



# Teaching Consumer and Career Skills Using Movie Quotes and Content: Confessions of a Shopaholic

Welcome!

In the chat tell us who you are and where you are from (organization and/or state)



**Federal Reserve Bank of Atlanta**

Birmingham • Jacksonville • Miami • Nashville • New Orleans

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*The views expressed are mine, and not necessarily those of the Atlanta Fed or the Federal Reserve System.*

# Cautions when using movies

Movies (and still images) are protected by copyrights. Please review the fair use rules as it applies to classroom use and check with your school or district for guidance.

- [Using Videos in the Classroom - Fair Use and Copyright in the Classroom - LibGuides at Marymount University](#)
- [How does fair use work for book covers, album covers, and movie posters? - Ask A Librarian \(libanswers.com\)](#)
- [From the American Library Association.  
https://www.ala.org/advocacy/sites/ala.org.advocacy/files/content/copyright/fairuse/web-digital%20delivery%20in%20classroomrev3psa.pdf](#)

# Using Clips, Quotes, or Full Movie

- Extends learning beyond the textbook
- Engaging, addresses multiple learning styles
- Increases retention and recollection

## Movie Clips and Quotes

- work well in 50 -75 minute classes
- are easier to pick and choose to illustrate specific concepts
- Scenes from several movies can be combined to offer multiple illustrations of concept

# Using Clips, Quotes, or Full Movie

## Full Length Movie

- Can be challenging because of unrelated storylines BUT offer great opportunities for analysis, interpretation, debate projects.
- Longer content offers opportunities to evaluate perspective of the film
- Allows students to see a situation through another's eyes
- Identify slant or bias
- Identify cues to storyline: color, imagery, music, etc.
- Compare/contrast with current events or real-life events

# Hints for Classroom Implementation

Rule #1 – Watch it and then watch it again

Included at the back of this slide deck

- Link to “unofficial transcript” for planning purposes
- Links to official movie trailers
- How to create a viewing guide
- Suggestions for additional discussion topics, and more

## **Let's Chat**

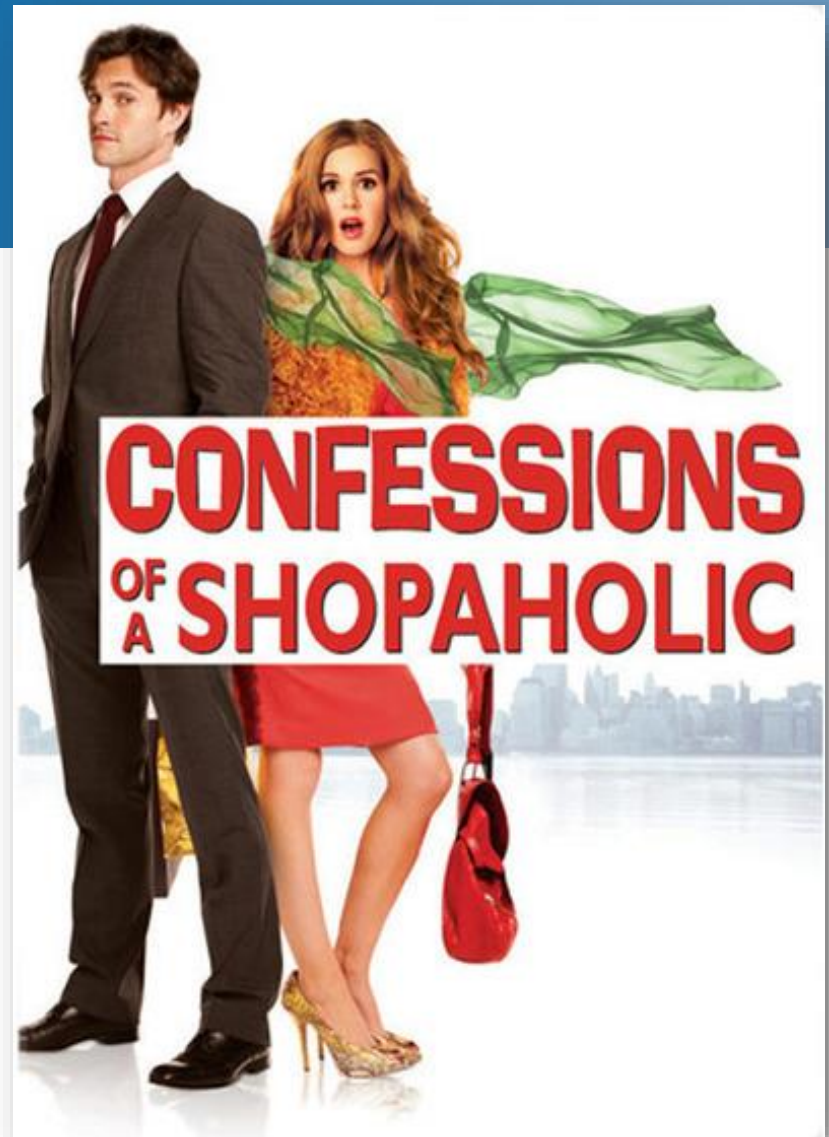
Have you seen *Confessions*?

