

GET SMART WITH MONEY

USING THE NETFLIX DOCUMENTARY WITH STUDENTS

May 9, 2023



Topics We Will Cover

**Get Smart with Money: The
Documentary**

The “Cast”


Financial Lessons

Making Cents PA Resources



Disclaimer

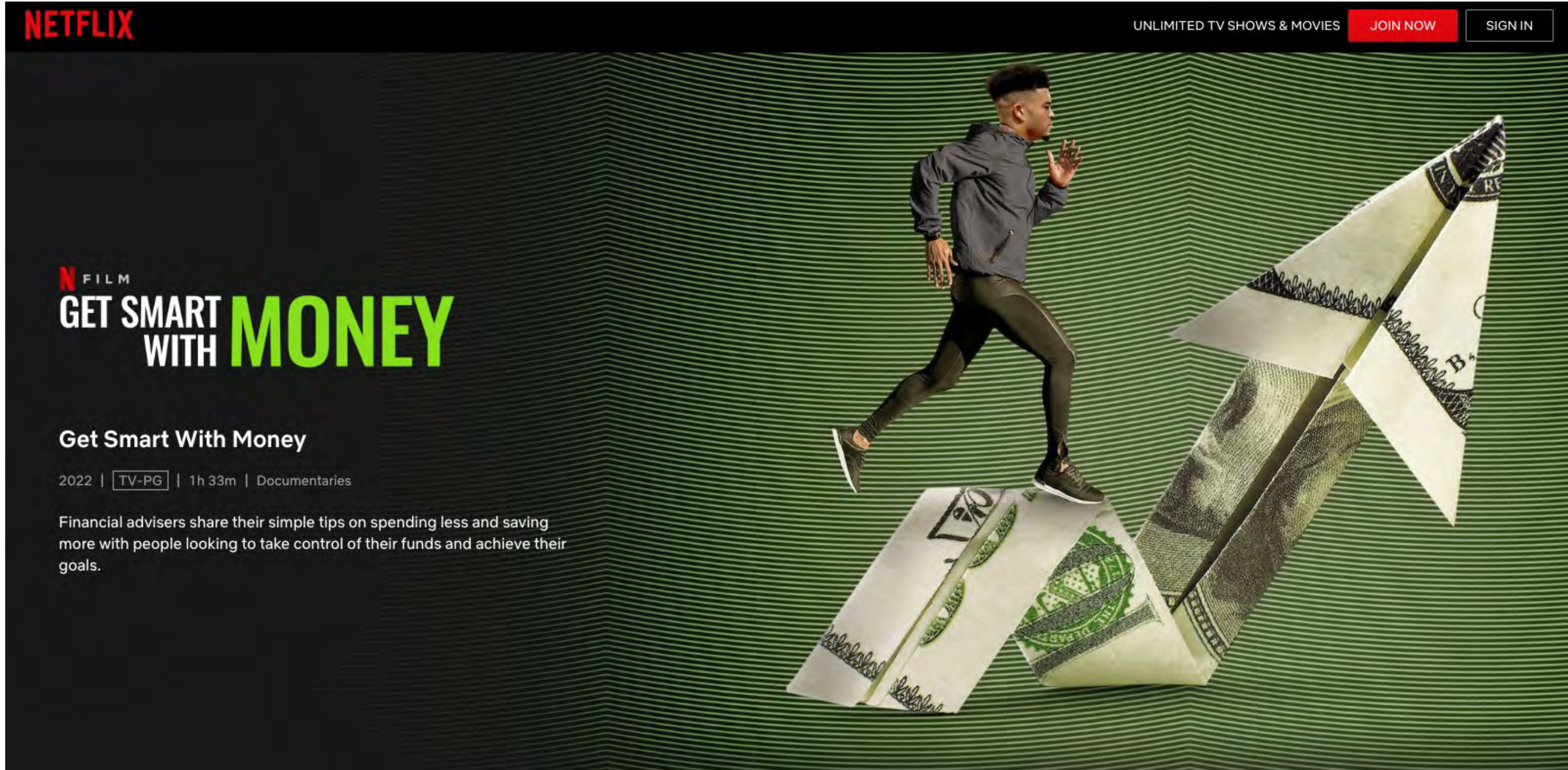
The opinions and views expressed today are my own.
Nothing I say today should be taken as a position of
the Pennsylvania Department of Education or Penn
State University.



