

*This story originally appeared on Bankrate.com in 2005 (that explains some of the movie choices and references) in a slightly different format. It has been edited to include updated links and information.*

## **The money messages in movies**

By [Kay Bell](#) • Bankrate.com

Everything I know about money I learned at the movies.



OK, I did learn some things from my parents. Then there was that college economics class.

And marriage has been a continual money education.

But movies can reveal financial truths, even when money isn't the film's main theme.

That's because money and movies are inextricably linked.

Hollywood execs routinely measure a production's success by its box office take; after all, that's how they keep premium gas in their Ferraris.

Mere multiplex patrons like you and I make the cash-celluloid connection every time we hand over \$10 to the teenager in the ticket booth. As the previews wind down and the theater lights dim, we settle in and hope that our admission-price investment will return a decent plot and some interesting performances.

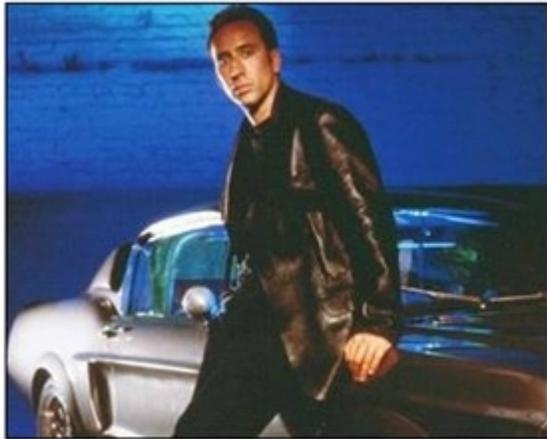
And, sometimes, an afternoon at the movies does pay off. We get a wonderful story, good acting and a life -- or money -- lesson, too, not to mention finding out which concession stand treats really are the best value!

Here are 10 "money" movies, from classic to corny, adventure to comedy, and their sound financial advice:

- Gone with the Wind
- Gone in 60 Seconds
- Breakfast at Tiffany's
- Best in Show
- Glengarry Glen Ross
- The Cocoanuts
- Out of Time
- What's Eating Gilbert Grape?
- The Untouchables
- Office Space
- It's A Wonderful Life

## Gone in 60 Seconds (2000)

Fast and flashy cars, the box-office blockbuster imprint of producer Jerry Bruckheimer and three previous Oscar winners in the cast. What else could you want in a film?



### Gone in 60 Seconds

(2000)

Nicolas Cage and one of the hot, in every sense of the word, cars he heists.

Sure you want a fast car, but don't steal. Wheel and deal!

-- Photo credit: Touchstone Pictures /The Kobal Collection /Merrick Morton

Nicolas Cage, who took home the Academy's best actor statue for "Leaving Las Vegas," plays Memphis Raines, a master car thief gone straight who is forced back into the auto boosting business to save his younger brother, Kip. It seems the kid botched a deal with an international auto theft ring to deliver 50 [high-end cars](#) in three days.

With time running out and Kip's life on the line, Memphis enlists his former crew to complete the job. His Oscar-winning team includes Robert Duvall (best actor, "Tender Mercies") as the operation coordinator and Angelina Jolie (best supporting actress, "Girl, Interrupted") as Memphis' ex-girlfriend, who just happens to also be a mechanic and pretty good auto thief herself ... only in Hollywood.

The caper is fast, fun and toward the end filled with great chase scenes. Half the fun of the movie is trying to keep track of all the cars. They include various Mercedes, Ferraris, Porsches and a Lamborghini. On the domestic side, look for a Hummer, several Cadillacs and a Plymouth Hemi 'Cuda.

Each vehicle is given a woman's name as code, and the final car on the list is Eleanor, a 1967 Shelby GT 500 that Memphis tried to steal years before with disastrous results. In the end, Memphis gets Eleanor -- legally. Kip buys her as a gift for his brother.

Throughout the movie, it's hard not to fantasize about how much fun it would be to slip behind the wheel of one (or two or 20) of these great vehicles. And the route to that automotive aspiration is the money message of "Gone in 60 Seconds": You can get a steal on your dream car if you know how to wheel and deal.

