

The Teen Files Flipped: Credit Card Abuse/Gambling Addiction

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Congratulations!

You have chosen a learning program that will actively motivate your students and provide you with easily accessible and easily manageable instructional guidelines and tools designed to make your teaching role efficient and rewarding.

The AIMS Teaching Module (ATM) provides you with a video program correlated to your classroom curriculum, instructions and guidelines for use, plus a comprehensive teaching program containing a wide range of activities and ideas for interaction between all content areas. Our authors, educators, and consultants have written and reviewed the AIMS Teaching Modules to align with the Educate America Act: Goals 2000.

This ATM, with its clear definition of manageability, both in the classroom and beyond, allows you to tailor specific activities to meet all of your classroom needs.

RATIONALE

In today's classrooms, educational pedagogy is often founded on Benjamin S. Bloom's "Six Levels of Cognitive Complexity." The practical application of Bloom's Taxonomy is to evaluate students' thinking skills on these levels, from the simple to the complex:

1. Knowledge (rote memory skills),
2. Comprehension (the ability to relate or retell),
3. Application (the ability to apply knowledge outside its origin),
4. Analysis (relating and differentiating parts of a whole),
5. Synthesis (relating parts to a whole)
6. Evaluation (making a judgment or formulating an opinion).

The AIMS Teaching Module is designed to facilitate these intellectual capabilities, and to integrate classroom experiences and assimilation of learning with the students' life experiences, realities, and expectations. AIMS' learner verification studies prove that our AIMS Teaching Modules help students to absorb, retain, and to demonstrate ability to use new knowledge in their world. Our educational materials are written and designed for today's classroom, which incorporates a wide range of intellectual, cultural, physical, and emotional diversities.

ORGANIZATION AND MANAGEMENT

To facilitate ease in classroom manageability, the AIMS Teaching Module is organized in three sections:

I. Introducing this ATM

will give you the specific information you need to integrate the program into your classroom curriculum.

II. Preparation for Viewing

provides suggestions and strategies for motivation, language preparedness, readiness, and focus prior to viewing the program with your students.

III. After Viewing the Program

provides suggestions for additional activities plus an assortment of consumable assessment and extended activities, designed to broaden comprehension of the topic and to make connections to other curriculum content areas.

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Persons or schools interested in obtaining additional copies of this AIMS Teaching Module, please contact:

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FEATURES

INTRODUCING THE ATM

Your AIMS Teaching Module is designed to accompany a video program written and produced by some of the world's most credible and creative writers and producers of educational programming. To facilitate diversity and flexibility in your classroom and to provide assessment tools, your AIMS Teaching Module features these components:

Themes

This section tells how the AIMS Teaching Module is correlated to the curriculum. Themes offers suggestions for interaction with other curriculum content areas, enabling teachers to use the teaching module to incorporate the topic into a variety of learning areas.

Overview

The Overview provides a synopsis of content covered in the video program. Its purpose is to give you a summary of the subject matter and to enhance your introductory preparation.

Objectives

The ATM learning objectives provide guidelines for teachers to assess what learners can be expected to gain from each program. After completion of the AIMS Teaching Module, your students will be able to demonstrate dynamic and applied comprehension of the topic.

Preparation for Viewing

In preparation for viewing the video program, the AIMS Teaching Module offers activity and/or discussion ideas that you may use in any order or combination.

Introduction To The Program

Introduction to the Program is designed to enable students to recall or relate prior knowledge about the topic and to prepare them for what they are about to learn.

Introduction To Vocabulary

Introduction to Vocabulary is a review of language used in the program: words, phrases, and usage. This vocabulary introduction is designed to ensure that all learners, including limited English proficiency learners, will have full understanding of the language usage in the content of the program.

Discussion Ideas

Discussion Ideas are designed to help you assess students' prior knowledge about the topic and to give students a preview of what they will learn. Active discussion stimulates interest in a subject and can motivate even the most reluctant learner. Listening, as well as speaking, is active participation. Encourage your students to participate at the rate they feel comfortable. Model sharing personal experiences when applicable, and model listening to students' ideas and opinions.

Focus

Help learners set a purpose for watching the program with Focus, designed to give students a focal point for comprehension continuity.

Jump Right In

Jump Right In provides abbreviated instructions for quick management of the program.

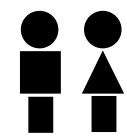
After Viewing the Program

After your students have viewed the program, you may introduce any or all of these activities to interact with other curriculum content areas, provide reinforcement, assess comprehension skills, or provide hands-on and in-depth extended study of the topic.

SUGGESTED ACTIVITIES

The Suggested Activities offer ideas for activities you can direct in the classroom or have your students complete independently, in pairs, or in small work groups after they have viewed the program. To accommodate your range of classroom needs, the activities are organized into skills categories. Their labels will tell you how to identify each activity and help you correlate it into your classroom curriculum. To help you schedule your classroom lesson time, the AIMS hourglass gives you an estimate of the time each activity should require. Some of the activities fall into these categories:

Meeting Individual Needs



These activities are designed to aid in classroom continuity. Reluctant learners and learners acquiring English will benefit from these activities geared to enhance comprehension of language in order to fully grasp content meaning.

Curriculum Connections

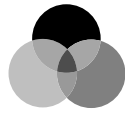


Many of the suggested activities are intended to integrate the content of the ATM program into other content areas of the classroom curriculum. These cross-connections turn the classroom teaching experience into a whole learning experience.



Critical Thinking

Critical Thinking activities are designed to stimulate learners' own opinions and ideas. These activities require students to use the thinking process to discern fact from opinion, consider their own problems and formulate possible solutions, draw conclusions, discuss cause and effect, or combine what they already know with what they have learned to make inferences.