Have you used *Confessions*? Topic?

## About

*Confessions of a Shopaholic* (2009) is a copyright protected film owned by Disney Studios. ([disneystudiolicensing.com](http://disneystudiolicensing.com)).

*The film was based on the first and second books of the novel series written by Sophie Kinsella*



[How does fair use work for book covers, album covers, and movie posters? - Ask A Librarian \(libanswers.com\)](http://libanswers.com)

# *Plot Summary*

*Meet Rebecca Bloomwood, a New York girl that loves to shop. She shops so much that she is drowning in debt. Her dream is to work at the city's top fashion magazine but, she's not been able to get her foot in the door. She takes a job as an advice columnist for a financial magazine owned by the same company. Ironically, her advice column becomes an overnight success, but her secret threatens to ruin her career, love life, and financial well-being.*



## Concepts in *Confessions of a Shopaholic*

Humorous, silly, realistic, lesson filled story that moves from outlandish and out-of-touch with reality to an understanding and maturity about money behaviors.

This session will highlight resources related to:

- Money motivators
- Decision Making
- Money Management
- Credit
- Job Interviews & Careers



**1**

**Money Motivators**

# Our Relationship with Money is ... Complicated

## In a perfect world

- Logic / Rationale – how we make decisions about money

## In the real world

- Emotion plays a huge role.
- Anxiety and avoidance create a vicious cycle.
- Psychologically, you can't entirely escape your family and your past.

## Quote – *family influence*

“When I was a little girl, there were real prices and mom prices. Real prices got you shiny, sparkly things that lasted three weeks, and mom prices got you brown things... that lasted forever.”



*Rebecca*

## Quote – *family influence*

“it was assumed that I'd just fall into line ... for the family business. I chose to succeed on my own terms, not kowtow to some controlling family.”



*Luke*

# Quote – Money Personalities Differ

Try to enjoy yourself...you have to savor shopping. (*Rebecca*)

No, you don't. You have to strike with precision and get out. (*Luke*)



*Rebecca & Luke*

# Money Mindsets, Moods, & Personality

- Vigilance – anxious, cautious, frugal, focus only on needs and misses out on life's joys.
- Worship – money is the cure all. Work hard, work long, and you'll be happy, but you'll never have enough.
- Status – confuse net worth with self worth, spending equals happiness.
- Avoidance – a source of fear, anxiety, worry.

*Note: Search on Money mindsets, moods, personalities or scripts to find a wealth of information and resources on the psychology of money.*

## Quote – *vigilance*

“All our married life, we've been the kind of people that we just don't spend, we save.

We've built up quite a little nest egg. Of money.”



*Rebecca's parents*



# Quote – *worship*

“... As an investment, you pretty much suck  
...You're a workaholic ... You put in all these hours,  
but you don't reap the rewards.”

*Rebecca to Luke*



# Quote – *status*

“Rebecca Bloomwood. Occupation: Journalist.

Jacket: Visa. Dress: AMEX.