And it even could pay off at tax-filing time, as [sales tax you pay on your vehicle purchase](#) might be tax deductible.

## Breakfast at Tiffany's (1961)

Before "Sex and the City," this film's heroine was the epitome of the single, upscale New York woman.



### Breakfast at Tiffany's

(1961)

It's not a table at the famed jewelry store, but Audrey Hepburn settles in anyway. Before *Sex and the City*, Holly Golightly was the symbol of the free-spending New York single gal.

-- Photo credit: Paramount/The Kobal Collection

Holly Golightly is a fun-loving, free-spending socialite. She was created by flamboyant writer Truman Capote and the elegant Audrey Hepburn brings her to glamorous life on the big screen.

We meet Holly in the film's opening scene, as her most recent all-night date is ending and the sun is rising on the city.

But instead of heading home, she is window shopping outside Tiffany's, nibbling on a breakfast pastry. Holly explains that she often heads to the luxury jeweler when life becomes too overwhelming because "nothing bad can happen to you there."

Obviously, Holly has never been in Tiffany's with a credit card. If she had, she would have learned, as many of us have, that lots of bad things can happen in a store if you [use your plastic irresponsibly](#).

Of course, tawdry little financial details such as credit limits don't concern Holly. She decides that the best way to meet her material needs is to settle down with a rich husband. The rest of the movie follows Holly's quest for the perfect, wealthy man, a search complicated by her feelings for neighbor Paul, played by George Peppard. He's an aspiring writer with money issues of his own. He's a kept man.

It's no surprise that Holly and Paul eventually end up in each other's arms to the strains of "Moon River" (Oscar for best song). And the audience is delighted that true love has won.

But as the credits roll, "Breakfast at Tiffany's" money message becomes as clear as one of that retailer's fine diamonds: Money plays a major role in every relationship and Holly and Paul now face the challenge of marrying not only each other, but their personal money management -- or mismanagement -- styles.

Holly certainly will have to learn to rein in her spending and live on a [budget](#). And they face some tough decisions on how much to spend on their [wedding](#) and whether to [merge their financial lives](#).

Once they resolve these monetary issues, they should be able, as the song goes, to cross Moon River in style.

## Best in Show (2000)

Dogs, cats, snakes. It doesn't matter. They're not pets, they're part of our family. Sometimes costly family members.



### Best in Show (2000)

Christopher Guest and friend at the Mayfair Kennel Club Dog Show. Dogs, cats, snakes. They're not pets, they're family. Sometimes costly family members.

-- Photo credit: Castle Rock/Warner Bros./The Kobal Collection/Doane Gregory

Our devotion, both emotional and financial, to our pets is chronicled in "Best in Show." Christopher Guest's mockumentary follows the proud and preening owners of a group of pooches vying for best in show at the Mayfair Kennel Club Dog Show.

The contestants include an anxious Weimaraner owned by a yuppie couple,

who prove that we project our neuroses as well as our affection onto our pets. Also in the trophy hunt is the lethargic bloodhound and his good ol' boy owner, clearly demonstrating that our pets really do resemble us, sometimes more than we like to believe.

And, of course, there's the eventual winner, the saucy Norwich terrier that manages to overcome during the show-ring promenade the literal two left feet of owner Gerry Fleck, a classic Eugene Levy character. Of course, Gerry and his ditzzy wife Cookie aren't surprised by the victory. They knew the title was preordained because, as they sing, "God loves a terrier..."

Sure, most of us aren't as obsessive as the characters seen through Guest's slightly cracked lens. And we don't face the travel and competition costs associated with a show animal. But in order to keep our furry friends happy, we spare few expenses.

And between laughs, "Best in Show" drives home the money message that if you're not careful, pampering your dog or cat could cost you much more than you expect.

There's premium pet food and regular veterinarian visits that, unless you've shelled out for pet medical insurance, often rival those of your personal physician. And some dogs could cost you the minute they move in if your property insurer is one that hikes homeowner insurance policy premiums in homes sharing space with select canines.

In some cases, however, your [pet could net you a tax break](#).