Cultural Diversity

Each AIMS Teaching Module has an activity called Cultural Awareness, Cultural Diversity, or Cultural Exchange that encourages students to share their backgrounds, cultures, heritage, or knowledge of other countries, customs, and language.

Hands On



These are experimental or tactile activities that relate directly to the material taught in the program. Your students will have opportunities to make discoveries and formulate ideas on their own, based on what they learn in this unit.

Writing



Every AIMS Teaching Module will contain an activity designed for students to use the writing process to express their ideas about what they have learned. The writing activity may also help them to make the connection between what they are learning in this unit and how it applies to other content areas.



In The Newsroom

Each AIMS Teaching Module contains a newsroom activity designed to help students make the relationship between what they learn in the classroom and how it applies in their world. The purpose of In The Newsroom is to actively involve each class member in a whole learning experience. Each student will have an opportunity to perform all of the tasks involved in production: writing, researching, producing, directing, and interviewing as they create their own classroom news program.

Extended Activities



These activities provide opportunities for students to work separately or together to conduct further research, explore answers to their own questions, or apply what they have learned to other media or content areas.

Link to the World



These activities offer ideas for connecting learners' classroom activities to their community and the rest of the world.

Culminating Activity



To wrap up the unit, AIMS Teaching Modules offer suggestions for ways to reinforce what students have learned and how they can use their new knowledge to enhance their worldview.

ADDITIONAL ATM FEATURES

Vocabulary

Every ATM contains an activity that reinforces the meaning and usage of the vocabulary words introduced in the program content. Students will read or find the definition of each vocabulary word, then use the word in a written sentence.

Checking Comprehension

Checking Comprehension is designed to help you evaluate how well your students understand, retain, and recall the information presented in the AIMS Teaching Module. Depending on your students' needs, you may direct this activity to the whole group yourself, or you may want to have students work on the activity page independently, in pairs, or in small groups. Students can verify their written answers through discussion or by viewing the video a second time. If you choose, you can reproduce the answers from your Answer Key or write the answer choices in a Word Bank for students to use. Students can use this completed activity as a study guide to prepare for the test.

Reproducible Activities

The AIMS Teaching Module provides a selection of reproducible activities, designed to specifically reinforce the content of this learning unit. Whenever applicable, they are arranged in order from low to high difficulty level, to allow a seamless facilitation of the learning process. You may choose to have students take these activities home or to work on them in the classroom independently, in pairs or in small groups.

Checking Vocabulary

The checking Vocabulary activity provides the opportunity for students to assess their knowledge of new vocabulary with this word game or puzzle. The format of this vocabulary activity allows students to use the related words and phrases in a different context.

Test

The AIMS Teaching Module Test permits you to assess students' understanding of what they have learned. The test is formatted in one of several standard test formats to give your students a range of experiences in test-taking techniques. Be sure to read, or remind students to read, the directions carefully and to read each answer choice before making a selection. Use the Answer Key to check their answers.

Additional AIMS Multimedia Programs

After you have completed this AIMS Teaching Module you may be interested in more of the programs that AIMS offers. This list includes several related AIMS programs.

Answer Key

Reproduces tests and work pages with answers marked.

JUMP RIGHT IN

Preparation

- Read *The Teen Files Flipped: Credit Card Abuse/Gambling Addiction Themes, Overview, and Objectives* to become familiar with program content and expectations.
- Use **Preparation for Viewing** suggestions to introduce the topic to students.

Viewing

- Set up viewing monitor so that all students have a clear view.
- Depending on your classroom size and learning range, you may choose to have students view *The Teen Files Flipped: Credit Card Abuse/Gambling Addiction* together or in small groups.
- Some students may benefit from viewing the video more than one time.

After Viewing

- Select Suggested Activities that integrate into your classroom curriculum. If applicable, gather materials or resources.
- Choose the best way for students to work on each activity. Some activities work best for the whole group. Other activities are designed for students to work independently, in pairs, or in small groups. Whenever possible, encourage students to share their work with the rest of the group.
- Duplicate the appropriate number of Vocabulary, Checking Comprehension, and consumable activity pages for your students.
- You may choose to have students take consumable activities home, or complete them in the classroom, independently, or in groups.
- Administer the Test to assess students' comprehension of what they have learned, and to provide them with practice in test-taking procedures.
- Use the Culminating Activity as a forum for students to display, summarize, extend, or share what they have learned with each other, the rest of the school, or a local community organization.

The Teen Files Flipped: Credit Card Abuse/Gambling Addiction

Themes

As its major theme, this reality show from The Teen Files Flipped series focuses on the negative consequences of credit card abuse and problem gambling. The immediate social, psychological, and financial impact of such abuse and addiction is dramatically illustrated, as is the long-term damage to career goals, success in life, and financial stability. The program provides insights into the insidious nature of credit card debt and problem gambling, and helps viewers understand the consequences of each if allowed to continue unchecked.

Overview

In 2001, Americans charged more than \$400 billion on their credit cards, according to RAM Research, a credit card tracker. For the privilege, they paid about \$50 billion in finance charges. The National Council on Problem Gambling has found that an average of 3 million U.S. adults meet the criteria for pathological gambling each year. Furthermore, preliminary evidence suggests that the earlier people begin gambling, the more likely they are to experience problems.