The

Documentary

Who Has Seen It?



NETFLIX UNLIMITED TV SHOWS & MOVIES [JOIN NOW](#) [SIGN IN](#)

N FILM
GET SMART WITH MONEY

Get Smart With Money

2022 | TV-PG | 1h 33m | Documentaries

Financial advisers share their simple tips on spending less and saving more with people looking to take control of their funds and achieve their goals.



Get Smart with Money: The Basics

1 hour and 33 minutes

Documentary style

Available from Netflix

Features the money challenges of three individuals and one married couple

Four financial coaches offer advice and encouragements

Rated TV-PG (Common Sense Media: 10+)

Get Smart with Money: The Basics

A Lot or a Little?

What you will—and won't—find in this movie.

Positive Messages

●●●●● Try to save for a rainy day, not liv ... >

Positive Role Models

●●●●● Pete Adeney, a personal finance | ... >

Diverse Representations

●●●●● BIPOC and White kids, as well as ... >

Violence & Scariness

●●●●● References that could be scary ir ... >

Sex, Romance & Nudity

●●●●● Images include sketch of nude fe ... >

Language

●●●●● Swear word "s--t" and idiomatic | ... >

Products & Purchases

●●●●● References and images include s| ... >

Drinking, Drugs & Smoking

●●●●● References and images include g ... >

Get Smart with Money: The Basics

Sex, Romance & Nudity

●●●●● a little

Images include sketch of nude female body from the waist up, nude person in photo hiding private parts with arms, and partners and married couples.

Drinking, Drugs & Smoking

●●●●● some

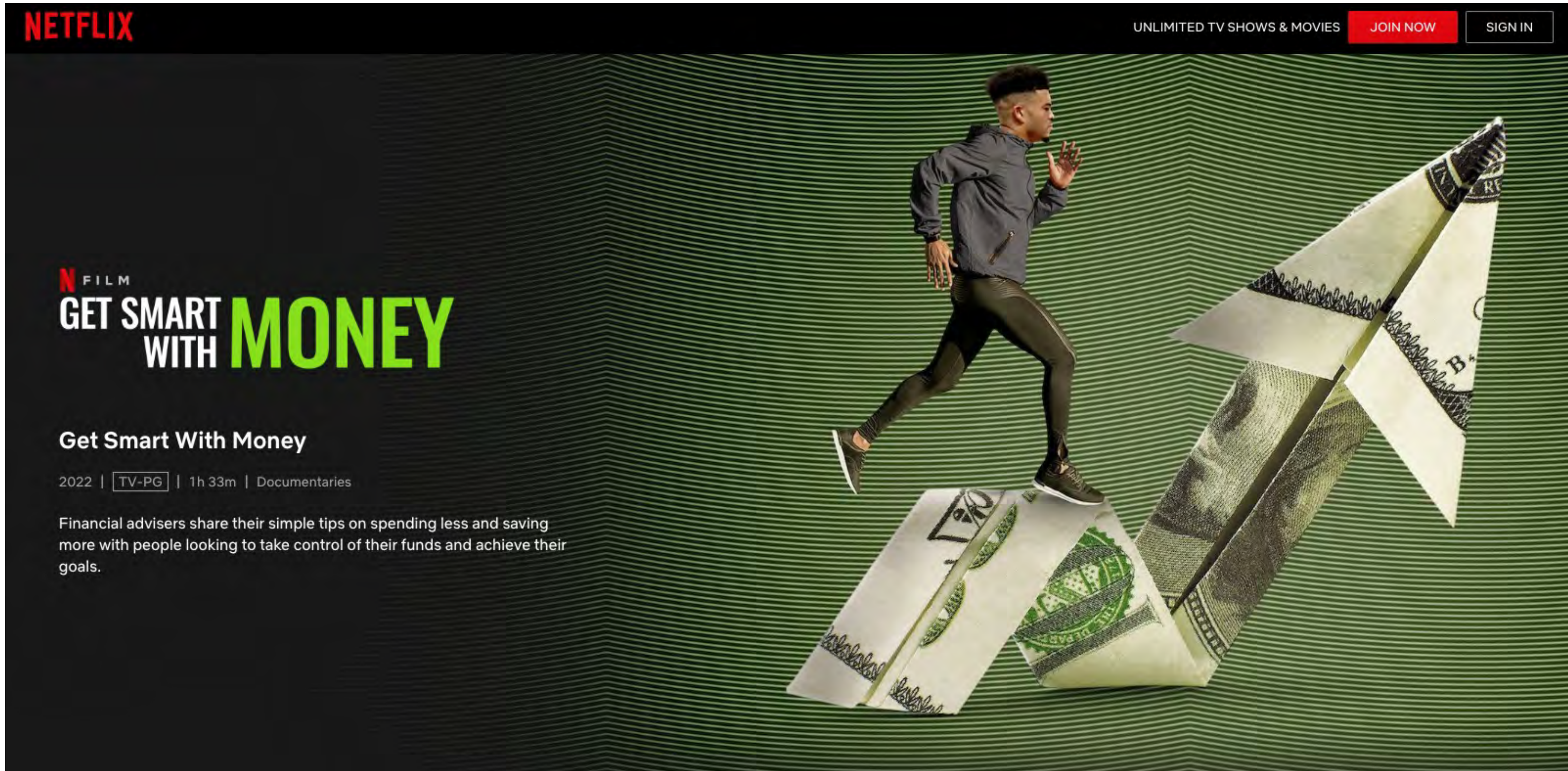
References and images include glasses of beer, bottles of alcohol, brewery bartending, cigarette smoking, and medication for depression and anxiety.

