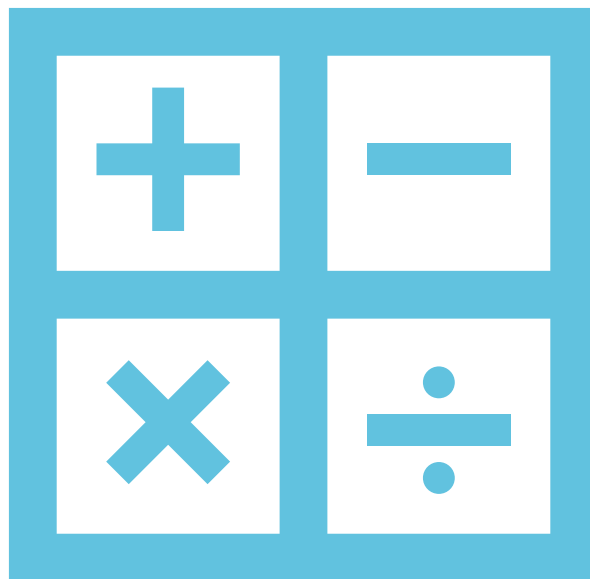


# Unit 3: Functional Math



Lessons for  
Living, Learning,  
and  
Working



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Project | SEARCH®

**Lessons for  
Living, Learning,  
and  
Working**



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**Lesson Plan Contents Page**

**Unit 3: Functional Math**

**Objective 3.1: The student will demonstrate functional calculator skills for basic math operations and daily activities**

**STEP ONE: Pre-Planning/Pre-Activities:**

**STEP TWO: The Lesson Plan**

**STEP THREE: Appendices & Additional Resources**

<b>Unit 3: Functional Math 3.1 The student will demonstrate functional calculator skills for basic math operations and daily activities</b>	<b>Total Activities: 5</b>
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**STEP ONE: Pre-Planning/Pre-Activities:** Individualize these sections to make this section more meaningful for the intern.



**Lesson Plan Summary:** Students will develop and utilize skills to operate a calculator in multiple environments for daily functional mathematical activities.

Glossary & Key Words  
 Introduction – Calculator Symbol Match Activity & Locating a Calculator on Your Phone Videos  
 Activity 1 – Developing Basic Calculator Skills (PPT & Worksheet)  
 Activity 2 – Calculator Skills – How Much Does It Cost (PPT & Worksheet)  
 Activity 3 – What Is on Sale?  
 Activity 4 – Calculating Discounts and Sales Tax (PPT & Worksheets)  
 Activity 5 – Better Deals

**What you will need: Materials & Resources**

<b>Handouts:</b>	<ul style="list-style-type: none"> <li>• Calculator Symbol Match</li> <li>• Backchat Worksheet</li> <li>• Susie’s Supermarket</li> <li>• What Is on Sale?</li> <li>• Calculating Discounts and Sales Tax</li> <li>• Calculating Discounts Graphic Organizer</li> <li>• Better Deals</li> </ul>
<b>Technology:</b>	<ul style="list-style-type: none"> <li>• <a href="https://www.salestaxinstitute.com/resources/rates">https://www.salestaxinstitute.com/resources/rates</a></li> <li>• <a href="https://coolconversion.com/finance/sales-tax-calculator/Item-Price-%3D-19.99+%2C-Tax-Rate+%3D+4">https://coolconversion.com/finance/sales-tax-calculator/Item-Price-%3D-19.99+%2C-Tax-Rate+%3D+4</a></li> <li>• <a href="https://edu.gcfglobal.org/en/percents/percentages-in-real-life/1/">https://edu.gcfglobal.org/en/percents/percentages-in-real-life/1/</a></li> </ul>
<b>Other materials needed for activities:</b>	<ul style="list-style-type: none"> <li>• Projector or ability to cast/mirror computer screen</li> <li>• Scissors</li> <li>• Glue/Tape</li> <li>• Calculators (4 function or cell phone)</li> <li>• Whiteboard and/or large sheet of paper</li> <li>• Paper</li> <li>• Pencils/pens</li> <li>• Markers</li> </ul>

**How to Assess Understanding**

<b>Knowledge</b> 	<b>Skills</b> 	<b>Check for Understanding / Evaluation</b>
What will they <b>know</b> because of the lesson?	What will they be able to <b>do</b> because of the lesson?	What will the Instructor ask/do to determine interns’ level of understanding? How can the intern <b>demonstrate their understanding?</b>
Glossary/Vocabulary Be able to know the vocabulary presented.	Be able to use the vocabulary presented in a variety of settings.	Check context of their vocabulary use to ensure their understanding.

Students will be able to identify the different keys on a basic calculator.	Students will use the different keys on a calculator to complete simple mathematical problems.	Students will be able to use a calculator in determining costs/prices in real-life situations (i.e. shopping, going to restaurants).
Students will know the functions of a calculator.	Students will be able to use a calculator to find the total price including discounts and/or sales tax.	Check student work and guide collaboration discussions to ensure understanding.
Students will understand that sales tax is added to the cost of an item and discount are subtracted from the cost of the item.	Students will determine which solve real life shopping scenarios by determining which store has a better deal (lowest price).	What calculator function would you use when finding Sales Tax? What calculator function would you use when determining discounts?


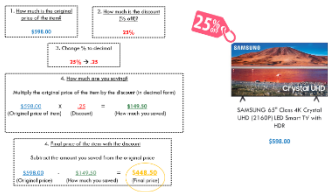

### STEP TWO: The Lesson Plan

*Please customize these activities according to your school setting, its policies, vision, and core values. Please use and modify them based on the objective and the needs of your students.*