## Glengarry Glen Ross (1992)

Did you ever fill out one of those postcards requesting information on a property development? All you wanted was a glossy sales brochure that you could thumb through at your own pace, dreaming about "what if."



### Glengarry Glen Ross

(1992)  
Alec Baldwin and Kevin Spacey confront an office of disillusioned real estate salesmen. The sales agents are at the end of their ropes, never a good sign for potential property buyers.

-- Photo credit: Zupnik/The Kobal Collection

But now some sales rep is bugging you to buy.

You've just met one of the frustrated real estate salesmen portrayed in "Glengarry Glen Ross."

The great cast -- Alan Arkin, Kevin Spacey, Jack Lemmon and Al Pacino, who garnered a supporting actor Oscar nomination for his role -- spend their hours trying to

sell real estate to people who don't really want to buy. The pressure is on because the home office, represented in a brief but scathing appearance by Alec Baldwin (Howard Hughes's nemesis in this year's Oscar-nominated "The Aviator"), is holding a sales contest.

The prizes are spelled out by Baldwin's bombastic and oleaginous character:

- First place is a Cadillac El Dorado.
- Second place is a set of steak knives.
- Third place is "You're fired."

Sure, the movie focuses on the salesmen and their desperate efforts to save their jobs. Some turn to slick talk and bald-faced lies to hook potential buyers; others resort to a disastrous office break-in to get their hands on the sales leads for the prime homes in the new Glengarry Glen development.

And it's these sales tactics that hammer home the movie's valuable money message for potential property buyers: Protect yourself from cutthroat real estate agents.

Property is the biggest single expenditure most of us ever make, so make sure you do the job right. Do your [homework](#), search out the best [mortgage rate](#) and hire an agent who's working for you and your home buying interests.

And once you're settled in your new residence -- be it a single family structure, condo, boat or even an [RV](#) -- make sure you take full advantage of your [home sweet homeownership tax breaks](#).

## The Cocoanuts (1929)

The Sunshine State is the setting for the Marx Brothers' first film foray and a zany look at the world of scam artists.



### The Cocoanuts (1929)

Zeppo Marx has his hands full keeping Groucho away from brothers Chico and Harpo.

The zany Marx Brothers head to Florida, hoping to make some quick cash off of schemes that are still around today.

-- Photo credit: Paramount/The Kobal Collection

Groucho is the manager of a struggling Florida hotel during the state's land boom.

Since the lodge is losing money, he's trying to salvage what he can through a questionable real estate auction.

Meanwhile, he also sets his money-making sights on one of the hotel's few

guests, rich widow Mrs. Potter, played by the brothers' perennial foil Margaret Dumont.

Complicating Groucho's grand plans are Chico and Harpo, who show up planning to rob the place. Instead, they end up sabotaging their mustachioed brother's scam, as well as undermining the schemes of a pair of resident jewel thieves.

In between the shady deals, moviegoers are treated to Irving Berlin songs, romantic subplots, Harpo's musical talents and plenty of Chico and Groucho banter.

Part of their verbal jousting includes one of the most-famous routines to make it from stage to film: Why a duck? The question is crucial to Groucho's auction scheme. He's enlisted Chico as a shill to drive up bids, and tries to provide directions to the auction:

Groucho: Now here is a little peninsula, and here is a viaduct  
leading over to the mainland.

Chico: Why a duck? Why-a-no-chicken?

OK, the "conversation" isn't that concise. This is, after all the Marx Brothers. Everything about them is glib, convoluted, confusing and unnerving, at least to their costars. That's what makes them so funny on film.

In real-life money matters, however, those same traits are no laughing matter. And we can be grateful to Groucho and his "Cocoanuts" companions for teaching us in this movie to beware smooth-talking con artists, including [tax scammers](#), who use similar techniques to separate us from our hard-earned cash.

## Out of Time (2003)

Two-time Oscar winner Denzel Washington (supporting actor, "Glory"; lead actor, "Training Day") plays Matt Whitlock, police chief of the small and usually sleepy south Florida community of Banyan Key.