Language

●●●●● some

Swear word "s--t" and idiomatic phrases "hell, yes" and "work my butt off."

About That Netflix Part...



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Get Smart with Money: The Basics

[← Back to Help Home](#)

Educational screenings of documentaries

Some Netflix original educational documentaries are available for one-time educational screenings.

To find out which titles are available for educational screenings, visit media.netflix.com and search for the title or browse our recent and upcoming releases.

Titles that are available for educational screening will display either the following **Grant of Permission** or an **Educational Screenings Permission (ESP)** on their details page:

Grant of Permission for Educational Screenings

Netflix is proud to present original programming that speaks to our users in a meaningful way. We know that many of you are as excited about these films and series as we are, and because of their informational aspects, you'd like to show them in an educational setting -- e.g., in the classroom, at the next meeting of your community group, with your book club, etc. Consequently, we will permit one-time educational screenings of any of the titles noted with this information, on the following terms:

The film or series may only be accessed via the Netflix service, by a Netflix account holder. We don't sell DVDs, nor can we provide other ways for you to exhibit the film.

The screening must be non-profit and non-commercial. That means you can't charge admission, or solicit donations, or accept advertising or commercial sponsorships in connection with the screening.

Please don't use Netflix's logos in any promotion for the screening, or do anything else that indicates that the screening is "official" or endorsed by Netflix.

"One-time screening" means that you can't hold screenings several times in one day or one week - but if, for example, you're an educator who wants to show these films or series once a semester over multiple semesters, that's okay.

We trust our users to respect these guidelines, which are intended to help you share and discuss our content in your community.

To the extent your institution requires you to demonstrate that you have a license for your screening, please show them this page.

Related Articles

- [Maturity ratings for TV shows and movies on Netflix](#)
- [Why do TV shows and movies leave Netflix?](#)
- [How to search and browse Netflix](#)
- [How to remove titles from the 'Continue Watching' row](#)
- [Traveling with Netflix](#)




Get Smart with Money: The Basics



A screenshot of the Netflix Media Center interface. At the top, the 'NETFLIX Media Center' logo is on the left, and navigation links for 'English', 'United States', 'Newsroom', and 'Resources' are on the right. A search bar contains the text 'get smart with money'. Below the search bar, a sidebar on the left shows filters for 'All', 'Titles', and 'News'. The main content area displays a grid of search results. The first row includes 'Get Smart With Money' (a hand holding a lightbulb with a dollar sign), 'Pretty Smart' (a group of people), and 'MONEY explained' (a stack of money). The second row includes a partially visible result, 'Get Organized WITH THE HOME EDIT' (a rack of clothes), and 'DIRTY MONEY' (a blindfolded statue).