These troubling statistics are translated into real-world experience when two young people become unsuspecting participants in what could be their own worst nightmare. For a day, The Teen Files Flipped: Credit Card Abuse/Gambling Addiction program follows 20-year-olds Joelle, who loves to spend money, and Ron, who loves to gamble. During the course of this singular day, they will each be given a taste of the successful career and lifestyle they personally envision for themselves. However, they will also encounter the destructive consequences of their compulsive spending and gambling.

Their individual experiences provide the basis for viewer thought, discussions, and learning. Through increased awareness and understanding of the dangers these compulsive behaviors pose, young people and adults will be empowered to make informed, responsible choices, recognize danger signs, and avoid the devastating pitfalls of reckless spending or gambling.

Objectives

- To identify the characteristics of compulsive spending and credit card abuse
- To identify the characteristics of problem gambling
- To demonstrate the short-term financial, psychological, and social impact of unrestrained spending or gambling
- To demonstrate the long-term effect of these behaviors on career goals and lifestyle
- To increase viewer understanding and awareness of the dangers these compulsive behaviors pose
- To encourage viewers to evaluate their own spending or gambling habits

Introduction to the Program

Credit card debt amounts to spending money you haven't yet earned. Lending institutions have marketed their services so effectively that today there are more than one billion credit cards in circulation - approximately four cards for every man, woman, and child. The average interest paid on each of these is 18.3%, amounting to an incredible \$50 billion yearly in finance charges. Compulsive spending and credit card abuse can have devastating and long-lasting effects on an individual's financial, emotional, occupational, and social well-being.

Similarly, compulsive or problem gambling is a progressive addiction that can negatively impact any major area of life: psychological, physical, social, or vocational. The National Council on Problem Gambling calls it the "hidden addiction", as there are few outward signs until it is too late. Their data also shows that problem gambling is a serious issue, on a par with or exceeding other health threats such as alcohol and drug use. With increasingly more gambling opportunities available in today's society, it's important to understand the risks and be aware of the signs of excessive gambling.

Explain to students that this program demonstrates the real-life consequences of credit card abuse and problem gambling. The program also seeks to alert them to the danger signs for these risky behaviors. It is designed to give them the information they need to help them make sensible decisions and more responsible choices.

Introduction to Vocabulary

Before starting the program, write the following words and phrases on the board. Ask the class to discuss the meaning of each word in the context of credit card use and gambling. Review the terms that are unfamiliar to students.

addiction - psychological or physiological dependency

bailout - money given to a gambler to allow him or her to pay debts without suffering consequences

bet - the amount of money or the object that is risked in a wager

bookie - one who accepts bets and pays out winning bets; slang for bookmaker

collector - a person employed by a bookie to collect money owed on losing bets

credit - the commercial practice which allows future payments for anything sold on trust

compulsion - an irresistible impulse to act in a certain way

compulsive gambling - the inability to resist the urge to gamble, often leading to damage to one's personal life, family, or job

debt - money owed; an obligation to pay something to someone

gambling - to bet money on the outcome of a game, contest, or event

repossess - to take back possessions (property) from someone who has not kept up installment payments

Focus

Encourage students to think about their own experiences with credit card use and/or gambling. Have them compare and contrast their own behavior with that of the two people they will meet in the program. Ask them to consider what their own decisions and responses might be if placed in similar situations.

Discussion Ideas

Ask students one or more of the following questions to prompt a discussion about credit card use or gambling: How many of you own or use a credit card? What are some advantages of using credit to make purchases? What are some disadvantages? What can happen if you don't make payment on your credit purchase? How many of you have ever gambled in the past? Why do people gamble? What are some disadvantages of gambling? What can happen if a gambler doesn't pay up on a losing bet?

SUGGESTED ACTIVITIES

Meeting Individual Needs

After watching the program, help students identify the following: 1) Behaviors characteristic of someone who abuses credit. 2) Behaviors characteristic of someone who has a gambling problem. 3) The negative consequences of each set of behaviors. List student responses on the board.



30 Minutes

Both Ron and Joelle appear to be intelligent, ambitious, educated individuals. Discuss with students how each could be drawn into such hazardous, self-destructive behaviors.

Writing

Split the students into two groups. Have one group locate magazine or newspaper articles dealing with credit card use and abuse, while the other group looks for articles on gambling and problem gambling. The library and the Internet are two excellent resources. They may choose an article that describes personal stories, one that contains statistics and factual information, or a combination of the two. Ask students to summarize their stories in a written paper. Encourage students to contribute their own ideas and opinions to the paper. The papers may be presented to the class, with a question-and-answer session after each article.



Extended

Critical Thinking

Gambling has been around for a long time. Organized or unorganized, legal or not, it can be found throughout the history of the world, and is even a part of our American heritage. In 1776, approved by the infant government of the U.S., legal gambling was used in a variety of ways to raise money for a young country. In contrast, 200 years later, the U.S. allowed casinos only in Nevada and only one lottery in New Hampshire. Even so, the 1976 revenues from legalized gambling equaled an estimated \$17.3 billion. By 1997, gambling revenues had increased to approximately \$625 billion in legal gambling, with perhaps \$50 billion in illegal gambling. Gambling opportunities are even more available today, particularly with the promotion and ease of Internet gambling.



75 Minutes

Should gambling be permitted, or should it be banned? Divide students into two groups, one to research the positive aspects of gambling, and the other to research the negative aspects. The library and the Internet will provide two excellent research resources. Using the information that has been collected, have volunteers form two teams to debate the issue. You may wish to involve the class in designing the structure for the debate. Allow time at the end of the debate for the class to vote on the winner.

Connection to Math

Most people can afford a certain amount of credit and stay within a safe budget. A good "rule of thumb" for understanding how much credit you can afford is the 20-10 rule. The 20 refers to: Never borrow more than 20% of your yearly net income (not including rent or house payments). The 10 refers to: Monthly payments should not exceed 10% of your monthly net income.