### Out of Time (2003)

Denzel Washington finds his career as a Florida police chief threatened by a friend's medical emergency.

If his ailing paramour had just had decent health insurance, her costly condition wouldn't have caused so much trouble.

-- Photo credit: MGM/The Kobal Collection/Nicola Goode

But Whitlock soon finds himself enmeshed in a steamy subtropical noir, where the combination of \$500,000 in confiscated drug money, marital problems and a potentially fatal illness lead to several murders and looming career suicide.

It seems the good chief, separated from his Miami-based police

detective wife, has become involved with the lovely Ann, who also happens to be married.

When Ann faces recurrence of the cancer she thought she'd beaten, Whitlock naturally wants to help her get an expensive experimental treatment available only in Switzerland. And that drug money is just sitting there in the police department safe, so ...

If only Ann had decent health insurance, the good police chief would not have had to steal that evidentiary money. OK, she was a deceitful, conniving woman and no Blue Cross/Blue Shield policy would've changed that. But it might have made her efforts to double cross Whitlock a bit harder.

Thankfully, most of us don't face the drastic health-care dilemma that almost brought down Whitlock before he figured out Ann's underlying scheme. But we've all had to face doctor bills full of overcharges, claims our insurance company refused to pay or, even worse, found ourselves without any insurance at all. (Remember, this was written before the Affordable Care Act, aka [Obamacare!](#))

So heed the money message from "Out of Time": Check out your health care coverage thoroughly before you have to submit a claim.

Note, too, that even with medical insurance, you also might be able to [deduct some medical expenses](#) if you [itemize](#).

## What's Eating Gilbert Grape? (1993)

You think your family is hard to live with? Just spend a couple of hours with Gilbert Grape's kinfolk.



### What's Eating Gilbert Grape?

(1993)

Juliette Lewis, Johnny Depp and Leonardo DiCaprio are looking for a way out of rural Iowa. Gilbert feels trapped by familial responsibilities. But a little financial planning could be his ticket out of town.

-- Photo credit: Paramount/  
The Kobal Collection

Actually, the Grape family isn't strictly dysfunctional. Sure, they have a lot of problems, but what family doesn't? But they've managed to develop a workable routine to care for their obese and reclusive mom and special needs brother.

Johnny Depp, a three-time best actor nominee (as Sweeney Todd in "Sweeney Todd" in 2007;

J.M. Barrie in "Finding Neverland" in 2005; and as Capt. Jack Sparrow in "Pirates of the Caribbean" in 2004), is particularly poignant as Gilbert. He struggles daily with the dead ends, both financial and personal, of small-town life.

Also eating at Gilbert are his conflicting desires to escape Endora, Iowa, or stay and continue to be big brother/surrogate dad to his developmentally challenged brother Arnie, a role that earned Leonardo DiCaprio a supporting actor nomination. (DiCaprio picked up his first best-actor Oscar nod this year for his portrayal of "The Aviator" Howard Hughes.)

Gilbert's [caretaker responsibility](#) is further complicated by the dim financial prospects at his grocery store job. A new supermarket is slowly killing the small corner store. To top it off, Gilbert discovers that the aging family [house is literally falling down](#) around him and his siblings.

Throughout it all, the Grapes manage to cope with an amazing amount of good humor in the face of their challenges. But because the family is endearingly offbeat, you want more for them. Watching "What's Eating Gilbert Grape?," you wish you could make its characters see the film's money message: Set your family down, discuss your financial needs and develop a plan to meet them before they reach the crisis stage.

A little fiscal forethought, especially when it came to Arnie's special needs, certainly could have made life a lot easier for the whole bunch of Grapes.

## The Untouchables (1987)

Chicago in 1930: A time of prohibition, elegant autos and, according to "The Untouchables," gangsters in Armani suits.



### The Untouchables (1987)

Charles Martin Smith, Kevin Costner, Sean Connery and Andy Garcia prepare to clean up Chicago. Eliot Ness and his team of Untouchables had lots of firepower, but their strongest weapon against Al Capone was the tax code.