Belt: MasterCard.

It's vintage. And I got one percent cash back.

Bag: Gucci! And worth every penny.”



*Rebecca*

# Quote – *avoidance*

“Like, what would The Girl in the Green Scarf say about hiding Visa bills under your bed?”

*Suze to Rebecca*



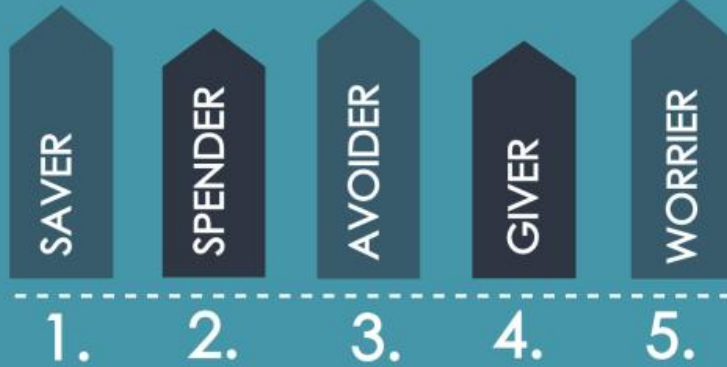


# Classroom Resources

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# MONEY MINDSETS



## SAVER

Joy comes from putting dollars away for future use

## SPENDER

Lives for the thrill of the purchase



Infographic:

<https://www.kansascityfed.org/Education/documents/7739/moneymindset.pdf>

Article:

[Common-Cents-Moods-Money.pdf](#)  
([kansascityfed.org](http://kansascityfed.org))



**2**

**Decision Making**

# Quote – *rational decision making*

“At every point I will ask, “Do I need this?”  
... Well, these cashmere gloves I need  
as it is winter, and I have... hands.

*Rebecca*



# Our feelings affect our decisions

- Decision making and money management strategies are rational. People are irrational.
- Behavioral component of money management tightly influenced by emotion
- Understanding the influence of emotion helps us better manage our money



## **Let's Chat**

You just won \$1,000 from a scratch-off game. What do you do with the money?

# Discussion / Analysis Activity

You want your scarf I want my hotdog.  
Cost and worth are very different things.

*Luke Brandon*





# Classroom Resources

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# Infographic Posters and Activities



Federal Reserve Bank of Atlanta

**NEW Posters –  
Why is Insurance Important?  
How do I Make a Decision?**

**FREE!**



- Economics and Personal Finance (PF available in Spanish)
- Classroom Posters
- Downloadable PDF
- Accompanying Activities

**Economics and Personal Finance Activities**

FEDERAL RESERVE BANK of ATLANTA

atlantafed.org/education

Resources to Accompany the Atlanta Fed's Infographic Posters

**Why Prepare for the Unexpected?**  
How do financial disasters occur?

**FINANCIAL DISASTERS COME IN MANY FORMS**

**Why Budget?**  
How will a budget put me on the path to meet my financial goals?

**Where Do You Bank?**

**WHY IS A BANK BETTER THAN A PIGGY BANK?**

**Why Is Good Credit Important?**

**WHAT IS CREDIT?**  
Any arrangement in which you receive goods, services, or money in exchange for a promise to repay at a later date.

