

## Lesson Plan Module 4: Session 20

<b>Module 4</b> Finance and Housing	<b>Unit 10 – Session 20</b> Money and Budget
<b>Standards Alignment</b>	
<p><b>Speaking and Listening:</b></p> <ul style="list-style-type: none"> <li>• <u>CCSS.ELA-LITERACY.SL.4.1.C</u>: Pose and respond to specific questions to clarify or follow up on information, and make comments that contribute to the discussion and link to the remarks of others.</li> <li>• <u>CCSS.ELA-LITERACY.SL.4.1.D</u>: Review the key ideas expressed and explain their own ideas and understanding in light of the discussion.</li> <li>• <u>CCSS.ELA-LITERACY.SL.4.2</u>: Paraphrase portions of a text read aloud or information presented in diverse media and formats, including visually, quantitatively, and orally.</li> </ul> <p><b>Reading:</b></p> <ul style="list-style-type: none"> <li>• <u>CCSS.ELA-LITERACY.RI.5.1</u>: Quote accurately from a text when explaining what the text says explicitly and when drawing inferences from the text.</li> <li>• <u>CCSS.ELA-LITERACY.RI.5.2</u>: Determine two or more main ideas of a text and explain how they are supported by key details; summarize the text.</li> <li>• <u>CCSS.ELA-LITERACY.RI.5.6</u>: Analyze multiple accounts of the same event or topic, noting important similarities and differences in the point of view they represent.</li> <li>• <u>CCSS.ELA-LITERACY.RI.5.9</u>: Integrate information from several texts on the same topic in order to write or speak about the subject knowledgeably.</li> </ul> <p><b>Writing:</b></p> <ul style="list-style-type: none"> <li>• <u>CCSS.ELA-LITERACY.W.5.1</u>: Write opinion pieces on topics or texts, supporting a point of view with reasons and information.</li> <li>• <u>CCSS.ELA-LITERACY.W.5.2.D</u>: Use precise language and domain-specific vocabulary to inform about or explain the topic.</li> </ul> <p><b>Language:</b></p> <ul style="list-style-type: none"> <li>• <u>CCSS.ELA-LITERACY.L.5.2</u>: Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.</li> <li>• <u>CCSS.ELA-LITERACY.L.4.1.C</u>: Use modal auxiliaries to convey various conditions.</li> </ul>	
<b>Goals and Objectives (SWBAT)</b>	
<ul style="list-style-type: none"> <li>• Read graphs about income in NY State and Queens and make comparisons.</li> <li>• Create a budget for a family of 4.</li> <li>• Use comparatives to discuss income.</li> <li>• Discuss the advantages and disadvantages of various methods of payment.</li> <li>• Discuss teen entrepreneurship.</li> </ul>	
<b>Technology Needs and Presentation/Handouts</b>	
<b>Technology Needs</b> <ul style="list-style-type: none"> <li>• Projector, laptop, and speakers</li> <li>• Tablets (if available)</li> <li>• Internet connection</li> </ul>	<b>Presentation Needs &amp; Handouts</b> <ul style="list-style-type: none"> <li>• Chart paper</li> <li>• 7 flipchart markers</li> </ul> <p>Each item listed below will be available in PDF format:</p>

- Access to Newsela.com

- Copies of Newsela article, if no access to online reading
- Situation cards (see class handouts)
- Charts of Queens statistics, if no Internet access
- Copies of blank budget forms

### **Vocabulary Focus**

Median, entrepreneur, income, budget

### **Grammar Focus**

- Can + afford

### **Introduction/Warm-Up/Review (20 min)**

#### **Warm-Up**

- Discuss homework, review agenda.
- Introduce new vocabulary.

### **Lesson Plan Activities**

#### **Activity 1: Income and Spending in Queens (45 min)**

1. To obtain information about statistics in Queens, if the internet is available to Ss, have them Visit: <http://www.city-data.com/income/income-Queens-New-York.html> or pre-print some of the charts and bring them in.
2. As a class, make a few statements e.g. in 2013, the median income in Queens was lower than the median in New York State. Ask Ss to work in groups to create 4 comparison statements based on the data.
3. Draw a budget sheet on the board or hand out copies of blank forms. In pairs, have Ss create a monthly/annual budget for a particular family income in Queens. Give each a different amount of income but the same family size. Include housing, food, clothing, utilities, transportation, health care, child care, entertainment and taxes. Have at least 2 of each budget (e.g. 2 with family income).
4. Show a sample budget. Model for the class making statements about their budget with “can afford” and can only afford and “can’t afford” (e.g. *They can only afford \$1200 in rent; they can’t afford a car*)
5. Ask pairs to compare their budgets with another group that did the same income.