<b>Glossary</b>	<p>Ensure the students are familiar with glossary words connected with this lesson.</p> <p><b>Please incorporate any glossary terms utilized at your school that would enhance the lesson plan and make this objective more meaningful for the students.</b></p> <p><b>Glossary Terms</b></p> <ul style="list-style-type: none"> <li>• <b>Calculator:</b> devise used for making mathematical calculations with a keyboard and a visual display.</li> <li>• <b>Calculator Keys:</b> <ul style="list-style-type: none"> <li>○ <b>Memory Clear (MC):</b> clear calculator memory</li> <li>○ <b>Memory Plus (M+):</b> add displayed value to memory</li> <li>○ <b>Memory Minus (M-):</b> subtract displayed value from memory</li> <li>○ <b>Memory Recall (MR):</b> display the memory value</li> <li>○ <b>Clear Entry (CE):</b> clear current display value, changes to AC</li> <li>○ <b>All Clear (AC):</b> clear all and start a new operation</li> <li>○ <b>Plus/Minus (+/-)</b></li> <li>○ <b>Multiple/Divide (x/÷)</b></li> <li>○ <b>Percent (%):</b> use displayed value to calculate a percentage</li> <li>○ <b>Equals (=):</b> means “the same as” or “makes”</li> </ul> </li> <li>• <b>Decimals:</b> Decimals are part of a system of counting that is based on ten. ‘Decimal’ often means a number that includes a decimal fraction, such as 0.03 or 24.13.</li> <li>• <b>Decimal Place:</b> The position of a number represents its value or decimal place. For example, in the number 3.915 the 3 = three ones or units, the 9 = 9 / 10, the 1 = 1 / 100 and the 5 = 5 / 1,000.</li> <li>• <b>Decimal Point:</b> A dot that is used to separate a whole number from a decimal fraction e.g. 2.75.</li> <li>• <b>Digit:</b> Any of the numerals from zero to nine. A digit is also called a figure.</li> </ul>
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	<p>Numbers can be made up of one or many digits e.g. 238 is a three-digit number.</p> <ul style="list-style-type: none"> <li>• <b>Discount:</b> deduction from the regular or list price of an item</li> <li>• <b>Fraction:</b> Part of something or part of a whole. Fractions can be shown as decimal fractions and percentages.</li> <li>• <b>“On Sale”:</b> items offered for purchase at a reduced price</li> <li>• <b>Operations:</b> Addition, subtraction, multiplication, and division are number operations. Operations all make changes to a number using a set of rules. <ul style="list-style-type: none"> <li>○ <b>Addition:</b> process or skill of calculating the total of two or more numbers or amounts</li> <li>○ <b>Subtraction:</b> the process or skill of taking one number or amount away from another</li> <li>○ <b>Multiplication:</b> adding a number, with respect to another number, repeatedly</li> <li>○ <b>Division:</b> process or skill of dividing one number by another; find how many times (a number) contains another</li> </ul> </li> <li>• <b>Percentage:</b> Any portion or share in relation to a whole</li> <li>• <b>Round:</b> Rounding a number to the nearest ten means finding the tens number that is nearest to it. For example, 58 is rounded up to 60 and 53 is rounded down to 50.</li> <li>• <b>Sales Tax:</b> extra charge added to the price of an item based on your individual state</li> <li>• <b>Whole Number:</b> Any number that does not include a fraction – 7, 43, 281 and 3,415 are all whole numbers</li> </ul>
<p><b>Introduction:</b> 20 minutes</p> <p><b>VocFit Crosswalk:</b> <b>INTERPERSONAL SKILLS:</b> Work with a co-worker in a group or team; Follow directions; Cooperate with others to accomplish work activities</p> <p><b>GENERAL:</b> Communicates adequately (initiates conversation, does not interrupt)</p>	<p><b>Calculator Symbol Match Activity &amp; Locating a Calculator on Your Phone Videos</b></p> <p><a href="#">Calculator Symbol Match</a></p> <ul style="list-style-type: none"> <li>• This activity can be done individually or in small groups</li> <li>• Cut out each symbol on the bottom of the worksheet and have students glue/tape symbols where they think they belong on a calculator</li> <li>• This can also be easily edited to be used as a picture-to-picture activity if needed. Write in the symbols from the bottom of the page onto the actual picture of the calculator. Then, have students match the cut-out symbols to the ones written on the calculator.</li> </ul> <p>Cell Phone Calculators: each video is less than 2 minutes:  <a href="#">How to use Calculator on Samsung Support smart phones, - Bing video</a>  <a href="#">How to use the Calculator app on your iPhone - Bing video</a>  <a href="#">Top Five Calculator Tips &amp; Tricks for iPhone - Bing video</a></p>
<b>Lesson Activities</b>	
<p><b>Activity 1</b> 30-40 minutes</p> <p><b>VocFit Crosswalk:</b></p>	<p><b>Developing Basic Calculator Skills</b></p> <p>PowerPoint can be found at <a href="https://wp.me/a9Fwrm-1hy">https://wp.me/a9Fwrm-1hy</a>. Instructor’s guide for use with the PPT is found in <a href="#">Appendix B</a>. You should print out the <a href="#">Back Chat</a> worksheet for students to use along with the PPT.</p>