**What is Human Capital?**  
The skills, knowledge, and training people possess, measured by their earned wages.

**HOW LONG DOES IT TAKE?**

**Why should you save and invest?**

**What is an Entrepreneur?**

**BUY EARN OWN**

**How Much Do I Pay In Taxes?**

**Taxes**  
What are Taxes?

**Fiscal & Monetary Policy**  
How do policymakers stabilize the economy?

**The Fed Explained**  
Structure

**Circular Flow**  
The Circular Flow Model

**Price Stability**  
How does the Fed measure price level changes?

**Gross Domestic Product**  
How do countries measure output?

**Price Ceilings & Price Floors**  
Market Equilibrium

**Economic Systems**  
Pure Command Economies vs. Pure Market Economies

**Maximum Employment**  
How does the Fed measure labor market conditions?

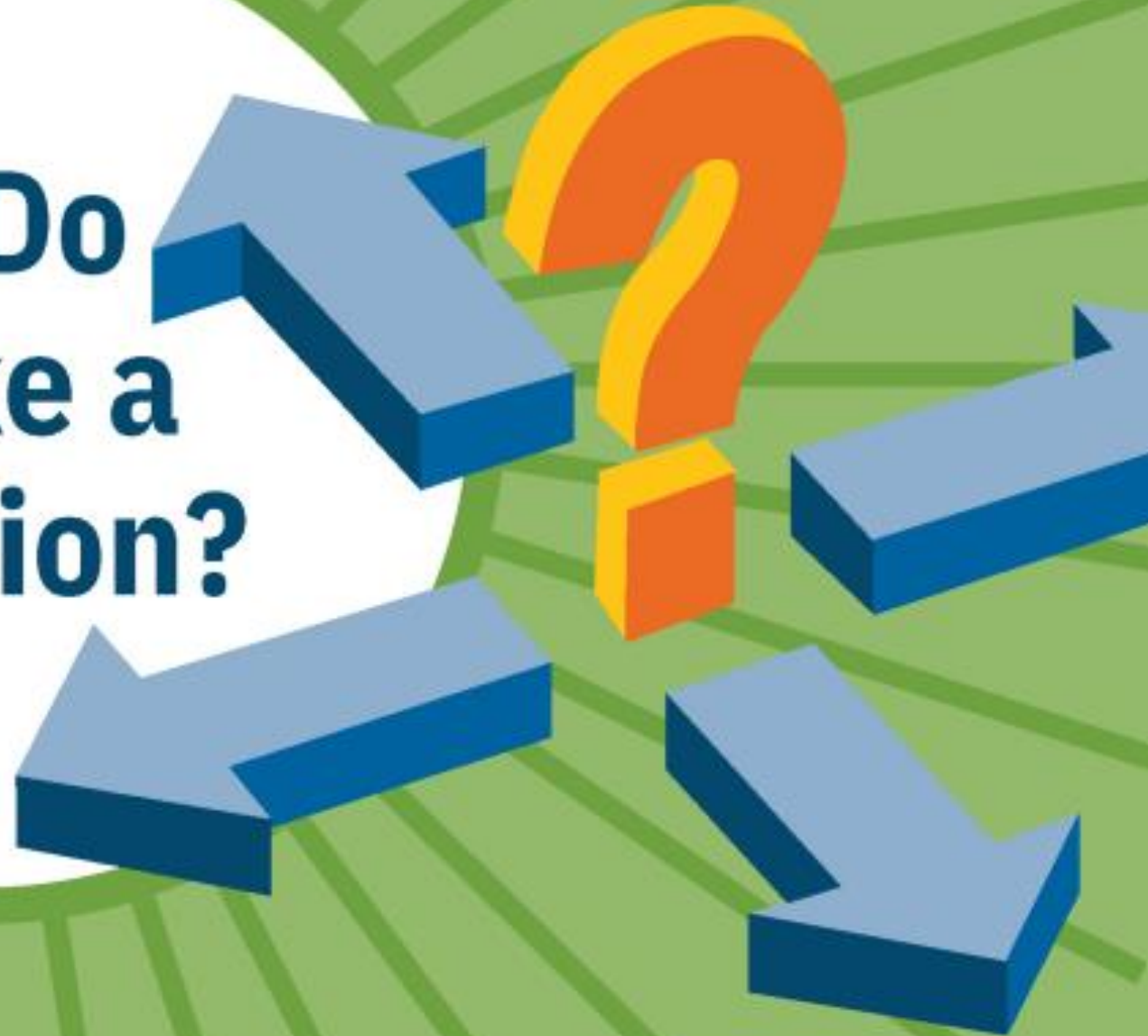
**Trade**  
Why do nations trade?