40 Minutes

For example, how much additional debt can be carried by a person who has a monthly net income of \$3,000, with \$6,000 in outstanding debt, and fixed monthly expenses of \$700 for rent? $\$3,000 \times 12 = \$36,000$ yearly net income. $\$36,000 \times 20\% = \$7,200$. This is the maximum amount of "safe debt." $\$7,200 - \$6,000$ existing debt = \$1,000. Therefore, further credit purchases should not exceed \$1,000.

Create a series of similar budget scenarios and have students figure out the safe debt load for each, using the above formula. For more advanced students, allow them to create their own scenarios, write them out, and pose them to the rest of the class.

Connection to Health

There are specific personality traits and behaviors linked to problem gambling. Using library and Internet resources, have students research these characteristics of the problem gambler, and compile a list of 5-10 traits. From their findings, create on the board a comprehensive list of traits and behaviors. Using this list, discuss how each might lead to or contribute to a gambling problem.



40 Minutes

This list may include: inability and unwillingness to accept reality; emotional insecurity; immaturity; lack of impulse control; alcohol abuse; feelings of helplessness, anxiety, guilt, or depression; narcissism; obsessive-compulsive behavior.

Link to the World

Identity theft is a growing problem in today's society. Even if you are careful, you can become a victim. In the course of a busy day, you may write a check, buy something on credit, rent a car, call home on your cell phone, order new checks, or apply for a new credit card. Each of these everyday transactions requires the sharing of personal information, and that information is an identity thief's bread and butter.



40 Minutes

Have students research the link between credit card ownership or use and identity theft, as well as ways to prevent, catch, or respond to identity theft. The Internet provides some excellent resources on this topic. Have students share and discuss their research findings. What conclusions do they draw from their research?

Writing

Adolescent gamblers are more likely than adults to become problem or pathological gamblers, according to the National Council on Problem Gambling. The U.S. National Gambling Impact Study Commission recently concluded: "One of the most troubling aspects of problem and pathological gambling is its prevalence among youth and adolescents."



45 Minutes

Using information gathered from library or Internet resources, have students create a one-page fact sheet on adolescent gambling and problem gambling. Have students share their findings with the class, and discuss the effect of gambling on the future financial well-being and success of adolescent gamblers.

Culminating Activity

Allow time for students to discuss and think about the issues presented in the program and class activities. Have each student write or share in small groups what changes have taken place in their attitudes, actions, or beliefs about credit card use and gambling.



30 Minutes

VOCABULARY

The following terms are from *The Teen Files Flipped: Credit Card Abuse/Gambling Addiction*. Fill in the number of each term next to its closest definition.

1. bailout
2. bet
3. bookie
4. collector
5. credit
6. credit card
7. debt
8. decline (as in "to decline a credit card")
9. to gamble
10. problem gambling
11. repossess (as in "to repossess furniture")

- _____ money owed; an obligation to pay something to someone
- _____ a card that enables you to purchase items with the promise to make future payments
- _____ money given to a gambler (or someone in debt) that allows him or her to pay off debts without suffering consequences
- _____ to risk money on the outcome of a game, contest, or event
- _____ to take back possessions (property) from someone who has not kept up payments
- _____ a gambling behavior that causes difficulties in any major area of life: psychological, physical, social, or vocational
- _____ a person employed by a bookie to collect money owed on losing bets
- _____ the amount of money or the object that is risked in a wager
- _____ to refuse to allow further credit purchases with a particular credit card
- _____ one who accepts bets and pays out winning bets
- _____ the commercial practice which allows future payments for anything sold on trust

CHECKING COMPREHENSION

Answer the following questions in the space provided. Please use complete sentences. Use a separate sheet of paper if necessary.

1. Why does Joelle continue to spend a lot of money even though she's seriously in debt?

2. Who does Joelle depend on to bail her out when she gets into financial trouble?

3. What is Joelle's biggest fear in life?

4. What problems does Joelle have during her "flipped" day?

5. What happens to Joelle at the end of the day? Why?

6. When did Ron start gambling?

7. Why is it difficult for Ron to quit gambling?

8. What does Ron say his dream job would be?

9. What gambling-related problems happen to Ron during his "flipped" day?

10. How will gambling ruin Ron's hopes for a future in coaching?

11. What do Joelle and Ron learn from their "flipped" day?

TRUE OR FALSE

Place a T next to statements that are true, and an F next to statements that are false.

1. _____ Joelle often goes shopping when she's feeling "down"; buying something makes her feel better.
2. _____ Joelle wants to be independent, and refuses any financial help from her family.
3. _____ The appearance of success is very important to Joelle.
4. _____ Joelle was given petty cash to pay for lunch with an actor. It was all right for her to spend this on clothes for herself, as long as she paid for lunch some other way.
5. _____ When her car is towed, her credit card declined, and her furniture repossessed, Joelle laughs it off as unimportant.
6. _____ Joelle discovers that it's not worth having the great house and great car if she then loses them because she can't afford them.
7. _____ Ron has no problem with gambling; any time he wants to stop, he can.
8. _____ Ron's first response to actual coaching at Pepperdine was that it felt better than gambling.
9. _____ Brian, the Pepperdine University publicist and Ron's escort, is also a very successful gambler.
10. _____ When Brian is barred from the Hollywood Park casino, Ron is shocked, and it changes his opinion of Brian.
11. _____ During Ron's interview with sportscaster Jim Hill, Ron begins to see that his gambling could affect his future in coaching.
12. _____ When Brian's bookie shows up, he turns out to be a very nice guy.
13. _____ Both Ron and Joelle begin their "flipped" day feeling like losers.
14. _____ The choices that Joelle and Ron make now will affect their future success and well-being.