<p><b>Cognitive Abilities:</b> Comprehend/read instructions; Shift attention back and forth between tasks and sources of information; Add, subtract, multiply, divide</p> <p><b>Interpersonal Skills:</b> Follow directions; Listen actively</p> <p><b>General:</b> Listens and pays attention; Asks for help and clarification when needed; Communicates adequately</p>	<p>The purpose of this activity is to increase the students' understanding of the basic functions of a calculator and to gain confidence using calculator keys.</p> <p>The PPT has several fun activities to help students use the different keys for addition, subtraction, multiplication, and division.</p> <ul style="list-style-type: none"> <li>• Writing With Your Calculator – completing simple mathematic operations and flipping the calculator upside down to see the word the answer spells (Back Chat worksheet).</li> <li>• Finding the Secret Numbers – completing a series of mathematical operations to come to a surprising answer!</li> </ul> <div data-bbox="602 621 1232 968" data-label="Image"> </div>																																
<p><b>Activity 2:</b> 45 minutes</p> <p><b>VocFit Crosswalk:</b> <b>Cognitive Abilities:</b> Comprehend/read instructions; Shift attention back and forth between tasks and sources of information; Add, subtract, multiply, divide</p> <p><b>Interpersonal Skills:</b> Follow directions; Listen actively</p> <p><b>General:</b> Listens and pays attention; Asks for help and clarification when needed; Communicates adequately; Cooperative and</p>	<p><b>Calculator Skills – How Much Does It Cost – PowerPoint</b> found at <a href="https://wp.me/a9Fwrm-1hz">https://wp.me/a9Fwrm-1hz</a>. <a href="#">Instructor's Guide</a> and <a href="#">Susie's Supermarket Worksheet</a> are available in Teachers can print off the PPT for interns to take notes during the discussion or for future reference.</p> <p>The purpose of this activity is for students to learn to use a calculator to determine the total costs. Students gain confidence to complete simple calculations with a calculator.</p> <p>The PPT has 10 examples of different people's shopping lists. Using the supermarket price list, students work out the cost of each person's list. Once they have completed all 10, each student designs their own shopping list and works out the total cost of their own list.</p> <div data-bbox="472 1520 818 1776" data-label="Image"> </div> <div data-bbox="932 1472 1398 1818" data-label="Table"> <table border="1"> <thead> <tr> <th colspan="4">Susie's SUPERMARKET</th> </tr> </thead> <tbody> <tr> <td>Cereal \$3.68</td> <td>Bread \$2.19</td> <td>Pasta \$6.99</td> <td></td> </tr> <tr> <td>Potatoes—5# bag \$3.49</td> <td>Apples \$4.49 each</td> <td>Bananas \$3.99 each</td> <td></td> </tr> <tr> <td>Toilet Paper—4 roll \$6.25</td> <td>Cookies \$2.69</td> <td>Shampoo \$2.49</td> <td></td> </tr> <tr> <td>Shower Gel \$3.19</td> <td>Yogurt—4 pack \$3.42</td> <td>Milk \$2.69</td> <td></td> </tr> <tr> <td>Chicken \$2.99/lb</td> <td>Hamburger \$3.99/lb</td> <td>Carton of Eggs \$1.49</td> <td></td> </tr> <tr> <td>Soup \$0.89</td> <td>Baked Beans \$1.19</td> <td>Carrots \$1.19</td> <td></td> </tr> <tr> <td>Onions \$1.42</td> <td>Pasta \$2.89</td> <td>Dish Soap \$3.29</td> <td></td> </tr> </tbody> </table> <p><b>Example 3</b> Work out the cost of this shopping list: 2 bananas 3 cartons of eggs 4 cans of soup</p> </div>	Susie's SUPERMARKET				Cereal \$3.68	Bread \$2.19	Pasta \$6.99		Potatoes—5# bag \$3.49	Apples \$4.49 each	Bananas \$3.99 each		Toilet Paper—4 roll \$6.25	Cookies \$2.69	Shampoo \$2.49		Shower Gel \$3.19	Yogurt—4 pack \$3.42	Milk \$2.69		Chicken \$2.99/lb	Hamburger \$3.99/lb	Carton of Eggs \$1.49		Soup \$0.89	Baked Beans \$1.19	Carrots \$1.19		Onions \$1.42	Pasta \$2.89	Dish Soap \$3.29	
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<p>courteous</p> <p><b>Activity 3:</b> 30-40 minutes</p> <p><b>VocFit Crosswalk:</b> <b>Cognitive Abilities:</b> Comprehend/read instructions; Add, subtract, multiply, divide</p> <p><b>Interpersonal Skills:</b> Follow directions; Listen actively</p> <p><b>General:</b> Listens and pays attention; Asks for help and clarification when needed; Communicates adequately</p>	<p><b>What is On Sale?</b> – <a href="#">What is On Sale Worksheet</a></p> <p><b>Background:</b> Calculators can perform math functions quickly and easily. The most common functions are addition (+), subtraction (-), multiplication (*) and division (/). Press the “=” sign to get the answer. When you’re ready to do another math function, press “Erase” to clear the screen.</p> <p><b>How to Figure Percentages with a Calculator:</b> To figure out percentages with a calculator, use the multiplication function.</p> <p>First, convert the percentage to a decimal. A percentage is something out of 100, so 25% equals 25/100, which equals 0.25 For one-number percentages, add a zero after the decimal point. So, 8% is 0.08 and 5% is 0.05</p> <p>What’s 10% of 60?</p> <ol style="list-style-type: none"> <li>Convert 10% to 0.10</li> <li>Multiply 60 by 0.10 (<math>60 \times 0.10</math>)</li> <li>The answer is 6</li> </ol> <p><b>Determine the sale price of the items on the worksheet.</b></p> 
<p><b>Activity 4:</b> <b>Time:</b> 30 minutes</p> <p><b>VocFit Crosswalk:</b> <b>Interpersonal Skills:</b> Listen actively; Ask clarifying questions; Follow directions; Work with a co-worker in a group or team; Work in close physical proximity to other people</p> <p><b>General:</b> Follows directions; Listens and pays attention; Refrains from unnecessary social interaction (talking)</p>	<p><b>Calculating Discounts and Sales Tax PowerPoint</b> – <a href="https://wp.me/a9Fwrm-1hA">https://wp.me/a9Fwrm-1hA</a>, <a href="#">Calculating Discounts and Sales Tax Worksheet</a>, and <a href="#">Calculating Discounts Graphic Organizer</a> . Teachers can print off the PPT for interns to take notes during the discussion or for future reference.</p> <p>Calculating Discounts: Work through the PowerPoint as a whole group. When you get to the “Let’s Practice” slides, make sure each student has 2 copies of the Calculating Discounts Graphic Organizer. Have students work with a partner (or Think-Pair-Share) for each step in the process.</p> <ol style="list-style-type: none"> <li>How much is the original price of the item?       <ol style="list-style-type: none"> <li>Think-Pair-Share</li> </ol> </li> <li>How much is the discount?       <ol style="list-style-type: none"> <li>Think-Pair-Share</li> </ol> </li> <li><b>**follow this process for each question**</b></li> </ol>  <p>Calculating Sales Tax: Continue working through the PowerPoint and follow the same process as above for the “Let’s Practice” question (each student will need 1 more graphic organizer).</p>
<p><b>Activity 5:</b> <b>Time:</b> 30 minutes</p> <p><b>VocFit Crosswalk:</b> <b>Cognitive Abilities:</b> Be very exact/very</p>	<p><b>Better Deals</b> – <a href="#">Better Deals Worksheet</a>.</p> <p>Look at the Better Deals activity worksheet. Have students determine what the price of the item is at each store with its corresponding discount. Students will then have to identify which store has a lower price (a better deal).</p> 