Get Smart with Money: The Basics



The screenshot shows the Netflix Media Center page for the film "Get Smart With Money". The page features a dark background with a large image of a hand holding a glowing lightbulb with a dollar sign inside, balanced on a stack of US dollar bills. The title "GET SMART WITH MONEY" is overlaid on the image in white and green text. The page includes a navigation bar with "NETFLIX Media Center", "English", "United States", "Newsroom", "Resources", "Apply", and "Press Log In". A "Log in for full access" button is visible. The main content area displays the film title, release date, logline, synopsis, and genre tags "Film" and "Documentaries".

NETFLIX Media Center English United States Newsroom Resources Apply Press Log In

[Log in for full access](#)

Get Smart With Money

Film releasing in the United States on September 6th, 2022 at 3:00 AM EDT

Logline

Pairing real people with financial gurus over the course of a full year, this entertaining and informative feature feels like *Queer Eye* for economics. From a bartender living paycheck to paycheck to a family wondering if they can retire early, these stories carry plenty of practical take-home advice for everyone, as well as lessons on how to live a richer life beyond your bank account.

Synopsis

[Film](#) [Documentaries](#)

GET SMART WITH MONEY

Before screening this title, read the [Educational Screenings Permission \(ESP\)](#)

Get Smart with Money: The Basics

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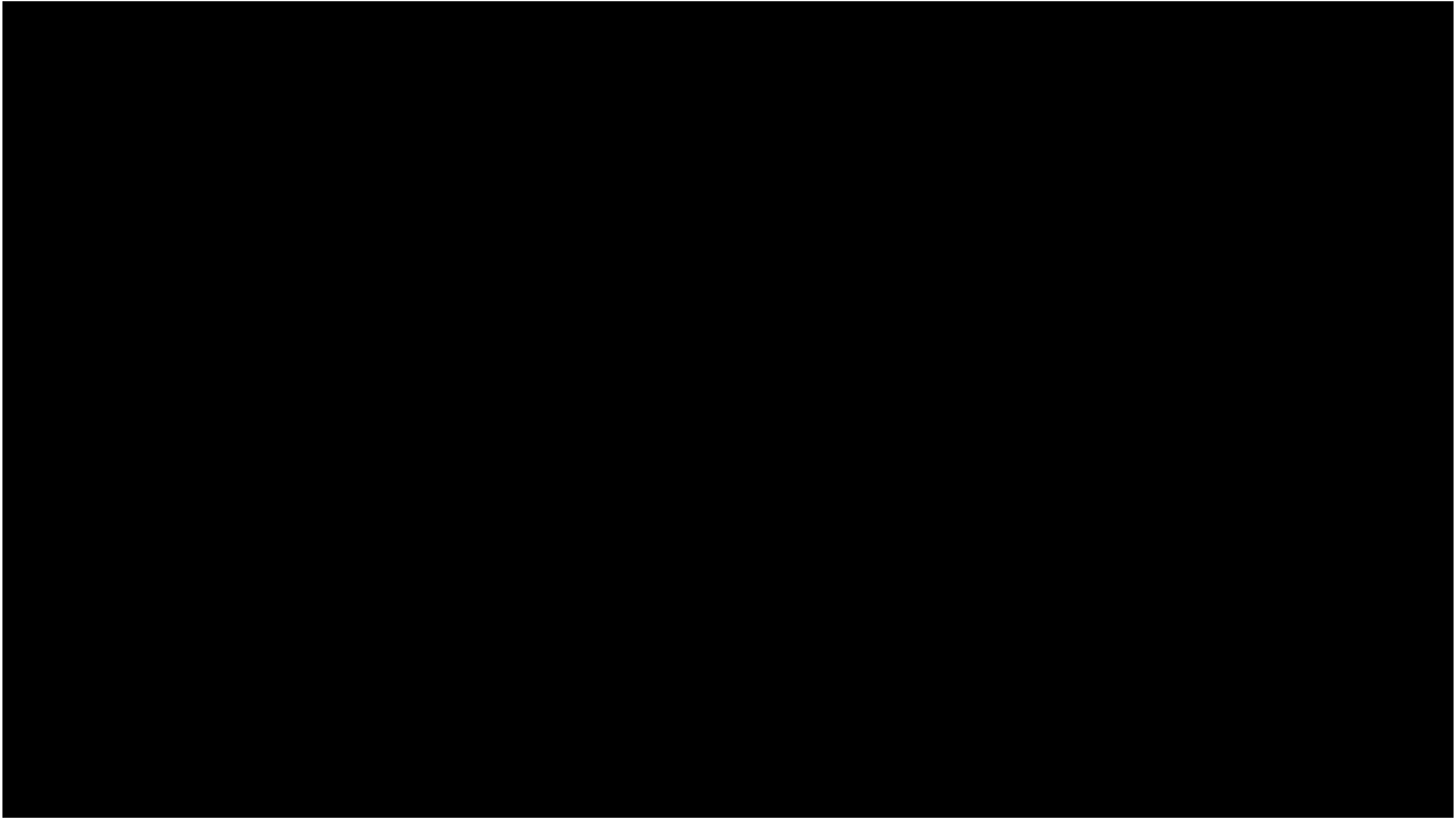
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Close