QUESTIONS FOR THOUGHT - SHORT ESSAY

Based on what you have learned from the program *The Teen Files Flipped: Credit Card Abuse/Gambling Addiction*, answer the following questions. Use a separate piece of paper if necessary. Answers should be in short essay form. Be sure to offer examples to support your answers.

1. What are some of the disadvantages of using credit cards?

2. Why is it important to manage your money carefully and use credit wisely?

3. What are some signs that a person's gambling is out of control?

4. How can problem gambling negatively affect a person's future success and well-being?

5. In your opinion, will Joelle change her way of using credit? Explain your answer.

6. In your opinion, will Ron give up gambling? Explain your answer.

WHAT'S YOUR DREAM?

How do you envision your future? As the program demonstrates, the fulfillment of our hopes and dreams often depends on decisions we make today.

Think about your plans for the future, then answer the following questions. Please use complete sentences.

1. What type of work or profession would be your "dream job?"

2. What would you need to do to achieve your dream job (advanced education, special training, etc.)?

3. How could gambling hurt your chances of getting or keeping your dream job?

4. How could credit card abuse hurt your chances of getting or keeping your dream job?

5. What, in your opinion, is the best way to avoid a serious debt or gambling problem?

ADVANTAGE OR DISADVANTAGE

The ability to buy on credit can be very useful, especially in emergency situations. In the program, you witnessed the disadvantages resulting from excessive, careless credit use.

Below are several statements about the advantages and disadvantages of using credit. Place an "A" next to statements that indicate an advantage, and a "D" next to statements that indicate a disadvantage.

1. _____ Using credit will create a record of my purchases.
2. _____ I don't have to carry cash.
3. _____ I may buy more things on impulse.
4. _____ Using a credit card is more convenient than writing checks.
5. _____ I may have to pay interest fees on items I purchase, so the item may actually cost more.
6. _____ Financial difficulties may occur if I lose track of how much I have charged each month.
7. _____ I'm able to buy needed items now.
8. _____ A credit card company may require additional fees for use of the card.
9. _____ Careless handling of a credit card could lead to identity theft.
10. _____ If my debts get to be too much and I can't pay, my credit history will be damaged, making future important credit purchases difficult or impossible.
11. _____ If I use credit wisely and pay my credit debts on time, I can establish a good credit history.
12. _____ If I use one major credit card only, all bills for credit purchases will be combined into one payment.
13. _____ If I am late paying or miss a payment, a finance charge will be added to the total, creating a larger minimum payment for the next month.
14. _____ Minimum debt and available credit will be helpful if there is an emergency and I need money quickly.

HOW DO YOU SCORE?

There are certain signs and signals that gambling has become a problem for someone. The following questions from Gamblers Anonymous are designed to help the individual decide if he or she has a gambling problem and wants to stop gambling. The questions themselves paint a clear picture of the dangers of problem gambling.

Read each question, then answer by placing a "Y" for "yes" or an "N" for "no" in the blank before each question.

1. _____ Did you ever lose time from work or school due to gambling?
2. _____ Has gambling ever made your home life unhappy?
3. _____ Did gambling affect your reputation?
4. _____ Have you ever felt remorse after gambling?
5. _____ Did you ever gamble to get money with which to pay debts or otherwise solve financial difficulties?
6. _____ Did gambling cause a decrease in your ambition or efficiency?
7. _____ After losing did you feel you must return as soon as possible and win back your losses?
8. _____ After a win did you have a strong urge to return and win more?
9. _____ Did you often gamble until your last dollar was gone?
10. _____ Did you ever borrow to finance your gambling?
11. _____ Have you ever sold anything to finance gambling?
12. _____ Were you reluctant to use "gambling money" for normal expenditures?
13. _____ Did gambling make you careless of the welfare of yourself or your family?
14. _____ Did you ever gamble longer than you had planned?
15. _____ Have you ever gambled to escape worry or trouble?
16. _____ Have you ever committed, or considered committing, an illegal act to finance gambling?
17. _____ Did gambling cause you to have difficulty in sleeping?
18. _____ Do arguments, disappointments or frustrations create within you an urge to gamble?
19. _____ Did you ever have an urge to celebrate any good fortune by a few hours of gambling?
20. _____ Have you ever considered self destruction or suicide as a result of your gambling?

WORD SEARCH

The following words can be found in the maze below. The letters may be arranged horizontally, vertically, diagonally, or backwards.

M	X	E	I	K	O	O	B	W	N	Z	W	R	L	P
Z	E	N	W	S	Q	P	Y	V	M	C	K	E	X	T
F	W	L	G	Q	W	J	T	D	Z	R	Y	P	J	D
X	T	Q	B	D	E	C	L	I	N	E	J	O	W	F
C	E	T	U	O	L	I	A	B	Y	D	X	S	Z	G
M	B	X	Q	T	R	J	P	W	G	I	J	S	P	A
S	O	H	Z	W	V	P	Q	D	X	T	H	E	Q	M
J	Q	N	T	V	X	F	W	E	Z	X	G	S	H	B
Z	F	W	E	Q	G	T	P	B	W	C	X	S	K	L
V	H	P	A	Y	M	E	N	T	X	A	J	Q	T	I
Q	Y	X	Z	V	T	Q	W	G	H	R	N	F	Z	N
P	S	U	C	C	E	S	S	Q	X	D	Z	J	P	G
D	R	E	A	M	Q	J	O	B	K	W	V	Q	N	H
X	G	P	W	R	O	T	C	E	L	L	O	C	Z	G
F	W	Z	K	G	V	J	L	H	P	X	T	V	H	Q

BAILOUT
BET
BOOKIE
COLLECTOR
CREDIT CARD
DREAM JOB
DEBT
DECLINE
GAMBLING
MONEY
PAYMENT
PROBLEM
REPOSSESS
SUCCESS

TEST

Circle the letter of the correct answer for each question, or write a short essay where requested.