<p>accurate; Add, subtract, multiply, and divide; Shift attention back and forth between tasks or sources of info</p> <p><b>General:</b> Asks for help and clarification when needed; Completes tasks accurately</p>	<p>*This can also be done as a Task Card activity (to aid in visual processing or to break up the idea of a “worksheet”). Cut each worksheet into 6 different cards and have students work through them individually.</p>
<p><b>Extension Activities: Critical Thinking Questions and Evaluation Tools</b></p>	
<p><b>Extension Activities: Critical Thinking Questions and Evaluation Tools</b></p>	<ol style="list-style-type: none"> <li>1. Knowledge / Remembering: <ul style="list-style-type: none"> <li>• Identify the function of each calculator button.</li> <li>• What is the difference between addition and subtraction?</li> <li>• What are the advantages of using a calculator?</li> <li>• Why is it important to remember to use the decimal point?</li> </ul> </li>   <li>2. Comprehension / Understanding: <ul style="list-style-type: none"> <li>• Explain when to use each function (add, subtract, multiply, divide)</li> <li>• Describe the difference between discounts and sales tax</li> <li>• Calculating change- <a href="https://www.softschools.com/math/money/games/learn_to_count_money_making_change_practice/">https://www.softschools.com/math/money/games/learn_to_count_money_making_change_practice/</a></li> </ul> </li>   <li>3. Applying: <ul style="list-style-type: none"> <li>• Create a cartoon showing the process of how to calculate the total from a shopping list</li> <li>• Choose a website to shop online. Have students choose items they’d like to buy and calculate a total. Take it a step further and have them determine what their change would be.</li> <li>• Make a list of the toiletry products you use to get ready in the morning (shampoo, conditioner, body wash, razor, toothbrush, toothpaste, mouthwash, make-up). How much would it cost to replace each item? What is the total cost of the toiletry items you use? Either look online for prices or visit a local department store.</li> </ul> </li>   <li>4. Analyzing: <ul style="list-style-type: none"> <li>• Give students an item to purchase and a list of each state’s Sales Tax rate. Have them sort/order the price of the item based on each State.</li> <li>• Some people say it is easier to use “mental” math rather than using a calculator. Do you agree or disagree? Give an argument for your opinion.</li> </ul> </li>   <li>5. Evaluating: <ul style="list-style-type: none"> <li>• Plan a shopping trip to a store that is going out of business. What items will you buy? How much will they cost after the discount? What is the State’s Sales Tax rate? How much money will you need to bring? Should you expect to get change back? Are you splitting the cost of the items</li> </ul> </li> </ol>



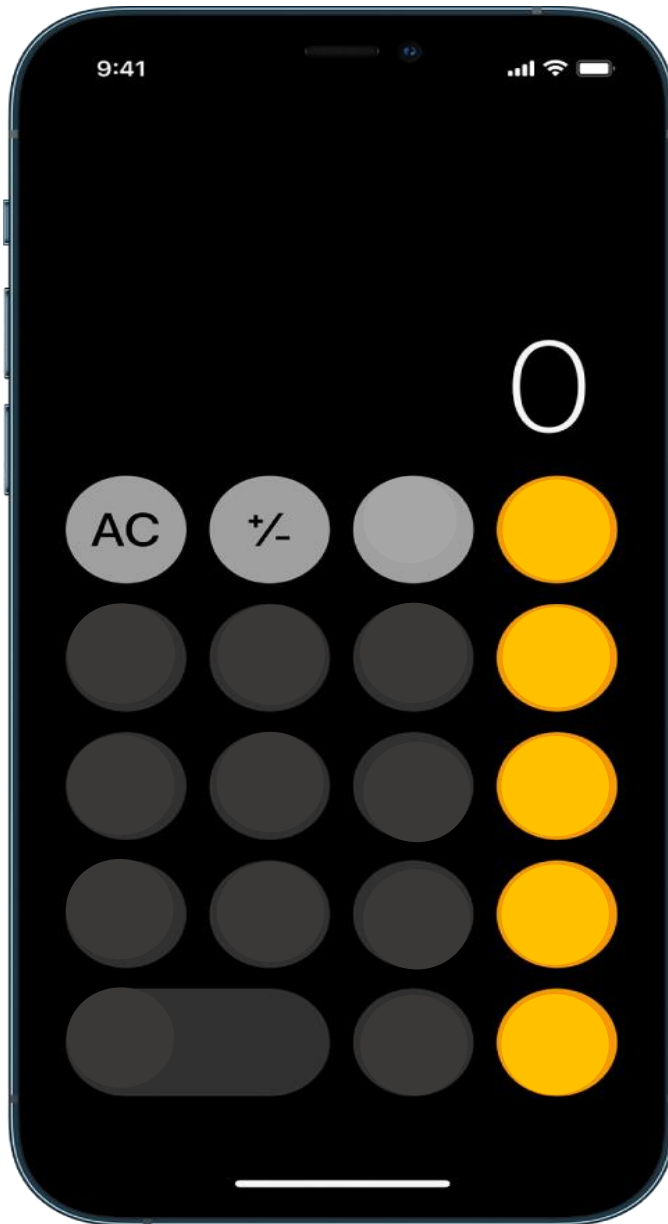
	<p>with someone else?</p> <ul style="list-style-type: none"><li>• Make a list of grocery items to make one meal for four friends. Include the main course and a dessert. Use the list to compare costs of the groceries from two different supermarkets.</li></ul> <p>6. Creating:</p> <ul style="list-style-type: none"><li>• Pretend you are a store owner with a 20% off sale. Justify to the rest of the class why your store has better prices than the competitors.</li><li>• Create a sign/poster advertising sale prices/mark downs from original prices. Include at least 4-5 pictures of products you are selling.</li></ul>
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Lesson Plan modified from:

Wiggins, G. P., & McTighe, J. (2006). *Understanding by design* (Expand 2nd ed.). Upper Saddle River, N.J.: Pearson Education, Inc.

Appendix A

**Directions:** Cut out items below and paste them where you think they are located on a calculator



%   ÷   1   2   3   4   5   .

6   7   8   9   0   ×   +   -   =

## **Instructor's Guide – Developing Basic Calculator Skills**

Slide 1: Title Slide

Slide 2: What are Calculators?

Slide 3: Why do we use a Calculator?

- a. Discussion

Slide 4: Advantages & Disadvantages of Using Calculators

Slide 5: Calculator Keys

Slide 6-8: Math Words

- a. Brainstorm words relating to addition, subtraction, multiplication, division
- b. Use white board or large sheet of paper (example on Slide 7)

Slide 9: Math Word List

- a. Math Term with definition/meaning

Slide 10-11: Writing with Your Calculator

Slide 12: BackChat Activity

- a. Hand out Activity Worksheet – “Backchat”
- b. Complete worksheet – students can work individually or in pairs

Slide 13-18: More Calculator Fun – increasing skills in using the various operations (addition, subtraction, multiplication, and division).

- a. Activity 1 – Pick a Number
- b. Activity 2 – I know Your Birthday
- c. Activity 3 – Lucky 7, Unlucky 13
- d. Activity 4 – Number Between 1-20

Slide 19: Summary

## A Backchat!

Calculators can make words as well as numbers! Turn it upside-down to read these.