Print



The Clients & Coaches

Lindsey & Paula



Lindsey

Works two jobs in the service industry

Attended fashion school and has a passion for art

Struggles with depression, wants to see a therapist but cannot afford it, does not have health insurance

Paula Pant

Financial journalist turned entrepreneur

Host of the *Afford Anything* podcast

“You can afford anything but not everything. What’s it gonna be?”

Seeks to help Lindsey boost her income by becoming entrepreneurial



Paula on Increasing Income

“There’s a limit to how much you can frugal down. There’s no limit to how much you can earn”

Teez & Ro\$\$\$



Teez

Professional football player who is out of work due to an injury

Has a wife and little girl for whom he wants to provide

Spent much of his initial windfall from the NFL and is worried about the future

Feels uncomfortable with financial topics

Ross MacDonald

aka Ro\$\$ Mac

Promotes financial education and empowerment through education and entertainment

Wharton grad who worked on wall street

Publishes informational videos (#maconomics) and music videos (#wallstreetrapper) on YouTube



Ross on Getting Started with Investing

“Most people are going to be hesitant to do something when they don’t much about it.”

Ariana & Tiffany



Adriana

Mother of two with over \$100k in student loan debt and \$45k in credit card debt

Has a spending habit that she isn't sure she can fix

Inherited an unhealthy relationship with money from her parents

Lives paycheck-to-paycheck

Tiffany Aliche

aka “The Budgetnista”

Author and financial educator

Focuses on helping women save money and pay down debt

Struggled with debt herself and now uses those experiences to help others



Tiffany on Budgeting

- Do I need it?
- Do I love it?
- Do I like it?
- Do I want it?

Kim, John, & Pete



Kim and John

Living on Kim's income from a successful business as a psychotherapist and women's empowerment coach

Have two young children

Hope to retire early

Pete Adeney

aka Mr. Money Mustache

Early retiree focused on helping others live frugally and retire early

Believes many people can live comfortably on less

Part of the "FIRE movement"

“Mr. Money Mustache” & The PJM

**Purchase
Justification
Machine**

**Dividing
It Up**

Get Smart with Money: The Basics

Section

Time

Introduction

Premise of the Show and Client Selection

6 minutes

Month 1

Client Background and Initial Coach Meetings

33 minutes

Month 3

Implementing Strategies and Coach Check-Ins

37 minutes

Month 9 to Completion

Final Check-Ins and Wrap Up

16 minutes

Introduction

Premise of the Show and Client Selection

6 minutes

Time Stamp	Content	Prompt & Discussion Questions
0:00	Show intro	<ul style="list-style-type: none">• Take note of the people introduced here in the beginning.• Which short story or statement caught your attention and why?
4:15	Meet the clients and coaches	<ul style="list-style-type: none">• What do you think of the clients that were selected and their money challenges?

Introduction

Premise of the Show and Client Selection

Student Handout

Student Handout

Get Smart with Money: General Note Taker

Directions: Take notes as you meet each client and hear about their financial challenges. What are their financial challenges? As time goes by, what changes with their finances? What advice do they receive?

