stared at her reflection with approval as she reapplied her makeup. Then she’d flashed a Georgia driver’s license and got out of there fast, leaving behind $1,500 in what Bisicchia assumed were phony checks – since it made little sense that a girl from Georgia would have a Tacoma bank account. Just then the phone rang. It was a woman calling to find out why she’d been charged $500 a week earlier.

“Oh, my God!” Jen Bisicchia shouted; the charge had been “Morgan’s” deposit. The victim told Bisicchia her tale: She had just moved to Philly – as it turned out, across the hall from Jocelyn and Ed – and weeks later various credit-card companies notified her of a batch of new accounts in her name. She told Bisicchia that the thieves had been using a West Philly mailing address.

That’s all Bisicchia needed to hear. She jumped in her car and found the UPS Store. Then she started calling the cell number “Morgan” had left with the salon. She dialed all night until, at 11:30 p.m., a man picked up.

“Is Morgan there?” Bisicchia asked.

“Oh, she’s not available.”

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**JOCelyn Kirsch’s parents, Lee and Jessica, outside court. 2. Jocelyn hides from the press at her hearing.**