1)  $31 \times 7 =$  \_\_\_\_\_

2)  $3859 \times 2 =$  \_\_\_\_\_

3)  $1929 \times 4 =$  \_\_\_\_\_

4)  $1911 \times 3 =$  \_\_\_\_\_

5)  $49612 + 5766 =$  \_\_\_\_\_

6)  $3651 + 1986 =$  \_\_\_\_\_

7)  $0.0123 + 0.0668 =$  \_\_\_\_\_

8)  $5632 + 2082 =$  \_\_\_\_\_

9)  $66666 + 10679 =$  \_\_\_\_\_

10)  $6311 + 1427 =$  \_\_\_\_\_

11)  $0.18 + 0.19 =$  \_\_\_\_\_

12)  $155699 + 223107 =$  \_\_\_\_\_

13)  $47681 - 12345 =$  \_\_\_\_\_

14)  $169 \times 2 =$  \_\_\_\_\_

15)  $103 \times 6 =$  \_\_\_\_\_

16)  $1377 \times 4 =$  \_\_\_\_\_

## A Backchat! – Answer Sheet

Calculators can make words as well as numbers! Turn it upside-down to read these.

- 1) 217 = LIZ
- 2) 7718 = BILL
- 3) 7716 = GILL
- 4) 5733 = EELS
- 5) 55378 = BLESS
- 6) 5637 = LEGS
- 7) 0.0791 = IGLOO
- 8) 7714 = HILL
- 9) 77345 = SHELL
- 10) 7738 = BELL
- 11) 0.37 = LEO
- 12) 378806 = GOBBLE
- 13) 35336 = GEESE
- 14) 338 = BEE
- 15) 618 = BIG
- 16) 5508 = BOSS

## Instructor's Guide: Calculator Skills – How Much Does It Cost

Slide 1: Title Slide

Slide 2-5: What I'll Learn Today

- a. Work through the operations on each slide as a group
  - Example 1
  - Example 2
  - Example 3

Slide 6-16: Shopping Task – Susie's Supermarket

- b. Hand out the Susie's Supermarket price list
- c. Work out the cost of each person's shopping list
  - a. Do one slide at a time. Students can work individually or in pairs.
  - b. Once students have completed the calculations for the slide, continue to click on the slide to show the answer
  - c. Continue through the rest of the slides
    - i. 1 – Paul (slide 7)
    - ii. 2 – Jodie (slide 8)
    - iii. 3 – Katie (slide 9)
    - iv. 4 – Jamie (slide 10)
    - v. 5 – Justin (slide 11)
    - vi. 6 – Cheryl (slide 12)
    - vii. 7 – Adele (slide 13)
    - viii. 8 – Jessie (slide 14)
    - ix. 9 – Liam (slide 15)
    - x. 10 – Danny (slide 16)

Slide 17: Your Turn!

- a. Students design their own shopping list. Using the Susie's Supermarket price list, students pick items, how many of each item, determine the cost for each item(s), and add up their total cost.






















Slide 18: What I've Learned Today

- a. Students rate their understanding

Slide 19: Evaluate the Lesson

- a. Pair discussion/Group discussion

# Susie's Supermarket

<p><b>Cereal</b></p> <p><b>\$3.68</b></p> 	<p><b>Bread</b></p> <p><b>\$2.19</b></p> 	<p><b>Pizza</b></p> <p><b>\$6.99</b></p> 
<p><b>Potatoes –5# bag</b></p> <p><b>\$3.49</b></p> 	<p><b>Apples</b></p> <p><b>\$.43 each</b></p> 	<p><b>Bananas</b></p> <p><b>\$.39 each</b></p> 
<p><b>Toilet Paper—4 roll</b></p> <p><b>\$6.25</b></p> 	<p><b>Cookies</b></p> <p><b>\$2.69</b></p> 	<p><b>Shampoo</b></p> <p><b>\$2.49</b></p> 
<p><b>Shower Gel</b></p> <p><b>\$3.19</b></p> 	<p><b>Yogurt—4 pack</b></p> <p><b>\$3.42</b></p> 	<p><b>Milk</b></p> <p><b>\$2.09</b></p> 
<p><b>Chicken</b></p> <p><b>\$2.99/lb</b></p> 	<p><b>Hamburger</b></p> <p><b>\$3.99/lb</b></p> 	<p><b>Carton of Eggs</b></p> <p><b>\$1.49</b></p> 
<p><b>Soup</b></p> <p><b>\$.89</b></p> 	<p><b>Baked Beans</b></p> <p><b>\$1.19</b></p> 	<p><b>Carrots</b></p> <p><b>\$1.19</b></p> 
<p><b>Onions</b></p> <p><b>\$.42</b></p> 	<p><b>Pasta</b></p> <p><b>\$2.89</b></p> 	<p><b>Dish Soap</b></p> <p><b>\$3.29</b></p> 



# What's on Sale?

**Background:** Calculators can perform math functions quickly and easily. The most common functions are addition (+), subtraction (-), multiplication (\*) and division (/). Press the “=” sign to get the answer. When you're ready to do another math function, press “Erase” to clear the screen.

Note that many calculators use different symbols for multiplication (x) and division (÷), and "C" for "Clear"—the erase function.



## How to Figure Percentages with a Calculator:

To figure out percentages with a calculator, use the multiplication function.

First, convert the percentage to a decimal.

A percentage is something out of 100, so 25% equals 25/100, which equals 0.25  
For one-number percentages, add a zero after the decimal point. So, 8% is 0.08  
and 5% is 0.05

What's 10% of 60?

4. Convert 10% to 0.10
5. Multiply 60 by 0.10 ( $60 \times 0.10$ )
6. The answer is 6



Use a calculator to fill in the blank with the correct answer.

What's 50% of \$250? \_\_\_\_\_

What's 25% of \$200? \_\_\_\_\_

What's 15% of \$250? \_\_\_\_\_

What's 8% of \$800? \_\_\_\_\_

What's 5% of \$250? \_\_\_\_\_



What's 12% of \$6,355?

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## What's the Sale Price?



Example: A \$60 dress is on sale at 10% off. What's its sale price?

1. Convert 10% to 0.10
2. Multiply \$60 by 0.10 to get a discount of \$6.
3. Subtract the \$6 discount from the \$60 original price
4. Sale price of \$54.

Let's Go Shopping!!

1. You have a coupon for 10% off one item of clothing. You buy a sweater for \$32.00. What is the sale price?

2. A pair of gym shoes costs \$75. The shoes are on sale at a 30% discount. How much will you spend on the shoes?



3. A backpack costs \$20.75. The item is now on sale for 10% off. What is the new sale price of the backpack?

4. A gold necklace costs \$200. It's on sale for 25% off. What is the sale price?

5. A laptop computer, normally \$1,900, is on sale at a 20% discount. What is the sale price?



6. You are looking at buying a ticket to a local concert. The ticket costs \$25.00. If you wait another week, the ticket prices will go down 15%. What is the cost of the discounted ticket?