1. One advantage of using credit is:
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 - c) lower chance of overspending.
 - d) ability to obtain needed items now.

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 - a) she can always depend on her family to bail her out of financial difficulties.
 - b) the appearance of success is more important than anything.
 - c) she doesn't need everything that she buys.
 - d) making personal purchases with company petty cash is all right.
 - e) B and C

3. Which of the following can happen if you do not pay your credit debts?
 - a) Items that you purchase may be repossessed.
 - b) Your credit card may be declined the next time you try to use it.
 - c) You damage your credit history and your future ability to get needed credit.
 - d) All of the above
 - e) A and B only

4. Which of these situations would NOT be a good time to use your credit?
 - a) Your car breaks down and you need to have it fixed immediately.
 - b) You're having a bad day, and decide to go shopping to cheer yourself up.
 - c) You need textbooks for a new semester of classes.
 - d) You need some new clothes, and you know that you can and will pay off the debt promptly.

5. Through Ron's "flipped day" experience, he learns that:
 - a) gambling can negatively affect his future as a coach.
 - b) it will be easy for him to quit gambling.
 - c) his gambling has no effect on his professional goals.
 - d) gambling is more exciting than coaching.
 - e) None of the above

TEST (CONTINUED)

- 6. When Brian, the Pepperdine University publicist, is barred from the casino:
 - a) Ron is too embarrassed to go in and gamble alone.
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 - c) problem gambling, like smoking or drugs, is an addiction and not that easy to quit.
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- 8. When Ron and Brian are confronted by Brian’s bookie:
 - a) Ron thought the whole thing was a joke and very funny.
 - b) Ron decided to stay away from bookies in the future.
 - c) Ron felt that this was a very dangerous situation and was scared.
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SHORT ESSAY

Please answer the following short essay questions using full sentences. Include supporting information and your own opinions in your answer. Use a separate piece of paper if necessary.

9. By the end of the program, what differences did you see in Joelle’s attitude toward spending money and using credit?

10. What do you think Ron learned about his gambling and his future by the end of the program?

ADDITIONAL AIMS MULTIMEDIA PROGRAMS

You and your students might also enjoy these other AIMS Multimedia programs:

#2504-EN-VID: Stolen Identity: Crime of the Millennium

#2670-EN-VID: Doing Hard Time

#2664-EN-VID: Gang Member / Law Enforcement Officer

#2501-EN-VID: The Truth About Violence

ANSWER KEY for page 10

VOCABULARY

The following terms are from *The Teen Files Flipped: Credit Card Abuse/Gambling Addiction*. Fill in the number of each term next to its closest definition.

1. bailout
2. bet
3. bookie
4. collector
5. credit
6. credit card
7. debt
8. decline (as in "to decline a credit card")
9. to gamble
10. problem gambling
11. repossess (as in "to repossess furniture")

- 7 money owed; an obligation to pay something to someone
- 6 a card that enables you to purchase items with the promise to make future payments
- 1 money given to a gambler (or someone in debt) that allows him or her to pay off debts without suffering consequences
- 9 to risk money on the outcome of a game, contest, or event
- 11 to take back possessions (property) from someone who has not kept up payments
- 10 a gambling behavior that causes difficulties in any major area of life: psychological, physical, social, or vocational
- 4 a person employed by a bookie to collect money owed on losing bets
- 2 the amount of money or the object that is risked in a wager
- 8 to refuse to allow further credit purchases with a particular credit card
- 3 one who accepts bets and pays out winning bets
- 5 the commercial practice which allows future payments for anything sold on trust

ANSWER KEY for page 11

CHECKING COMPREHENSION

Answer the following questions in the space provided. Please use complete sentences. Use a separate sheet of paper if necessary.

1. Why does Joelle continue to spend a lot of money even though she's seriously in debt?

For Joelle, spending money is fun; it's a way of feeling good. Also, she doesn't experience the negative impact of her excessive spending, because her family keeps bailing her out of financial difficulties.

2. Who does Joelle depend on to bail her out when she gets into financial trouble?

She depends on her family.

3. What is Joelle's biggest fear in life?

Her biggest fear is to not succeed. The appearance of success is very important to her.

4. What problems does Joelle have during her "flipped" day?

Her credit card is declined, her car is towed, and her furniture is repossessed. She also gets in trouble for using company petty cash to pay for personal items.

5. What happens to Joelle at the end of the day? Why?

At the end of the day, she loses her job because her personal problems are affecting what goes on at work. Also, the misuse of company petty cash for personal purchases is unacceptable behavior.

6. When did Ron start gambling?

He began gambling in high school.

7. Why is it difficult for Ron to quit gambling?

He finds it exciting, especially when he wins.

8. What does Ron say his dream job would be?

He wants to be a professional basketball coach.

9. What gambling-related problems happen to Ron during his "flipped" day?

In the middle of his workday, Ron stops off to gamble at Hollywood Park casino. Later, he places a bet with his bookie for his new associate, Brian. A collector and bookie to whom Brian owes money show up to demand payment and Ron's car is taken in lieu of that payment. At the end of the day, Ron is busted for his gambling.