Client	Challenges and Progress
Lindsey	
Teez	
Ariana	
Kim & John	

Month 1

Client Background and Initial Coach Meetings

33 minutes

Time Stamp	Content	Prompt & Discussion Questions
5:47	Lindsey	<ul style="list-style-type: none">• Keep an eye out for Lindsey's monthly expenses. What do you think about them? Does anything jump out?
14:00	Teez	<ul style="list-style-type: none">• What surprised you about Teez' story?• What do you think is holding him back?
21:23	Ariana	<ul style="list-style-type: none">• How did Ariana accumulate debt?• What strategies has she tried to improve her finances?
28:00	Kim & John	<ul style="list-style-type: none">• What factors are influencing their financial decisions?• What do you think will be their biggest challenge?
35:21	Teez	<ul style="list-style-type: none">• Do you think the example Ross used helped Teez?
37:00	Ariana	<ul style="list-style-type: none">• Why does Tiffany recommend the "split it before you get it" concept?
38:38	End of Month 1	<ul style="list-style-type: none">• Who do you think will succeed and why?• Who do you think has the biggest obstacles and why?

Student Handout

Get Smart with Money: Month 1

Directions: Fill in the blanks to complete the coach quotes and money stats.

Coach Quotes	Money Stats
<p>1. "The average American spends their money on the big three: _____, _____, and _____. If you cut back on those three things, that's where you'll get your biggest savings."</p>	<p>A. 1 in 5 Americans cannot afford _____.</p>
<p>2. "There's a limit to how much you can frugal down. There's no limit to how much you can _____."</p>	<p>B. Black families own less than _____% of all stocks in the U.S.</p>
<p>3. "By buying a stock, you literally are able to buy a very small piece of a _____. An _____ fund is literally a basket of stocks. It gives you inherent _____."</p>	<p>C. _____% of U.S. households lost a job or wages during COVID.</p>
<p>4. Four questions to ask yourself before buying something:</p> <p style="padding-left: 40px;">Do I _____ it? Do I _____ it?</p> <p style="padding-left: 40px;">Do I _____ it? Do I _____ it?</p>	<p>Which of these was most surprising to you?</p>
<p>5. According to Mr. Money Mustache, enough to live on is _____ times your living expenses. He says, "It isn't really your income that matters, it's your _____ choices."</p>	
<p>6. PJM stands for _____.</p> <p>_____.</p>	

Month 1

Client Background and Initial Coach Meetings

Month 1

Client Background and Initial Coach Meetings

Student Handout

Get Smart with Money: Budgeting (Month 1)

Directions: Read the quote from the documentary and respond to it in 1-2 paragraphs. Optional questions to consider are: What does it mean to you? Do you agree with her analogy? How might this outlook on budgeting help people handle their finances better?

***"A budget is just a picture of what your money is doing.
If you don't like that picture, you have the option to change it."***

Tiffany Aliche (aka The Budgetnista)

Month 3

Implementing Strategies and Coach Check-Ins

37 minutes

Time Stamp	Content	Prompt & Discussion Questions
38:40	Lindsey	<ul style="list-style-type: none">Do you think she's on the right track? If you were in her shoes, what would your outlook be at this point?
43:22	Teez	<ul style="list-style-type: none">Why is Teez hesitant to invest?
49:09	Ariana	<ul style="list-style-type: none">Why does Ariana say she feels guilt and shame?
53:12	Kim & John	<ul style="list-style-type: none">What do you think about frugality? Is it good or bad?
58:23	Brief Check-ins with Each Client	<ul style="list-style-type: none">What do the clients have in common when it comes to their financial challenges?What is going well for each and what hurdles do they still need to overcome?What is a financial strategy that you are taking away from this so far for your own use — now or in the future?

Month 3

Implementing Strategies and Coach Check-Ins

Student Handout

Student Handout

Get Smart with Money: Emotions (Month 3)

Directions: Identify and explain the emotions that are influencing each client's financial decisions.

Client	Emotions	Financial Impact
Lindsey		
Teez		
Ariana		
Kim & John		

Month 3

Implementing Strategies and Coach Check-Ins

Student Handout

Student Handout

Get Smart with Money: Quotables (Month 3)

Directions: Read the quotes from the documentary and respond to each with several sentences. Optional questions to consider are: What do they mean by this? Do you agree with this statement?

