

NEWS BREAK

Sunday's News Break selects an article from Sunday, March 19, 2017 of The Seattle Times print replica for an in-depth reading of the news. Read the selected article and answer the attached study questions.

***Please remember to always preview the content of the article before sharing with your students.**

Article: Equestrian switches to law, piles on debt (Business, D1)

Vocabulary: Match the words to the numbered definitions in the chart below.

A. asset	1. something that is owed or that one is bound to pay to another
B. aspiration	2. to grasp mentally; understand clearly and completely
C. debt	3. important in or essential to strategy
D. median	4. any property owned by a person
E. seize	5. a strong desire, longing, or aim; ambition
F. strategic	6. relating to the value in the center of the distribution for an array of data

Comprehension

1. Rachel Sindorf admits she's a latecomer to the professional career ladder after spending much of her 20s working in what industry?
2. She loved the work, but what were some downsides to that job?
3. Now Sindorf is back in the Seattle area, where she grew up, and laying the groundwork for a legal career by working in the field and going to law school. The 34-year-old Bellevue resident has few assets, and her professional aspirations are forcing her to take on what?
4. Moreno and Smith saw Sindorf's law-school debt as what?
5. Being around horses has its pleasures. But the work is hard, and Sindorf held a series of minimum-wage jobs that involved doing what?
6. Sindorf is currently the client service manager at the downtown Seattle law firm of Cairncross & Hempelmann. What range is her yearly salary?
7. She is also finishing her first year at the Seattle University School of Law, a program that she expects to complete in three years. To finance her

- studies, Sindorf is borrowing about \$21,000 a year at an interest rate of 5.84 percent. By the time she graduates, she can expect to owe how much, in principal alone?
8. The average debt for Seattle University law students with loans who graduated in 2015 was _____, according to U.S. News & World Report.
 9. What is the median starting salary nationwide for attorneys who graduated in 2015, according to the National Association for Law Placement?
 10. Sindorf's biggest asset is her Roth individual retirement account, which she opened 15 years ago at her grandmother's insistence. What advice did her grandma give her and how much is in that account now?
 11. How did Moreno suggest she pay down her credit card debt?
 12. How much did Moreno suggest Sindorf save for an emergency fund, in case she loses her job or gets sick?

Discussion Questions, Extension Essay Questions or Journal Prompts:

- Do you talk about debt, savings, emergency funds, financial planning and/or retirement funds with your parents? Do you think it's important for parents to talk about these topics with their children? Why or why not?
- What main ideas stood out to you in this article? Did you learn anything new?
- What topic do you still have questions about?
- Is there a point where it's too late to start a new career? Why or why not?
- Should everyone follow their career dreams? Why or why not?
- What career path do you want to take when you're finished with high school?

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