**Supply & Demand**  
How do markets determine prices?

[atlantafed.org/education/teach/infographic-posters](http://atlantafed.org/education/teach/infographic-posters)



# How Do I Make a Decision?



# PACED Decision-Making Process



Criteria	Flavor	Sweetness	Texture	Total
Alternatives				
Cake	3	2	1	6
Ice Cream	2	3	3	8
Pie	1	1	2	4

I'm choosing ice cream!

# PACED Decision Making



*Pretzel Decision Making*

## Handout 1: PACED Decision-Making Grid

STEP 1: State the **P**roblem: Identify the problem you are trying to solve or the decision you are trying to make.

STEP 2: List **A**lternatives: Create a list of the alternatives that could solve the problem, satisfy the want/need, or be an outcome of the decision.

STEP 3: Identify **C**riteria: Establish the important factors on which you will judge your alternatives.

STEP 4: **E**valuate the Alternatives: Consider your alternatives based on your established criteria.

STEP 5: Make a **D**ecision: Make a decision based on your evaluation.

Criteria	Criterion 1	Criterion 2	Criterion 3	Criterion 4	Total
Alternative 1					
Alternative 2					



<https://www.philadelphiafed.org/-/media/frbp/assets/institutional/education/lesson-plans/paced-pretzels.pdf>

<https://www.youtube.com/watch?v=l391aIBni4U>



**Money Management**



# Quote – Budgeting

“How are you going to pay off sixteen thousand two hundred and 62 dollars and 70 cents with no job?

I could win the lottery.

Maybe you should have a backup plan.”



*Suze & Rebecca*



# Classroom Resources

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# Why Budget?

How will a budget put me on the path to meet my financial goals?

## WHAT IS A BUDGET?

It's a **plan** to **manage** your money by monitoring your **income** and tracking your **expenses**.

## Determine income



# WHERE DOES YOUR MONEY COME FROM?

- Allowance
- Financial gifts
- Interest from financial accounts
- Wages
- Scholarships, grants, and student aid

## Identify expenses and track spending

# WHERE DOES YOUR MONEY GO?



School expenses



Activities



Bills



Entertainment



Food

## Handout 1: Income vs. Expenses cards

<b>Allowance earned by doing chores at home</b>	<b>Money you got in a birthday card from your aunt</b>
<b>Interest paid by your bank on your savings account</b>	<b>Scholarship that was a prize in an essay contest</b>
<b>Money that you earned by babysitting</b>	<b>Ticket to a school dance</b>
<b>New shirt</b>	<b>New cell phone</b>

## Handout 1: Income vs. Expenses cards (Key)

Allowance earned by doing chores at home <b>INCOME</b>	Money you got in a birthday card from your aunt <b>INCOME</b>
Interest paid by your bank on your savings account <b>INCOME</b>	Scholarship that was a prize in an essay contest <b>INCOME</b>
Money that you earned by babysitting <b>INCOME</b>	Ticket to a school dance <b>EXPENSE</b>
New shirt <b>EXPENSE</b>	New cell phone <b>EXPENSE</b>



## Develop the budget plan

### Follow the Money

Mapping a budget plan helps you see where you've been and takes you where you want to be.



#### Income

Allowance	\$100.00
Financial gifts	\$50.00
<b>Total income</b>	<b>\$150.00</b>

#### Expenses

Savings \$25.00

#### Fixed Expenses (same every month)

School fees	\$12.00
Gym membership	\$15.00
Cell phone bill	\$35.00

#### Variable Expenses (may change each month)

Movies	\$20.00
Food	\$35.00
<b>Total expenses</b>	<b>\$142.00 for the month</b>

**Surplus** \$8.00

- Pay yourself first "savings"

- Cover budget shortfalls

- Consider your goals

- Know what you owe and when it's due

- Plan for the unexpected

## Handout 2: Fixed vs. Variable Cards

<p><b>Movie tickets</b></p>	<p><b>New game from the app store</b></p>
<p><b>Birthday present for your best friend</b></p>	<p><b>Cell phone service</b></p>
<p><b>Subscription to a movie streaming service (paid monthly)</b></p>	<p><b>Music streaming subscription</b></p>
<p><b>Cell phone data overage</b></p>	<p><b>Gym membership</b></p>