#### **Wrap Up/Assessment**

- Assess their work by checking their writing of comparisons. To wrap up, ask a few learners to share their proposed budget plans.

#### **Activity 2: Methods of payment (30 min)**

1. Post four charts on the wall labeled: check, credit cards, cash, online bill pay, automatic withdrawal. Be sure that all options are clear. If your class is large, you may wish to have multiples of the charts. Groups should be no larger than 4.
2. Ask Ss to draw a line down the middle of each chart, and label one side “advantages” and the other “disadvantages” Each group starts at chart one and discusses the advantages and disadvantages of paying with that method. At a signal from you, they move to the next chart.
3. Circulate the room to provide them with additional vocabulary.

#### **Wrap Up Assessment**

- Think/pair/share. Based on this activity, what would you consider the best way to pay an electric bill? Tell why.

### **Activity 3: Entrepreneurship (45 min)**

1. Activate: ask the learners if they have ever owned or considered opening their own business. What are the advantages and disadvantages of being self-employed?
2. Ask learners to look at the picture and make predictions: <https://newsela.com/articles/alaskan-13yo/id/8609/> Who is this boy? What is he doing? Then look at the title – ask them if their predictions changed. For learners who are at a lower level, modify the article by writing it as a Q and A.
3. Ask the learners to read the article (or read it to them) to find the answers to these questions.
  - How old is Grayson at the time of the article?
  - How many different ways could his bracelet be used?
  - Why did Grayson make this bracelet?
  - How much money did he make each year?
4. Ask the Ss to read the questions below, and then discuss in small groups.
  - What obstacles (problems) do you think Grayson encountered when trying to make this bracelet?
  - How do you think Grayson's parent felt about his project?
  - Do you think he did this project alone?
  - What advice would you give to Grayson about the money he is earning?
  - Do you know of any other bracelets that can save lives?
  - Would Grayson's bracelet be useful in NY? Why or why not? What would you include in a NY version of this product?
5. Have learners visit [www.alaskaparacord.com](http://www.alaskaparacord.com) to find some information about Grayson and Paracord. What new information did you learn?

#### **Wrap Up Assessment**

- Ask groups to report out on their answers from steps 4 and 5.

### **Activity 4: Role play (25 min)**

1. Review some of the money vocabulary. If not already introduced, introduce broke, bargain and cheap.
2. In pairs, Ss role play various situations: borrowing money from a friend; opening a bank account; splitting a bill. Allow them to choose their own, or use attached situation cards. If using situation cards give one partner A1 and the other A2. Or distribute the cards randomly and have them find their partner. Encourage the use of vocabulary from this unit.

#### **Wrap Up Assessment**

- To assess, monitor their role plays as they work. To wrap up, ask for a few volunteers to show their role plays to the class.

### **Overall Wrap Up: Vocab/ Review and Assessment (10 min)**

1. Think, pair share. Ask learners to think of one new concept they learned today. Share with a partner.
2. Ask for a few volunteers to report out.

### **Homework/Project (Extension Activity)**

- **Reading/Writing:** Assign one or more of the discussion questions from the Alaskan teen Newsela article. Teen starts a successful business Ask them to write a short paragraph that explains the central idea of the article. Use at least two details from the article to support their response.
- **Reading:** Read online or print out the story: [http://www.eslreadinglessons.com/what\\_is\\_money.htm](http://www.eslreadinglessons.com/what_is_money.htm) Answer the quiz questions.

### **Online Resources**

- [www.newsela.com](http://www.newsela.com)
- [www.newsinlevels.com/](http://www.newsinlevels.com/)
- [www.elcivics.com/](http://www.elcivics.com/)
- <http://www.cambridge.org/us/esl/venturesadulted/venturesarcade/>
- <http://www.city-data.com/income/income-Queens-New-York.html>