-- Photo credit: Paramount/  
The Kobal Collection

This version of mob boss [Al Capone](#)'s vicious reign and the efforts of a select group of Treasury Department agents to bring him down is a stylish blend of history and dramatic license.

The cast boasts three Oscar winners: Robert De Niro (best actor, "Raging Bull") as Capone; Kevin Costner, (director and producer, "Dances With

Wolves") as Eliot Ness; and Sean Connery, who snagged his best supporting actor statue as Ness' streetwise lieutenant Jim Malone.

Plenty of shootouts, explosions and melodramatic moments emphasize the G-men's incorruptibility and Capone's brutality. But the film's most frightening scene may well be the one in which the Untouchables' tax accountant brandishes a Tommy gun.

Let's be honest. A tax investigator is plenty scary when he's armed only with an adding machine. And most of us run a much bigger risk of being [audited](#) than encountering violent crime.

Capone certainly should have worried a bit more about his accountant's [creative bookkeeping](#). In the vast array of firepower available to Ness and crew, their strongest weapon was the tax code. The mobster was convicted on tax evasion charges (\$1.3 million in unreported income over three years) and sentenced to 11 years in prison. He was released after 7.5 years, but did pay \$215,000 in back taxes plus almost \$58,000 in fines and court costs.

Capone's fate makes the money message of "The Untouchables" crystal clear: Certainly take every legitimate tax break you can, but don't play too fast and loose. The kinder, gentler IRS days are waning, and Uncle Sam will ultimately get his due.

## Office Space (1999)

Most of the time, movies offer a window into an unexplored world. But the fun of "Office Space" is that at some point -- actually, at several points -- every corporate cubicle denizen has shared the workplace frustration that the movie's main character, Peter Gibbons, experiences at Initech.



### Office Space

(1999)

Stephen Root hunkers down in his cramped corporate cubicle.

If your job is making you as crazy as the Initech team, it's time to make the career moves that'll get you out of that dead-end company.

-- Photo credit: 20th Century Fox/The Kobal Collection/Van Redin

It's not, as one staffer cheerily says, "a case of the Mondays." It's a case of being stuck in a mindless job at a soulless company peopled by desperate workers at every level.

Screenwriter and director Mike Judge, better known as the creator of "Beavis and Butthead," leaves no wage-slave complaint untouched, from bumper-

to-bumper [commutes](#) to ineffectual bosses to worthless office equipment to inane office policies. For good measure, he throws in a couple of consultants hired to reduce staff and a seriously unbalanced coworker who refuses to be fired.

A couple of outlandish plot twists and a romantic B-story really don't succeed, but two scenes earn "Office Space" a hallowed place in the [workplace](#) movie hall of fame.

First, a semi-hypnotized (one of those aforementioned plot twists) Peter is brutally honest about the company and his place in it. The consultants immediately proclaim him "a straight shooter with upper management written all over him."

Secondly, Peter rallies two [pink slip-destined](#) coworkers by proclaiming that "human beings were not meant to sit in little cubicles staring at computer screens all day and listening to bosses drone on about mission statements."

Do Peter's workplace woes hit home? Then you've found the underlying money message of "Office Space": Don't just sit there and take it. Clear out the cube, find yourself a better (and better-paying) job or even [start your own business](#).

Just be sure you leave on good terms (the perfect [resignation letter](#) helps) and don't forget to claim those [job-search deductions](#) on your tax return.

## It's a Wonderful Life (1946)

Frank Capra's holiday classic, built around one fateful day in the life of George Bailey, has everything: dreams, dreams deferred, love, envy, hope, despair and true happiness. And money sets it all in motion.



### It's A Wonderful Life (1946)

In their time of need, Donna Reed and James Stewart find support from family and friends.

A few thousand misplaced dollars can't ruin the true spirit of Christmas.

-- Photo courtesy RKO/The Kobal Collection

The hard-working families of Bedford Falls have always depended on the liberal lending policies of the Bailey Building and Loan to make their dreams of homes and businesses possible. All that joy, not to mention money not collecting the maximum interest, has infuriated the evil banker Mr. Potter for years.