10. How will gambling ruin Ron's hopes for a future in coaching?

He can never be a professional basketball coach if he continues to be involved in sports gambling. It's not acceptable.

11. What do Joelle and Ron learn from their "flipped" day?

Joelle learns that she doesn't need all the things that she buys. She also learns that it's not worth having the great house and great car if you can't afford them. Ron learns that he enjoys coaching more than gambling, and that he will never achieve his dream if he doesn't quit gambling now.

ANSWER KEY for page 12

TRUE OR FALSE

Place a T next to statements that are true, and an F next to statements that are false.

1. T Joelle often goes shopping when she's feeling "down"; buying something makes her feel better.
2. F Joelle wants to be independent, and refuses any financial help from her family.
3. T The appearance of success is very important to Joelle.
4. F Joelle was given petty cash to pay for lunch with an actor. It was all right for her to spend this on clothes for herself, as long as she paid for lunch some other way.
5. F When her car is towed, her credit card declined, and her furniture repossessed, Joelle laughs it off as unimportant.
6. T Joelle discovers that it's not worth having the great house and great car if she then loses them because she can't afford them.
7. F Ron has no problem with gambling; any time he wants to stop, he can.
8. T Ron's first response to actual coaching at Pepperdine was that it felt better than gambling.
9. F Brian, the Pepperdine University publicist and Ron's escort, is also a very successful gambler.
10. T When Brian is barred from the Hollywood Park casino, Ron is shocked, and it changes his opinion of Brian.
11. T During Ron's interview with sportscaster Jim Hill, Ron begins to see that his gambling could affect his future in coaching.
12. F When Brian's bookie shows up, he turns out to be a very nice guy.
13. F Both Ron and Joelle begin their "flipped" day feeling like losers.
14. T The choices that Joelle and Ron make now will affect their future success and well-being.

ANSWER KEY for page 13

QUESTIONS FOR THOUGHT - SHORT ESSAY

Based on what you have learned from the program *The Teen Files Flipped: Credit Card Abuse/Gambling Addiction*, answer the following questions. Use a separate piece of paper if necessary. Answers should be in short essay form. Be sure to offer examples to support your answers.

1. What are some of the disadvantages of using credit cards?

Answers will vary, but should include disadvantages such as spending too much, inability to pay debts, impulse buying, financial difficulties and ruined credit history, repossession of items purchased but not paid for, interest and additional credit card company fees, credit card or identity theft.

2. Why is it important to manage your money carefully and use credit wisely?

Answers will vary, but should include some of the following points: By managing money carefully and using credit wisely, I will avoid overspending, will be able to easily pay off my debts, will build a good credit history (important to major purchases such as a house or car, and will limit the opportunities for credit card or identity theft.

3. What are some signs that a person's gambling is out of control?

Answers will vary, but may include the following: When gambling is out of control, the gambler will find major areas of his or her life negatively affected by gambling; time is lost from school or work because of gambling; the person is preoccupied with gambling; there's a need to bet more money, more frequently; the individual can't stop gambling in spite of mounting serious, negative consequences.

4. How can problem gambling negatively affect a person's future success and well-being?

Answers will vary, and may include references to loss of reputation, financial difficulties, legal problems, professional or vocational problems, loss of friends or family, emotional or psychological problems, or actual physical danger.

5. In your opinion, will Joelle change her way of using credit? Explain your answer.

Student answers will vary. Accept any that demonstrate understanding of the topic.)

6. In your opinion, will Ron give up gambling? Explain your answer.

Student answers will vary. Accept any that demonstrate understanding of the topic.)

ANSWER KEY for page 14

WHAT'S YOUR DREAM?

How do you envision your future? As the program demonstrates, the fulfillment of our hopes and dreams often depends on decisions we make today.

Think about your plans for the future, then answer the following questions. Please use complete sentences.

1. What type of work or profession would be your "dream job?"

Student answers will vary. Accept any that demonstrate understanding of the topic.)

2. What would you need to do to achieve your dream job (advanced education, special training, etc.)?

3. How could gambling hurt your chances of getting or keeping your dream job?

4. How could credit card abuse hurt your chances of getting or keeping your dream job?

5. What, in your opinion, is the best way to avoid a serious debt or gambling problem?

ANSWER KEY for page 15

ADVANTAGE OR DISADVANTAGE

The ability to buy on credit can be very useful, especially in emergency situations. In the program, you witnessed the disadvantages resulting from excessive, careless credit use.

Below are several statements about the advantages and disadvantages of using credit. Place an "A" next to statements that indicate an advantage, and a "D" next to statements that indicate a disadvantage.

1. **A** Using credit will create a record of my purchases.
2. **A** I don't have to carry cash.
3. **D** I may buy more things on impulse.
4. **A** Using a credit card is more convenient than writing checks.
5. **D** I may have to pay interest fees on items I purchase, so the item may actually cost more.
6. **D** Financial difficulties may occur if I lose track of how much I have charged each month.
7. **A** I'm able to buy needed items now.
8. **D** A credit card company may require additional fees for use of the card.
9. **D** Careless handling of a credit card could lead to identity theft.
10. **D** If my debts get to be too much and I can't pay, my credit history will be damaged, making future important credit purchases difficult or impossible.
11. **A** If I use credit wisely and pay my credit debts on time, I can establish a good credit history.
12. **A** If I use one major credit card only, all bills for credit purchases will be combined into one payment.
13. **D** If I am late paying or miss a payment, a finance charge will be added to the total, creating a larger minimum payment for the next month.
14. **A** Minimum debt and available credit will be helpful if there is an emergency and I need money quickly.

