



Money Management: Borrowing

ProjectFAME

Credit Cards

Dr. Martin

July 7, 2010




Welcome Back!!!

- Let's start with daily activities
 - Logon
 - Open Worklog (Word)
 - Set up and write any opening thoughts
 - Open Spending spreadsheet (excel)
 - Enter spending (4 column format)
 - Summary of yesterday
 - Questions???



Your Feedback

- Basically good
 - You are learning new things
 - Lots of folks talked about excel
 - A couple of folks thought too fast
 - Incorporating new students
 - Any thoughts???
- 

Record keeping digression

- Why should we keep records?
- What kind of records should we keep?
- How can we set up record keeping so:
 - It is easy to use
 - We will actually do it
 - We can get the information we need from it
 - So we see the benefits

Planning Digression

- Need both short term and long term
- Be here now - carpe diem
- Wake up one day and realize you might live to retirement
- **Balance is everything**

Maria Break

- Based on chapters 1 and 2
- In groups of two or three:
 - Discuss the questions on the next slide for about five minutes
 - Summarize the lessons as they apply to you in your worklog
 - Write about at least two of them in your worklog

Maria Break

- What is your passion?
- If you don't know, how can you find it?
- What does your gut say?
- How does it fit in with a career?
- What are the beginning jobs in that field?
- What do you need to get there?

What we're going to do

- What's up for today:
 - Credit Cards
 - Vocabulary
 - Discussion
 - Spreadsheet Today
 - Speaker: Financing College



Lunch Break



What is a credit card?

- What is a credit card?
- Do you have one? Your parents?
- How do you/they use it?
- How is it different from a debit card?
- How do you get one?
- Is having one a good idea?
- Aren't credit cards all the same?

For Tomorrow

- Read Chapters 3 and 4 in Shriver
- Keep recording your expenses
- Assets and Liabilities
- **Guest Speakers Tomorrow**
- Bring yourself (and your lunch)
- Questions???

But there's more!

- Let's do the evaluation form
- Put the final touches on the entry for today in your worklog
- Have a great evening!
- **PS Don't forget your flash drive!**