When Potter finally gets the chance to destroy his rival lending institution, thanks to the fiscal carelessness of George's uncle Billy, he seizes it with malicious glee. So begins the worst, and best, day of George Bailey's life.

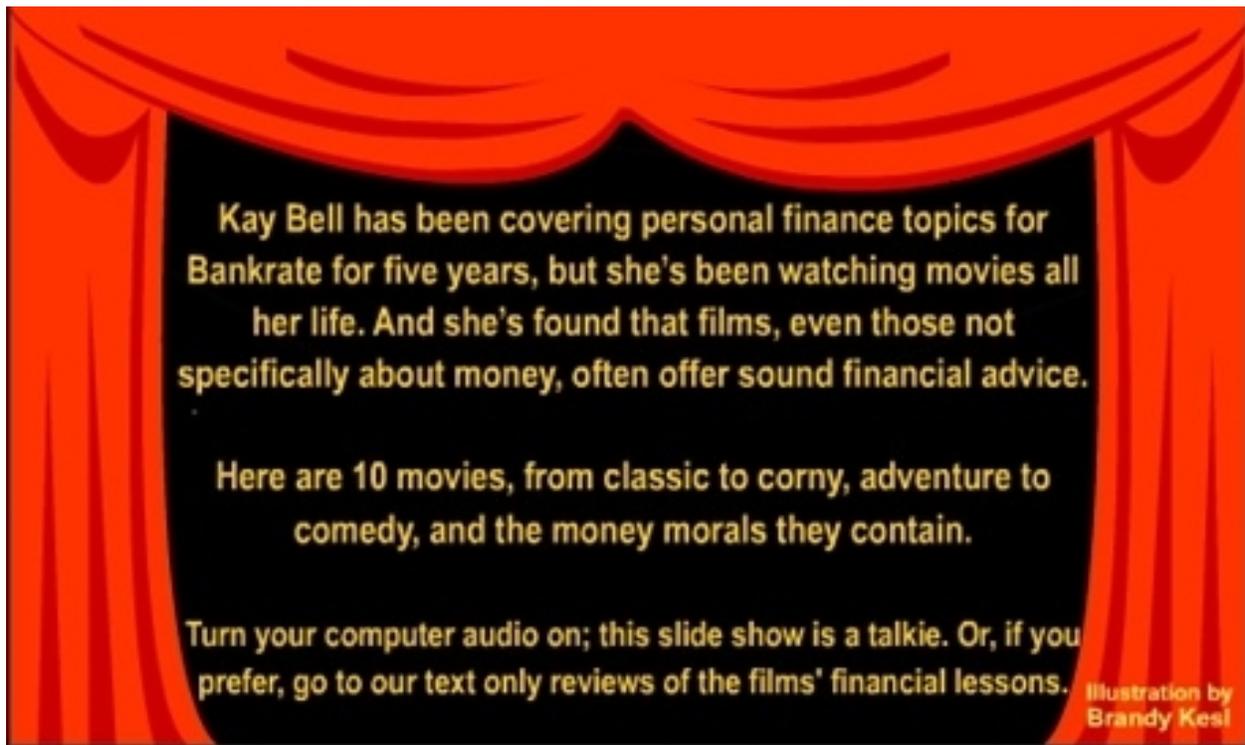
Jimmy Stewart *is* George Bailey. The actor's gawky exuberance as a young man with dreams of seeing the world gives way to easygoing charm when George settles into the family business. And as George watches his late father's dreams crumble in Potter's evil grasp, Stewart finds just the right combination of despair and dark humor as a man who believes his life is no longer worth living.

Enter Clarence, an angel who vividly demonstrates to George how his existence has made the world a much better place. In short order, the Bailey Building and Loan is back in business, Mr. Potter resumes his miserable, lonely life and all is once again right in Bedford Falls.

Call it Capra-corn if you want, but it just isn't Christmas until George discovers that a person's true wealth is measured by the love and support of [family](#) and friends.

And that, fellow filmgoers, is the ultimate money lesson.





This story originally contained audio clips, too. Sorry, but those are lost to the ages. But you can always download or stream one of these films and enjoy their professional dialog.