## Handout 2: Fixed vs. Variable Cards (Key)

Movie tickets

**VARIABLE**

New game from the app store

**VARIABLE**

Birthday present for your best friend

**VARIABLE**

Cell phone service

**FIXED**

Subscription to a movie streaming service

**FIXED**

Music streaming subscription

**FIXED**

Cell phone data overage

**VARIABLE**

Gym membership

**FIXED**

## Put your plan into action



1. Implement the budget



2. Review budget at least monthly



3. Make necessary adjustments for your situation

## A BUDGET HELPS YOU TO:

- Understand where your money goes
- Find uses for your money that will increase your wealth
- Take control of your money
- Live within your means and meet your goals



# Discussion / Analysis Activity

"Security can mean different things to different people. For some, it's going to a party wearing the right shoes. This might leave you feeling secure for an evening but have a crippling effect on you in later life."

*The Girl in the Green Scarf*





**4**

**Credit**

# Quote –

“They didn't even need any money, they had magic cards.

I wanted one.

Little did I know...

... I would end up with 12.”



*Rebecca*

# Why Is Good Credit Important?

How you handle your finances affects more than just your ability to borrow.



# WHAT IS CREDIT?

Any arrangement in which you receive goods, services, or money in exchange for a promise to repay at a later date.

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**MAINTAINING  
A GOOD CREDIT  
HISTORY IS CRITICAL  
TO FINANCIAL STABILITY**

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- Pay all of your credit obligations on time.
- Establish a relationship with a financial institution.
- Monitor your credit history regularly to ensure accuracy.
- Get a free credit report each year at [annualcreditreport.com](https://annualcreditreport.com).





# Classroom Resources

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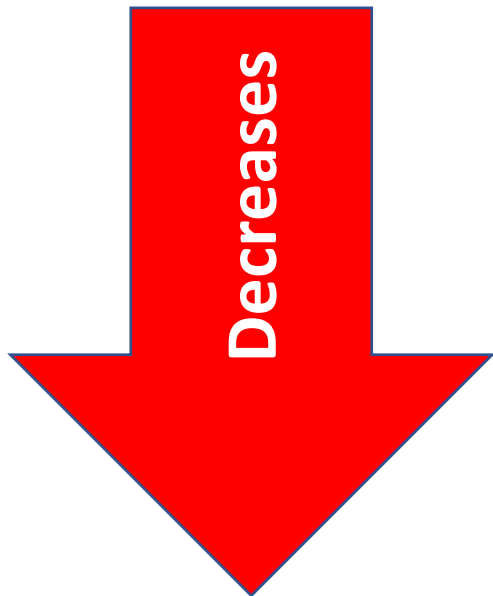




# Credit Scenario Activity



Students will read their card aloud and the class will vote together on whether the actions of the person described in the scenario are likely to raise or lower their credit score.

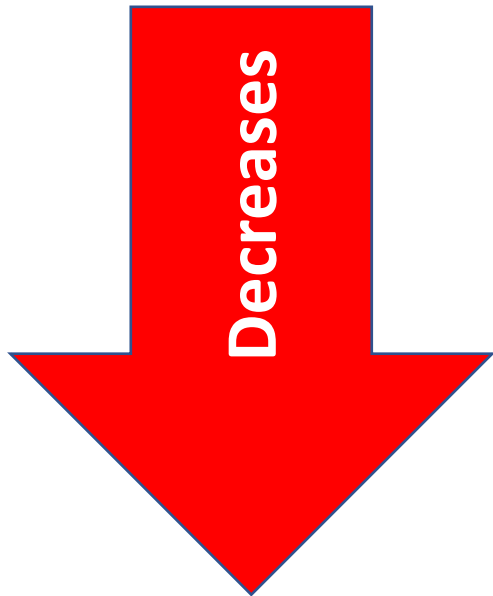


The student holding the “Credit Score” sign will then raise or lower the sign in accordance with the class vote.

