

Session 9
Financial Literacy

Goals

- Students will learn the importance of good credit.
- Students will learn how to avoid bad debt.

Materials

Activity 1
Activity 2
Activity 3
Activity 4
Worksheet 1

Procedure

Greet the students. Wait until the students are seated and quiet. Briefly describe the goals of today's lesson. Reintroduce yourself to the students if necessary.

Script

Many people are now being defined by their credit score. A car dealership, mortgage company and even a potential employer may use your credit report and or score in order to draw conclusions about you before they meet you. Unfortunately, many are finding out this fact much too late. There are some obvious pitfalls to achieving and maintaining good credit. We are going to explore them in this lesson.

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Activity 1: FTC Consumer Alert

Work in groups of four. Read Worksheet 1. Come up with a creative and effective way to advertise the information given in the FTC Consumer Alert. You can use whatever medium of advertisement that you think would be the most effective. You can create a flyer. You can present a poster. You could even do a radio public announcement. Be creative. Have fun. Be prepared to share your advertisement with the rest of the class.

Activity 2: Healthy Financial Habits

What do you already know about healthy financial habits? Are these tips important? Work in pairs; give a written explanation of what you think the consequences will be if you do not adhere to the tips listed below.

Activity 3: Quote

What do you think the author meant by this quote? Do you agree with the author?

“Fight crime. Don’t be a victim.”

Anonymous

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Activity 4: Essay – Shop-a-holics Beware!

Have you ever known a shop-a-holic? Are you a shop-a-holic? Do feel compelled to buy something in order to make you feel better? That need can lead to debt troubles and far worse things. There are some people who write bad checks for expensive items. There are some who resort to shop lifting in order to get the things that they think they want. The consequences for such actions can cause you to wind up in jail.

Write a short story about a 9th grade student who makes a few bad choices regarding acquiring things that he or she wants. Where will his or her wrong choices lead? Be sure to include a friend in this story who tries to offer good sound advice. The story should be no less than 2 paragraphs.

Activity 5: Virginia Hero

Sandra Annette Bullock (born July 26, 1964) is an American film actress. She came to fame in the 1990s, after roles in successful films like *Speed* and *While You Were Sleeping*, and has since established a career as a well-known Hollywood leading actress, with the box office comedy hit *Miss Congeniality* and one of her most recent film roles, in 2004's *Crash*, receiving critical acclaim. She is the 14th richest female celebrity with an estimated fortune of \$85 million.

Early life

Bullock was born in Arlington County, Virginia to John W. Bullock, a Pentagon contractor and part-time vocal coach from Alabama, and Helga D. Meyer,¹ a German opera singer who died of cancer on April 4, 2000; Bullock's maternal grandfather was a rocket scientist from Nuremberg. Bullock lived in Nuremberg until age twelve, where she sang in the opera's childrens' choir at the *Staatstheater Nürnberg*. She frequently traveled with her mother on her opera tours, and lived in Germany and other parts of Europe for much of her childhood. Bullock studied ballet and vocal arts as a child, taking small parts in her mother's opera productions.

Bullock attended Washington-Lee High School where she was a cheerleader, participated in high school theater productions and dated a football player. She graduated in 1982 and enrolled in East Carolina University in Greenville, North Carolina. During this time she worked as a waitress at a restaurant. She left school during her senior year (Spring 1986), three credits short of graduating, to pursue an acting career. She went to Manhattan to try to get auditions and supported herself with a variety of odd jobs (bartender, cocktail waitress, coat checker).

Sandra Bullock later completed her coursework and was awarded a bachelor's degree from East Carolina University. She is fluent in German. When appearing on German TV shows, she prefers to speak English (the TV hosts speak German though).

Career

While in New York, Bullock took acting classes at The Neighborhood Playhouse. She appeared in several student films and later landed a role in an Off-Broadway play *No Time Flat*.^[4] Director Alan J. Levi was impressed by Bullock's performance and offered her a part in the made-for-TV movie *Bionic Showdown: The Six Million Dollar Man and the Bionic Woman* (1989). After filming the movie, Bullock stayed in Los Angeles, California, and was cast in a series of small roles in several independent films as well as in the lead role of the short-lived NBC television version of the film *Working Girl* (1990). She appeared in several films such as *Love Potion No. 9* (1992), *The Thing Called Love* (1993) and *Fire on the Amazon* (where she agreed to appear topless if the camera did not show that much, she covered herself with duct tape which apparently was somewhat painful to take off).

One of Bullock's first notable movie appearances was in *Demolition Man* (1993), which led to her breakthrough performance in *Speed* the following year. She became a high-level movie star in the late 1990s, carrying a string of successes, including *While You Were Sleeping* (she replaced actress Demi Moore, who was originally scheduled to star), *Miss Congeniality* and *Two Weeks Notice*. Bullock received 11 million dollars for *Speed 2* and 17.5 million dollars for *Miss Congeniality 2: Armed & Fabulous*.

Bullock has been selected as one of *People* magazine's 50 Most Beautiful People in the World in 1996 and 1999, and has also been ranked #58 in *Empire* magazine's Top 100 Movie Stars of All Time list. She was presented with the 2002 Raul Julia Award for Excellence^[6] for her efforts, as the executive producer of the sitcom *The George Lopez Show*, in helping expand career openings for Hispanic talent in the media and entertainment industry.

In 2004, Bullock had a supporting role in the film *Crash*. She received positive reviews for her performance, with some critics suggesting that it was the best performance of her career. Bullock later appeared in *The Lake House*, a romantic drama also starring her *Speed* co-star, Keanu Reeves; it was released on June 16, 2006. Because their film characters are separated throughout the film (due to the plot revolving around time travel), Bullock and Reeves were only on set together for two weeks during filming.^[7] The same year, Bullock appeared in *Infamous*, playing author Harper Lee. Bullock also stars in *Premonition* with Julian McMahon, which was released in March of 2007.^[8]

Bullock received a star on the Hollywood Walk of Fame on March 24, 2005. In January 2007, Bullock was named the 14th richest woman in entertainment by *Forbes*, with a net worth of \$85 million.

Entrepreneurship

Bullock runs her own production company, Fortis Films; her sister, Gesine Bullock-Prado, is president of the company and her father, John Bullock, is its CEO. She was an executive producer of *George Lopez*, The network canned the sitcom in May, though not before it clinched a lucrative syndication deal that banked Bullock some \$10 million. Bullock tried to produce a film based on F.X. Toole's short story *Million-Dollar Baby*, but couldn't interest studios in a female boxing drama. The story was eventually made as the Oscar-winning film *Million Dollar Baby* (2004). Bullock's Fortis Films will produce her next movie, *All About Steve*. In the meantime, she tends to her Austin restaurant, Bess Bistro, and its first merchandising tie-in, a line of organic candles.

Activity 6: Teen Health and Safety

Health Fact: Did You know?

You may be eating healthy foods but in the wrong sized portions. Use the plate and the objects below as a guide.

Fruit should be the size of a baseball.

Cheese should be the size a domino

Potatoes should be the size of a light bulb.

Meat should be the size of a deck cards.

Pasta should be the size of a computer mouse.

Butter should be the size of 1 di.