7. The local pet store is going out of business. Everything in the store is 50% off. You purchase a dog bed that is regularly \$64.00. How much do you spend?

8. What is the cost of a \$1,100 couch on sale at 15% off?



Appendix G

Name: \_\_\_\_\_

Date: \_\_\_\_\_

**Directions:** Find the price of each item after the discount or sales tax is applied.

<b>DISCOUNTS</b>	
Original Price: \$16.99 Discount: <b>20% off</b>	Original Price: \$54.25 Discount: <b>10% off</b>
Original Price: \$24.00 Discount: <b>50% off</b>	Original Price: \$59.99 Discount: <b>5% off</b>
Original Price: \$3.50 Discount: <b>10% off</b>	Original Price: \$155.99 Discount: <b>40% off</b>
<b>SALES TAX</b>	
Original Price: \$16.99 Sales Tax: <b>4%</b>	Original Price: \$24.00 Sales Tax: <b>7%</b>
Original Price: \$3.50 Sales Tax: <b>6.875%</b>	Original Price: \$75.25 Sales Tax: <b>4.5%</b>



# Calculating Discounts

1. How much is the original price of the item?



2. How much is the discount (% off)?



3. Change % to decimal

4. How much are you saving?  
Multiply the original price of the item by the discount (in decimal form)

$$\underline{\hspace{2cm}} \quad \times \quad \underline{\hspace{2cm}} \quad = \quad \underline{\hspace{2cm}}$$

(Original price of item)      (Discount)      (How much you saved)



4. Final price of the item with the discount  
Subtract the amount you saved from the original price

$$\underline{\hspace{2cm}} \quad \times \quad \underline{\hspace{2cm}} \quad = \quad \underline{\hspace{2cm}}$$

(Original price of item)      (How much you saved)      (Final Price)

Appendix I

Which store has a better deal? \_\_\_\_\_



Discount	
Walmart	Target
\$5.99	\$7.99
5 % off	10 % off

Which store has a better deal? \_\_\_\_\_



Discount	
Walmart	Target
\$175.00	\$200.00
25 % off	50 % off

Which store has a better deal? \_\_\_\_\_



Discount	
Walmart	Target
\$2.50	\$3.50
10 % off	15 % off

Which store has a better deal? \_\_\_\_\_



Discount	
Walmart	Target
\$20.00	\$18.00
15 % off	10 % off

Which store has a better deal? \_\_\_\_\_



Discount	
Walmart	Target
\$589.00	\$599.00
40 % off	50 % off

Which store has a better deal? \_\_\_\_\_



Discount	
Walmart	Target
\$50.50	\$55.00
18 % off	20 % off

**Lessons for  
Living, Learning,  
and  
Working**



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**Lesson Plan Contents Page**

**Unit 3: Functional Math**

**Objective: 3.2 The student will be able to use their phone, timer, or visual prompt for time management**

**STEP ONE: Pre-Planning/Pre-Activities:**

**STEP TWO: The Lesson Plan**

**STEP THREE: Appendices & Additional Resources**

<b>Unit 3: Functional Math 3.2 The student will be able to use their phone, timer, or a visual prompt for time management.</b>	<b>Total Activities: 5</b>
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**STEP ONE: Pre-Planning/Pre-Activities: Individualize these sections to make this section more meaningful for the intern.**

**Lesson Plan Summary:** Students will learn how to tell time and be aware of how to manage their time. Knowing how to tell time is a very important skill. It can help determine whether you're running late or whether you have plenty of time to spare. It can help you catch a train, bus, or plane on time, and allows you to know if you're going to make it to an important appointment early or late.

**Glossary & Key Words**

Introduction –

Activity 1 – Telling Time

Activity 2 – Setting an Alarm on a Mobile Device



Activity 3 – Reading a Bus Schedule

Activity 4 – Elapsed Time

Activity 5 – Prioritizing Tasks

**What you will need: Materials & Resources**

<b>Handouts:</b>	<ul style="list-style-type: none"> <li>• Telling Time – Hour</li> <li>• Telling Time – 5 minute-10 minute-15 minute</li> <li>• Telling Time – Digital to Analog – Worksheet 1</li> <li>• Telling Time – Digital to Analog – Worksheet 2</li> <li>• Telling Time – Minute – Worksheet 1</li> <li>• Telling Time – Minute – Worksheet 2</li> <li>• Telling Time – Analog to Digital to Words</li> <li>• Telling Time – Words=Time</li> <li>• Telling Time – Blank Clock Faces - Master</li> <li>• Time – Matching Activity – Flashcards</li> <li>• Telling Time Board Game</li> <li>• Setting an Alarm on a Mobile Device</li> <li>• How to Set Alarms on an Android Phone</li> <li>• How to Set Alarms on Your iPhone</li> <li>• How to Set Alarms on Apple Watch</li> <li>• Reading Bus Schedules</li> <li>• Reading the City Bus Schedule – Route 205</li> <li>• Route 205 Schedule</li> <li>• Elapsed Time BINGO Cards</li> <li>• Elapsed Time BINGO Scenarios</li> <li>• Elapsed Time Number Line</li> <li>• Daily Tasks Graphic Organizer</li> <li>• Prioritizing Tasks Scenarios Answer Sheet</li> </ul>
<b>Technology:</b>	<ul style="list-style-type: none"> <li>• <i>“This Will Happen in the Next 60 Seconds”</i> - <a href="https://www.youtube.com/watch?v=wHKPCi7cSXg">https://www.youtube.com/watch?v=wHKPCi7cSXg</a></li> <li>• Telling Time and Elapsed Time: <a href="https://www.roomrecess.com/mobile/TimeHunter/play.html">https://www.roomrecess.com/mobile/TimeHunter/play.html</a></li> <li>• Telling Time: <a href="https://www.education.com/games/time/">https://www.education.com/games/time/</a></li> <li>• <a href="#">How to Set your Alarm Clock - HTC One - Bing video</a></li> <li>• <a href="#">How to Use the Stopwatch, Timer and Alarm Clock on Android - Bing video</a></li> </ul>