# Credit Scenario Activity



Erika pays her bills online but doesn't check her email account frequently. Sometimes she misses the due dates and has to pay a late fee on her credit cards or utility bill. She would like to find a better system to keep track of her finances, but hasn't figured one out yet.



# Credit Scenario Activity

Erika pays her bills online but doesn't check her email account frequently. Sometimes she misses the due dates and has to pay a late fee on her credit cards or utility bill. She would like to find a better system to keep track of her finances, but hasn't figured one out yet.



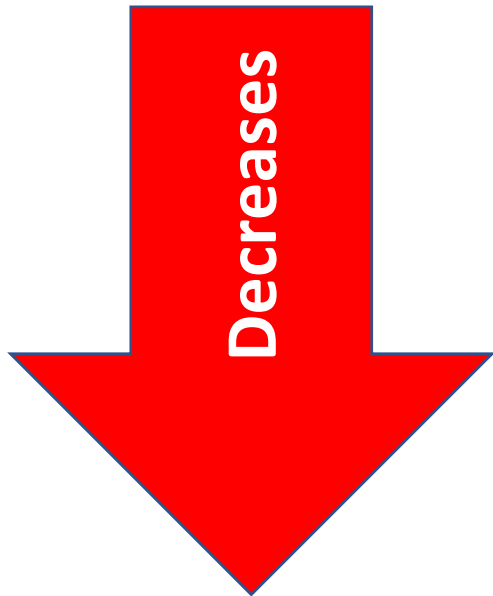
Decreases

***ANSWER: Decrease Credit Score; Paying bills late can negatively affect your payment history, the biggest part of your credit score.***

# Credit Scenario Activity



Tanya always pays her bills on time. She puts the due dates into an app on her phone so that she never forgets when a bill is due.



# Credit Scenario Activity



Tanya always pays her bills on time. She puts the due dates into an app on her phone so that she never forgets when a bill is due.

***ANSWER: Increase Credit Score;  
Payment history is the largest  
factor in your credit score.***

# Discussion / Analysis Activity

"You can start with a thousand words on the effect of changing interest rate on store card APRs."

*Luke Brandon*





**5**

**Job Interviews & Career**

# Quote – Careers (and activity idea)

... since I was 14, I wanted to work at Alette magazine.

If I can just get this job, I will be happy forever...

-When Tarkie thought of his dream job, he ...wrote this proposal just about him, ...what he's made of ... You can write a fashion piece and send it to Alette.

*Rebecca & Suze*







# Classroom Resources

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# Dream Today, Job Tomorrow: Building a Foundation for Career Success

Handout 1: Career Building Blocks

Advice for future (Q15)

Current job (Q1, 2, 3)

Other jobs (Q4)

Education, training, or other preparation (Q5, 6)

School or extracurricular activities (Q7)

Volunteer work or student jobs (Q8)

Hobbies, interests, talents (Q9, 10)

Soft skills (Q11, 12)

Hard skills (Q13, 14)

## *Informational Interview Questions Include:*

- What were some of the **jobs or internships** you had as you worked your way up to your current position?
- When you were a middle school or high school student, in what **school or extracurricular activities** were you involved?
- After high school, what **education** did you receive or what degree are you currently working toward?
- What other **training or preparation** have you had throughout your career

## **Concepts:**

**Career Exploration**

**Hard skills/soft skills**

**Informational Interview**

**Job/Career**

**Human Capital**

# The Job Interview: Preparing for Common Questions

*Students individually prepare responses to interview questions. They then practice responding in small groups.*

## Concepts:

Careers

Job Interview

Organization of Thoughts

Verbal Communication

Tell me about yourself and why I should hire you.

Tell me about an accomplishment of which you are most proud.

Describe a time when you had to come up with a solution to a problem.

In what extracurricular or volunteer activities are you involved?

What is one of your strengths and how would it be a benefit in the workplace?

# Soft Skills for Your Future Job

## Handout 1: Soft Skills Self-Assessment

1. Read the article Top 10 Soft Skills for Success (<http://www.nationalsoftskills.org/top-10-soft-skills-for-success/>).
2. For each soft skill, take notes about the specific skill during the classroom discussion.
3. Look at the list of soft skills in column 1, then put a check mark in the column to the right that best describes your expertise in performing each soft skill.
4. In the last column, describe the reason you rated yourself as you did for each of the soft skills.



