

## Talking Points for 12<sup>th</sup> grade Advisory Presentation (25 min)

- Introduce yourself and explain your job/occupation
- The presentation provides an overview of financial literacy and credit card basics. Use the power point to guide you through the lesson. The objectives for the lesson are:
  - Discuss responsible use of credit loans and credit cards
  - Become familiar with the basic concepts of credit including how to establish credit and maintain good credit.
- The first 4 slides deal with an overview of financial literacy as well as objectives for the lesson. Please make sure to reiterate why/ what you are going to present to the students.
- Use the questions on slide 5 as motivation to begin the discussion with students.
  - Have you ever borrowed money from someone?
  - What agreement did you make to pay it back?
  - Did you keep your promise?
  - Have you ever loaned money to someone? What agreement did you make about getting paid back?
  - Why do people put such agreements in writing?
- Continue through the power point, using the slides as discussion points. Feel free to include stories/ examples from your work experience to make the lesson relevant and meaningful to the students. (This is the part that the students love to hear.) Elaborate as you feel necessary.
- The handout includes a sample credit card statement. Use with slides 15-23.
- End the presentation by discussing good credit habits. (slide 24-25)
  - Create your own budget and plan your spending.
  - Pay all your bills on time.
  - Keep your credit card balances below 70% of your credit limit at all times.
  - Plan how you'll pay back any loans or credit card payments before you sign on the dotted line or make that purchase.
  - Emphasize tips for using credit abroad (slide 25)
  - Remind students to talk with their parents about the information presented to them today.

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

*Credit Card: A small piece of plastic that has the ability to make its bearer do strange things he or she probably wouldn't dream of doing with cash ☺*