	<ul style="list-style-type: none"> <li>• <a href="#">How To Set An Alarm on iPhone (2021) - Bing video</a></li> <li>• <a href="#">How to Set an Alarm on the Apple Watch - Bing video</a></li> <li>• <a href="#">How to set Alarm on Apple Watch - Bing video</a></li> <li>• Elapsed Time Using a Number Line- <a href="https://www.youtube.com/watch?v=Orta5xU6DBo">https://www.youtube.com/watch?v=Orta5xU6DBo</a></li> <li>• <a href="https://www.youtube.com/watch?v=SqGRnlXplx0&amp;t=174s">https://www.youtube.com/watch?v=SqGRnlXplx0&amp;t=174s</a></li> <li>• Time Management Games and Activities: <a href="https://clockify.me/blog/fun/time-management-games/">https://clockify.me/blog/fun/time-management-games/</a></li> </ul>	
<b>Other materials needed for activities:</b>	<ul style="list-style-type: none"> <li>• Whiteboard</li> <li>• Projector or ability to cast/mirror computer screen</li> <li>• Wipe-on/wipe-off clocks (may be a large, photocopied clock on laminated paper)</li> <li>• Dry-erase markers &amp; erasers (cloths)</li> <li>• Dice</li> <li>• Game pieces (to use for moving around game board)</li> <li>• Paper</li> <li>• Pencils/Pen</li> <li>• Bingo markers</li> </ul>	
<b>How to Assess Understanding</b>		
<b>Knowledge</b> 	<b>Skills</b> 	<b>Check for Understanding / Evaluation</b>
What will they <b>know</b> because of the lesson?	What will they be able to <b>do</b> because of the lesson?	What will the Instructor ask/do to determine interns' level of understanding? How can the intern <b>demonstrate their understanding?</b>
Glossary/Vocabulary Be able to know the vocabulary presented.	Be able to use the vocabulary presented in a variety of settings.	Check context of their vocabulary use to ensure their understanding.
Students will be able to identify the different clock	Students will be able to tell time using analog and digital clocks.	Students will independently tell time using analog and digital clocks in real-life situations.
Students will be able to set the alarm on their mobile device.	Students will use the different tabs/icons on their mobile device to set an alarm.	Students will be able to set the alarm on their mobile device for real-life situations (appointments, meetings, events).
Students will be able to read a bus schedule.	Students will be able to identify the time to catch a bus in order to arrive at a specific destination.	Students will plan a bus route to a location in the community (worksite, grocery store, shopping center, doctor's office).
Students will know how to calculate elapsed time.	Students will be able to determine elapsed time and relate it to real-world scenarios	Check student work and guide collaboration discussions to ensure understanding

Students will understand that prioritizing tasks is an important skill for everyday life	Students will be able to determine which tasks should be done in an appropriate order	What does it mean to prioritize? Why is this important to know and use on a daily basis?
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<b>STEP TWO: The Lesson Plan</b>	
<b><i>Please customize these activities according to your school setting, its policies, vision, and core values. Please use and modify them based on the objective and the needs of your students.</i></b>	
<b>Glossary</b>	<p>Ensure the students are familiar with glossary words connected with this lesson.</p> <p><b>Please incorporate any glossary terms utilized at your school that would enhance the lesson plan and make this objective more meaningful for the students.</b></p> <p><b>Glossary Terms</b></p> <ul style="list-style-type: none"> <li>• <b>Alarm:</b> to arouse someone from sleep or to call attention to a particular thing</li> <li>• <b>Analog Clock:</b> a clock in which the hours, minutes, and sometimes seconds are indicated by hands on a dial</li> <li>• <b>Clocking In/Out:</b> recording your time of arrival/departure at work</li> <li>• <b>Digital Clock:</b> a clock in which the hours, minutes, and sometimes seconds are indicated by digits, rather than by hands on a dial</li> <li>• <b>Elapsed Time:</b> the amount of time that passes from the start of an event to its finish.</li> <li>• <b>Hour Hand:</b> the hand on a clock or watch which indicates the hour</li> <li>• <b>Hour:</b> a period of time equal to a twenty-fourth part of a day and night and divided into 60 minutes</li> <li>• <b>Minute Hand:</b> the hand on a watch or clock which indicates minutes</li> <li>• <b>Minute:</b> a period of time equal to sixty seconds or a sixtieth of an hour</li> <li>• <b>Mobile Device:</b> a mobile device (or handheld computer) is a computer small enough to hold and operate in the hand; a piece of portable electronic equipment that can connect to the internet, especially a smartphone or tablet computer</li> <li>• <b>Prioritize:</b> to arrange in order of importance so that you can deal with the most important things before the other.</li> <li>• <b>Schedule:</b> a plan for carrying out a process or procedure, giving lists of intended events and times</li> <li>• <b>Second Hand:</b> an extra hand in some watches and clocks that moves around to indicate the seconds</li> <li>• <b>Second:</b> a sixtieth of a minute of time</li> </ul>
<p><b>Introduction:</b> 15- 20 minutes</p> <p><b>VocFit Crosswalk:</b> <b>Interpersonal Skills:</b> Work with a co-worker in a group or</p>	<p><b>Introduction Activities:</b></p> <ol style="list-style-type: none"> <li>1. In the next 24 hours, look all around you and see how many different places you see clocks. Where were they located? Make a list and share with the class.</li> </ol>



<p>team; Follow directions; Cooperate with others to accomplish work activities</p> <p><b>General:</b> Communicates adequately (initiates conversation, does not interrupt)</p>	<ol style="list-style-type: none"> <li>2. Discuss why it is important to be able to tell time. How does being able to tell time make your life easier.</li> <li>3. Think about the word “schedule”? What are different examples of schedules in daily life? Examples could include: class schedules in school; work schedules; schedules for completing chores; bus/train schedules, etc.</li> <li>4. Watch the video of things that happen in 60 seconds. <i>“This Will Happen in the Next 60 Seconds”</i> - <a href="https://www.youtube.com/watch?v=wHKPCI7cSXg">https://www.youtube.com/watch?v=wHKPCI7cSXg</a></li> </ol>
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**Lesson Activities**