Soft Skills	Rate yourself at each soft skill			Why do you think you are good, OK, or want to improve in this area?
	Good	OK	Want to improve	
<b>Dependability</b> <i>Notes:</i>				
<b>Motivation</b> <i>Notes:</i>				
<b>Communication</b> <i>Notes:</i>				
<b>Commitment</b> <i>Notes:</i>				
<b>Creativity</b> <i>Notes:</i>				

## Handout 2: Evaluating Soft Skills Needed for Your Future Job

1. Go to [www.bls.gov/ooh](http://www.bls.gov/ooh). From the Occupation Groups on the left, click on a group, then select one of the occupations.
2. Click on the occupation title to display the Summary page for that occupation.
3. Look for the tab How to Become One, and click on it. Scroll down to Important Qualities and use this information to identify the soft skills for the occupation. Complete the matrix below.
4. Repeat this process for each additional occupation. To return to the home page, click OOH Home on the upper left of the toolbar.

Soft Skills	Occupation Title 1	Occupation Title 2	Occupation Title 3
<b>Soft Skill 1</b> <i>Skill and description</i>			
<b>Soft Skill 2</b> <i>Skill and description</i>			

**Concepts:**  
**Careers**  
**Soft Skills**  
**Workplace Expectations**







## Federal Reserve Bank *of* Atlanta

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A red, distressed-style stamp with the word "BONUS" in bold, uppercase letters, tilted slightly to the right. The stamp has a white border and a textured, ink-like appearance.

# Suggestions for selecting content

1. Watch it
2. Watch it again and read along with the transcript
3. Identify the scenes or lines you like in the transcript
4. Locate the scene in the film (noting the time stamp)
5. How does it relate to your lesson
6. Easiest connector is discussion or analysis
7. Small segment clips provide context and examples of a relatable scenario





# BONUS

**REMINDER: view the movie in its entirety before using to assess appropriateness of content for your class.**

Online, there are learning guides, discussion questions, dialogue transcripts, and suggestions from other educators for using the film. Below is **an example** of what I've found but is not meant to be an endorsement of the product or site.

- <https://sites.google.com/site/fcsmovies/>
- [Confessions of a Shopaholic Student \(1\) \(apsva.us\)](#)
- [Shopaholic Movie Worksheet page 2.pdf.pdf - 5.0.44.A2 Worksheet 9. Would you consider the magazine that Rebecca decides to apply to be a journalist | Course Hero](#) (free access for teachers but account setup required)
- UNOFFICIAL dialogue script [Confessions Of A Shopaholic Script - transcript from the screenplay and/or the Isla Fisher movie \(script-o-rama.com\)](#) extremely helpful in planning for using film in lessons.

# BONUS

Below is **an example** of articles I read regarding money psychology. This is not meant to be an endorsement of the product, author, or site.

- [The Psychology of Money: What You Need To Know To Have A \(Relatively\) Fearless Financial Life \(forbes.com\)](#)
- [Why Are We So Emotional about Money? \(hbr.org\)](#)

If you don't want the whole movie, YouTube has some clips. For example:

Opening bills [Confessions of a Shopaholic scene Open bills - YouTube](#) 2:25

The green scarf [Green Scarf - YouTube](#) 3:11

Cost and worth [Confessions Of a Shopaholic - Rebecca Meets Luke - YouTube](#) 0:57

Backup plan / budget [Shopaholic 2009 \[Backup plan\] - YouTube](#) 3:08

# Discussion / Analysis Activity

The point about this scarf is that it would become part of a definition of your... Of your psyche.

*(a mannequin to Rebecca)*

I don't want to be defined by clothes or labels or family.

*(Luke to Rebecca)*



# Discussion / Analysis Activity

Dantay-West is a family of magazines that acts like a family... So, my advice to you, ...  
Once you're in... you're in.

*receptionist, Dantay-West*

