

Guidance for new 12th grade Advisory Presentation (25 min).

Topic:	In light of debt as a crushing national problem, we look at debt as something to <i>avoid</i> . We also look at developing a strong credit record.
**Timing:	About 25 minutes , which is about a minute per slide , some needing more, some less.
Basic guidance:	<ul style="list-style-type: none"> • We suggest you familiarize yourself with all the slides. • Your presentation <u>doesn't</u> have to entail reading each slide. • We invite you to include relevant personal experiences and stories. <p>It would be great if you could balance managing time and material with warmly responding to students' excitement about the topic and your personal stories. Thank you very much!</p>
Objectives	Students will: <ul style="list-style-type: none"> • Understand how lifelong financial literacy will help reach financial goals • Examine the dangers of debt and learn the basics of excellent credit management. • Examine how attitudes and choices taken now can build a good foundation.

SLIDE	Guidance for intro slides.	
1.	Introduce yourself and ask the students to put away their cell phones.	
2.	<p><i>"I'm here because The Business Advisory Board has a partnership between your school and people in the community.</i></p> <p><i>We want to see every student continue on to a successful and rewarding career.</i></p> <p><i>One priority is to get each of you smarter about finances.</i></p> <p><i>Here's what we'll cover today:</i> <i>the value of budgeting and saving."</i></p>	
3-4	These slides go over the meaning and value of financial literacy.	
5-9: These slides lessen the old cultural norm of the glamor of credit.		
10-11	These slides review establishing credit .	
12-17	These slides outline developing a good credit record .	
18-22	These slides study the impact of different decisions re the minimum payment .	
23-26	These slides outline tips for better financial management .	
27-29	These wrap up the lesson.	

Thank you so much for volunteering your time this morning. Please do not forget to fill out our feedback form, so we can improve our process next year.