

**Synopsis:**

To give a couple a taste of the rich life, Ramit takes them on a fantasy getaway; he meets with a reality star who needs help with his spending.

[Movie Website](#)

**Teacher Tip:** This episode includes a handful of swear words and some content that may not be appropriate for all classrooms. Please preview the episode and use your discretion.

**Key Terms:**

- **Joint account** - A bank or credit account that is shared between two or more people which allows everyone named on the account to access the funds
- **Emergency fund** - Money set aside for unanticipated expenses or loss of income
- **Student loans** - a type of loan used to pay for post-secondary education.
- **Investing** - The process of setting money aside to increase wealth over time for long-term financial goals such as retirement
- **Salaried** - a type of job where workers are paid a set amount, rather than hourly
- **Interest** - A fee charged to you for a loan
- **Interest rate** - The rate charged for borrowing money usually expressed as a percent of the amount borrowed
- **Forbearance** - A process that allows a borrower to pause or reduce their loan payments; interest continues to accrue during this time period
- **Credit score** - A three-digit number (ranging from 300-850) based on an individual's credit history detailed in a credit report

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**How to Get Rich: Episode 4**

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**While You Watch****Name:****Period:****While You Watch:**

- 1. Matt and Amani set aside a portion of their budget (\$1,500) for themselves each month. Each person can spend \$750 on whatever they want.**
  - a. What does Matt say he wants to use it for?
  - b. What does Amani say she wants to use it for?
  
- 2. How much does Frank have in student loans?**
  
- 3. What are Frank's different income streams?**
  
- 4. What is one advantage of paying off a loan faster?**
  
- 5. What steps have Darnell and Monique taken to improve their finances, according to Ramit?**

**Discussion Questions:**

- 6. At the start of the episode, Donnell and Monique have an honest conversation about their finances. What challenges came up? How did they support each other in that conversation?**
  
- 7. How has talking about finances impacted Matt and Amani's relationship? Why do you think it is important to have conversations about finances in a relationship?**
  
- 8. What factors impact the way Frank approaches his finances?**
  
- 9. Monique describes the shift in how her relationship by saying, "Instead of two individuals, we look at money as a couple." What do you think are the advantages of that approach? Disadvantages?**
  
- 10. Sophina describes feeling like a failure and worries that people will judge her if she sells her condo so soon after moving in. Have you ever felt torn between what you want to do and what other people will think? If yes, explain the situation. If no, explain why not.**