

Educator Companion

Get Smart with Money: A Netflix Documentary

Get Smart with Money is a 1 hour and 33-minute documentary-style movie available through Netflix. It features the stories of three individuals and one married couple as each one tackles financial challenges. Four financial coaches offer advice and encouragement that is tailored to each one’s unique circumstances.

As with all videos for classroom use, preview the documentary to make sure it is appropriate for your students. The video is rated PG-13.

Meet the Cast

Clients	Coaches
<p>Lindsey</p> <ul style="list-style-type: none"> • 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 	<p><u>Paula Pant</u></p> <ul style="list-style-type: none"> • Financial journalist turned entrepreneur • Host of the Afford Anything podcast Seeks to help Lindsey boost her income by becoming entrepreneurial
<p>Teez</p> <ul style="list-style-type: none"> • 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 	<p><u>Ross MacDonald</u> (aka Ro\$\$ Mac)</p> <ul style="list-style-type: none"> • 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
<p>Adriana</p> <ul style="list-style-type: none"> • 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 • Lives paycheck-to-paycheck 	<p><u>Tiffany Aliche</u> (aka The Budgetnista)</p> <ul style="list-style-type: none"> • 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
<p>Kim and John</p> <ul style="list-style-type: none"> • 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 	<p><u>Pete Adeney</u> (aka Mr. Money Mustache)</p> <ul style="list-style-type: none"> • Early retiree focused on helping others live frugally and retire early • Believes many people can live comfortably on less

Classroom Use

In the classroom, the video could be shown all at once or broken down into multiple segments. Use the time stamps below to help you decide how to use the video in class. Each section has at least one prompt or discussion question.

Time	Content	Prompts/Discussion Questions
Introduction (~6 minutes)		
0:00	Show intro	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	What do you think of the clients that were selected and their money challenges?
Month 1: Client Background and Initial Coach Meetings (~33 minutes)		
5:47	Lindsey	Keep an eye out for Lindsey's monthly expenses. What do you think about them? Does anything jump out?
14:00	Teez	What surprised you about Teez' story? What do you think is holding him back?
21:23	Ariana	How did Ariana accumulate debt? What strategies has she tried to improve her finances?
28:00	Kim & John	What factors are influencing their financial decisions? What do you think will be their biggest challenge?
35:21	Teez	Do you think the example Ross used helped Teez?
37:00	Ariana	Why does Tiffany recommend the "split it before you get it" concept?
38:38	End of Month 1	Who do you think will succeed and why? Who do you think has the biggest obstacles and why?
Month 3: Implementing Strategies and Coach Check-Ins (~37 minutes)		
38:40	Lindsey	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	Why is Teez hesitant to invest?
49:09	Ariana	Why does Ariana say she feels guilt and shame?

53:12	Kim & John	What do you think about frugality? Is it good or bad?
58:23	Brief check-ins with each client	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 9 to Completion (~16 minutes)		
1:16:30	Ariana	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	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	What impact has improving her finances had on Ariana?
1:26:33	Kim & John	How are Kim and John's goals evolving? What are they learning from this process about financial freedom?
1:30:00	Final reports	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?

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?

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>	

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 to 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)

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		

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)

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)

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	