ANSWER KEY for page 16

HOW DO YOU SCORE?

There are certain signs and signals that gambling has become a problem for someone. The following questions from Gamblers Anonymous are designed to help the individual decide if he or she has a gambling problem and wants to stop gambling. The questions themselves paint a clear picture of the dangers of problem gambling.

Read each question, then answer by placing a "Y" for "yes" or an "N" for "no" in the blank before each question.

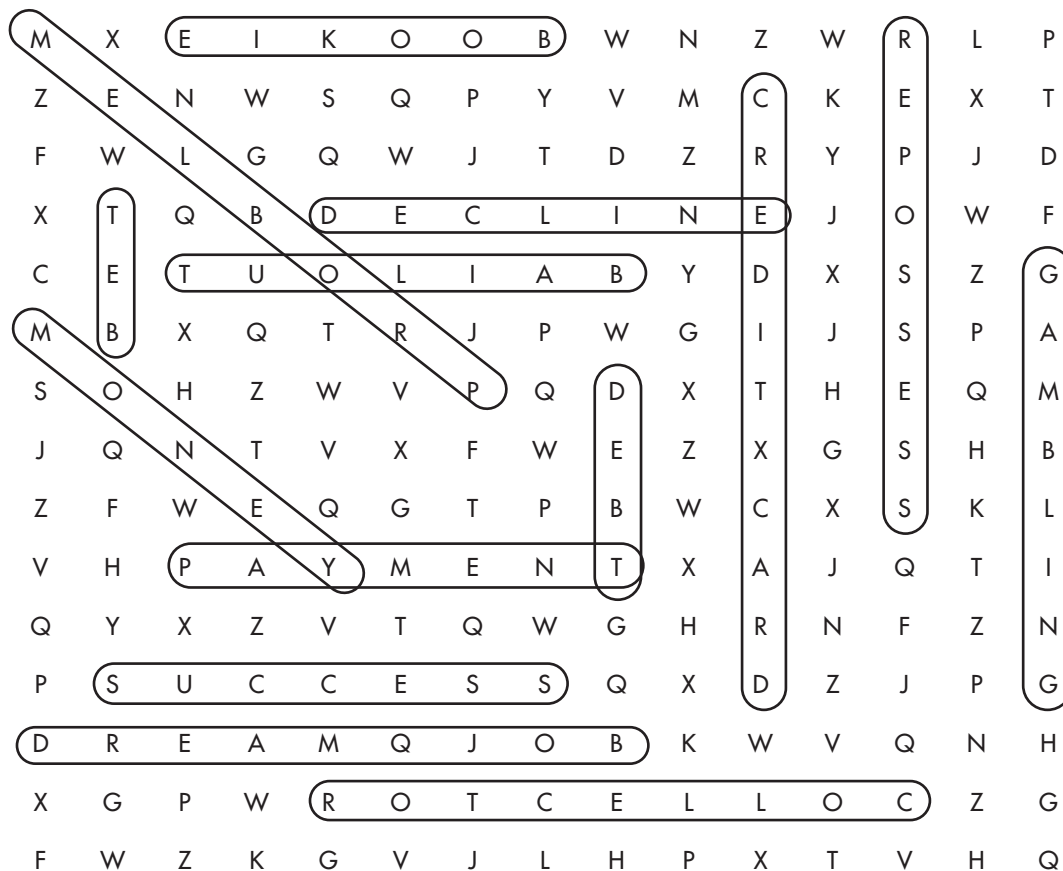
STUDENTS' RESPONSES WILL VARY. ANSWERING "YES" TO SEVEN OR MORE OF THESE QUESTIONS INDICATES THE INDIVIDUAL MOST LIKELY HAS A GAMBLING PROBLEM.

1. _____ Did you ever lose time from work or school due to gambling?
2. _____ Has gambling ever made your home life unhappy?
3. _____ Did gambling affect your reputation?
4. _____ Have you ever felt remorse after gambling?
5. _____ Did you ever gamble to get money with which to pay debts or otherwise solve financial difficulties?
6. _____ Did gambling cause a decrease in your ambition or efficiency?
7. _____ After losing did you feel you must return as soon as possible and win back your losses?
8. _____ After a win did you have a strong urge to return and win more?
9. _____ Did you often gamble until your last dollar was gone?
10. _____ Did you ever borrow to finance your gambling?
11. _____ Have you ever sold anything to finance gambling?
12. _____ Were you reluctant to use "gambling money" for normal expenditures?
13. _____ Did gambling make you careless of the welfare of yourself or your family?
14. _____ Did you ever gamble longer than you had planned?
15. _____ Have you ever gambled to escape worry or trouble?
16. _____ Have you ever committed, or considered committing, an illegal act to finance gambling?
17. _____ Did gambling cause you to have difficulty in sleeping?
18. _____ Do arguments, disappointments or frustrations create within you an urge to gamble?
19. _____ Did you ever have an urge to celebrate any good fortune by a few hours of gambling?
20. _____ Have you ever considered self destruction or suicide as a result of your gambling?

ANSWER KEY for page 17

WORD SEARCH

The following words can be found in the maze below. The letters may be arranged horizontally, vertically, diagonally, or backwards.



BAILOUT
BET
BOOKIE
COLLECTOR
CREDIT CARD
DREAM JOB
DEBT
DECLINE
GAMBLING
MONEY
PAYMENT
PROBLEM
REPOSSESS
SUCCESS

ANSWER KEY for page 18

TEST

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ANSWER KEY for page 19

TEST (CONTINUED)

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