***"Your money will never do better
than your mindset will allow."***

Tiffany Aliche (aka The Budgetnista)

"A millionaire is made ten dollars at a time."

Pete Adeney (aka Mr. Money Mustache)

Month 9 to Completion

Final Check-Ins and Wrap Up

16 minutes

Time Stamp	Content	Prompt & Discussion Questions
1:16:30	Ariana	<ul style="list-style-type: none">• What improvements has she made with her finances? What impact do you think these are having or will have on her future?
1:19:20	Teez	<ul style="list-style-type: none">• What do you think about where Teez is now with his finances?• How could people like Teez impact other people and their financial education?
1:23:04	Ariana	<ul style="list-style-type: none">• What impact has improving her finances had on Ariana?
1:26:33	Kim & John	<ul style="list-style-type: none">• How are Kim and John's goals evolving?• What are they learning from this process about financial freedom?
1:30:00	Final Reports	<ul style="list-style-type: none">• What difference do you think these changes will make in each person's life?• Do you think the changes they have made will be sustainable?• What would you recommend to each client in order to help them stay on track with their financial goals?

Month 9 to Completion

Final Check-Ins and Wrap Up

Student Handout

Student Handout

Get Smart with Money: Quotables (1 Year)

Directions: What do the quotes below mean to you?

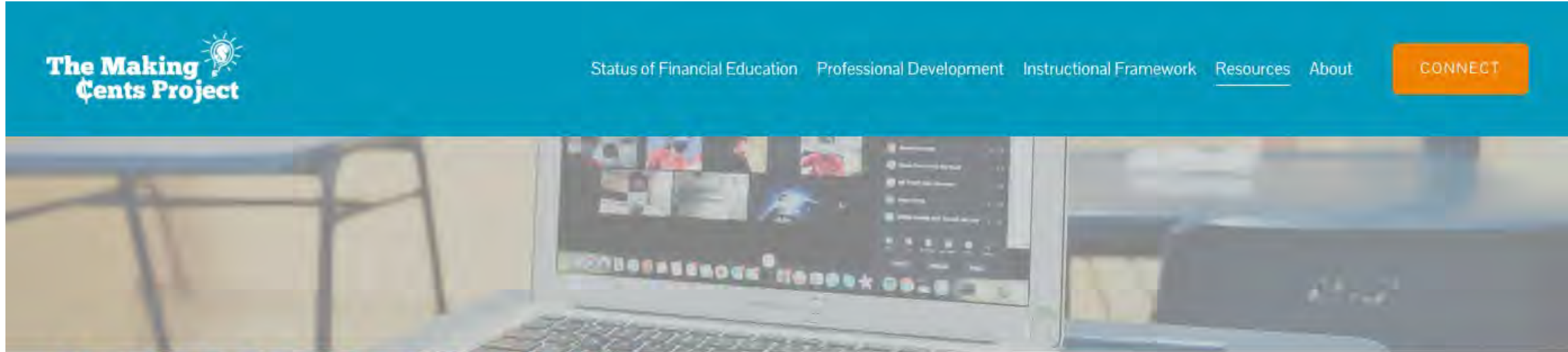
"The ultimate goal about money is to not have to think about money."

Pete Adeney (aka Mr. Money Mustache)

"Money's just a tool. You can use money to build yourself up financially, but money can also be used to destroy yourself financially. Ultimately, the good news is you get to decide. You are in charge."

Tiffany Aliche (aka The Budgetnista)

Educator Guide & Student Handouts



CLASSROOM RESOURCES

The Making Cents Project creates and shared classroom resources to help address hot topics and fill white space in the financial education arena. Browse some of these materials below.

Filter Your Selection

Use the filters below to narrow your selection by focus, keyword, or year.

Material Type



Focus



Get Smart with Money
Documentary: Student Handout
General Notetaker

Sep 15, 2022

Get Smart with Money
Documentary

General Notetaker

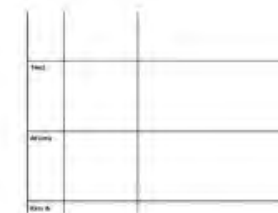
"Money's just a tool. You can use money to build yourself up financially, but money can also be used to destroy yourself financially. Ultimately, the good news is you get to decide: You are in charge."
—Robert Kiyosaki, Rich Dad Poor Dad

Get Smart with Money
Documentary: Student Handout
Quotables - Year 1

Sep 15, 2022

Get Smart with Money
Documentary

Year 1 Quote Responses



Get Smart with Money
Documentary: Student Handout
Emotions - Month 3

Sep 15, 2022

Get Smart with Money
Documentary

Month 3 Emotion and Finances
Responses

"Money grows. Investments bear interest."
—Benjamin Franklin

"A millionaire is made ten dollars at a time."
—Robert Kiyosaki, Rich Dad Poor Dad

Get Smart with Money
Documentary: Student Handout
Quotables - Month 3

Sep 15, 2022

Get Smart with Money
Documentary

Month 3 Quote Responses

"If you don't set your goals, you need not expect to change it."
—Robert Kiyosaki, Rich Dad Poor Dad

Get Smart with Money
Documentary: Student Handout
Budgeting Quote - Month 1

Sep 15, 2022

Get Smart with Money
Documentary

Month 1 Budgeting Quote Response



Extension Activities

Pitch Your Money Challenge

Participants in the video submitted videos describing their financial challenges and asking for help. Invite students to create their own short videos based on their own financial struggles or a fictional character they imagine.

Key Takeaways

What key takeaways and strategies did you learn from the documentary that you could put into practice in your own life?

— Lessons Learned

Lesson 1

A high income doesn't mean much if you don't know how to save and invest.

Lesson 2

**Your circumstances
can change at any
time.**

Lesson 3

**Paying off debt can
change your future**

Lesson 4

**Starting a small business
can help lower-wage
workers**

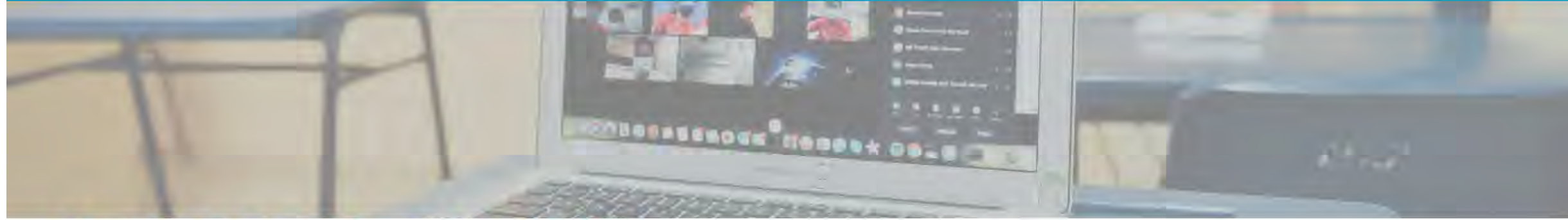
Lesson 5

**Earning more can
mean spending more**

Lesson 6

Pursuing FIRE can mean making moves, literally.

Resources from The Making Cents Project



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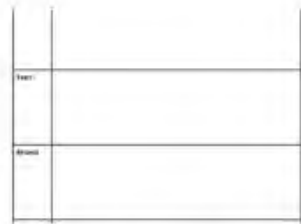
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Get Smart with Money
Documentary: Student Handout
Quotables - Year 1

Sep 15, 2022

Get Smart with Money
Documentary

Year 1 Quote Responses



Get Smart with Money
Documentary: Student Handout
Emotions - Month 3

Sep 15, 2022

Get Smart with Money
Documentary

Month 3 Emotion and Finances Responses

"A millionaire is made ten dollars at a time."

Get Smart with Money
Documentary: Student Handout
Quotables - Month 3

Sep 15, 2022

Get Smart with Money
Documentary

Month 3 Quote Responses

"If you don't set your picture, you need the option to change it."

Get Smart with Money
Documentary: Student Handout
Budgeting Quote - Month 1

Sep 15, 2022

Get Smart with Money
Documentary

Month 1 Budgeting Quote Response





Questions?

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USING THE NETFLIX DOCUMENTARY WITH STUDENTS

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