<p><b>Activity 1</b> 30-40 minutes</p> <p><b>VocFit Crosswalk:</b> <b>Cognitive Abilities:</b> Comprehend/read instructions; Be very exact/very accurate; Shift attention back and forth between tasks and sources of information; Add, subtract, multiply, divide</p> <p><b>Interpersonal Skills:</b> Cooperate with others to accomplish work activities; Follow directions; Listen actively</p> <p><b>General:</b> Cooperative and courteous; Listens and pays attention; Asks for help and clarification when needed; Communicates adequately</p>	<p><b>Telling Time</b> – Telling Time PPT can be found at a <a href="https://wp.me/a9FwrM-1hB">https://wp.me/a9FwrM-1hB</a>, and Worksheets/Handouts can be found in <a href="#">Appendix A</a>. Teachers can print off the PPT for students to take notes during the discussion or for future reference.</p> <p>Students explore time by completing worksheets. In this time-telling lesson, students utilize images of clocks to practice identifying and reading the time. Students will be able to independently tell time to the hour, half-hour, and nearest five-minutes and/or minute.</p> <p>The PowerPoint has introductory material and examples of each of the worksheets in the lesson. These worksheets may be used in many different ways depending on the skill level of the students. Several different worksheet versions are available including fill in the blank, writing the time on the clock, and comparing analog/digital time. There is a blank clock worksheet that can be used for further instruction at the teacher’s discretion.</p> <p><b>Worksheets:</b></p> <ul style="list-style-type: none"> <li>• Telling Time – Hour</li> <li>• Telling Time – 5 minute-10 minute-15 minute</li> <li>• Telling Time – Digital to Analog – Worksheet 1</li> <li>• Telling Time – Digital to Analog – Worksheet 2</li> <li>• Telling Time – Minute – Worksheet 1</li> <li>• Telling Time – Minute – Worksheet 2</li> <li>• Telling Time – Analog to Digital to Words</li> <li>• Telling Time – Words=Time</li> <li>• Telling Time – Blank Clock Faces - Master</li> </ul> <p><b>Time – Matching Activity – Flashcards:</b> Cut apart sheets into individual cards (have 3-4 decks depending on the number of students). Give students a pack of flashcards. One card will have a time on a clock face, another will have a time in digital form. Students match the digital readings with the appropriate clock face. For intermediate level students, expand this activity by adding cards with written information such as half past three or a quarter to four.</p> <p><b>Telling Time Board Game:</b> Assist students in choosing partners to play a board game in which they will practice telling times with clocks. Quickly explain the directions and</p>
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	<p>begin the Telling Time board game. Have students play the game for about 15 minutes. Materials needed to play the game: dice, board game, dry-erase markers, erasable clock, game pieces for the board</p> <p><b>Games for Telling Time:</b> Students can play these computer games as supplemental activities and reinforcement.</p> <ul style="list-style-type: none"> <li>Telling Time and Elapsed Time: <a href="https://www.roomrecess.com/mobile/TimeHunter/play.html">https://www.roomrecess.com/mobile/TimeHunter/play.html</a></li> <li>Telling Time: <a href="https://www.education.com/games/time/">https://www.education.com/games/time/</a></li> </ul>
<p><b>Activity 2:</b> 45 minutes</p> <p><b>VocFit Crosswalk: Cognitive Abilities”</b> Comprehend/read instructions; Be very exact/very accurate; Shift attention back and forth between tasks and sources of information</p> <p><b>Interpersonal Skills:</b> Follow directions; Listen actively</p> <p><b>General:</b> Listens and pays attention; Asks for help and clarification when needed; Communicates adequately</p>	<p><b>Setting an Alarm on a Mobile Device</b>– Worksheet and Handouts are available in <a href="#">Appendix B</a>. Handouts can be printed and given to each student depending on their mobile device.</p> <p><b>Worksheet:</b></p> <ul style="list-style-type: none"> <li>Setting an Alarm on a Mobile Device</li> </ul> <p><b>Handouts:</b></p> <ul style="list-style-type: none"> <li>How to Set Alarms on an Android Phone</li> <li>How to Set Alarms on Your iPhone</li> <li>How to Set Alarms on Apple Watch</li> </ul> <p><b>Videos:</b></p> <ul style="list-style-type: none"> <li><a href="#">How to Set your Alarm Clock - HTC One - Bing video</a></li> <li><a href="#">How to Use the Stopwatch, Timer and Alarm Clock on Android - Bing video</a></li> <li><a href="#">How To Set An Alarm on iPhone (2021) - Bing video</a></li> <li><a href="#">How to Set an Alarm on the Apple Watch - Bing video</a></li> <li><a href="#">How to set Alarm on Apple Watch - Bing video</a></li> </ul> <p>Depending on the device a student has, give each student the corresponding handout. Students can also watch the video related to their device.</p> <p>Once students are familiar with their device, hand out the worksheet, “Setting an Alarm on a Mobile Device, and have them set their alarms for the times listed. Students also can set alarms for actual events in their day.</p>
<p><b>Activity 3:</b> 45-60 minutes</p> <p><b>VocFit Crosswalk: Cognitive Abilities:</b> Comprehend/read instructions</p> <p><b>Interpersonal Skills:</b> Follow directions; Listen actively</p> <p><b>General:</b> Listens and pays attention; Asks for</p>	<p><b>Reading a Bus Schedule</b> – Worksheets and Handout are available in <a href="#">Appendix C</a>.</p> <p>Learning how to read a schedule and determine when you will depart and arrive is an everyday skill that builds competency in chart reading, subtraction, elapsed time, and counting on. Through this lesson, students learn to read a bus schedule and learn how to answer questions about a bus schedule.</p> <p><b>Worksheets:</b></p> <ul style="list-style-type: none"> <li>Reading Bus Schedules</li> <li>Reading the City Bus Schedule – Route 205</li> </ul> <p><b>Handout:</b></p> <ul style="list-style-type: none"> <li>Route 205 Schedule</li> </ul> <p>Students complete the worksheet “Reading Bus Schedules”. Hand out Route 205</p>

<p>help and clarification when needed; Communicates adequately</p>	<p>Schedule to complete the second worksheet, “Reading the City Bus Schedule – Route 205”.</p>
<p><b>Activity 4:</b> 30-40 minutes</p> <p><b>VocFit Crosswalk:</b> <b>Cognitive Abilities:</b> Comprehend/read instructions; Be very exact/accurate</p> <p><b>General:</b> Listens and pays attention; Asks for help and clarification when needed; Communicates adequately; Follows directions; Works at an appropriate rate</p>	<p><b>Elapsed Time – BINGO</b> – Elapsed Time Number Line, Elapsed Time BINGO Card Scenarios, and Elapsed Time BINGO Cards are available in <a href="#">Appendix D</a>.</p> <p>The purpose of this activity is to increase the students’ understanding of elapsed time and how it relates to real world scenarios.</p> <ol style="list-style-type: none"> <li>1. Elapsed Time Using a Number Line Video: <a href="https://www.youtube.com/watch?v=Orta5xU6DBo">https://www.youtube.com/watch?v=Orta5xU6DBo</a></li> <li>2. Distribute Elapsed Time Number Lines for students to use during BINGO</li> <li>3. BINGO cards (up to 30)- Have each student pick a card at random</li> <li>4. BINGO Card Scenarios- Staff should read each scenario out loud (or project onto a screen/board) and work through each scenario together to determine the correct answer. <ul style="list-style-type: none"> <li>o Multiple games can be played using the same BINGO board (you may also have students choose a new board) <ul style="list-style-type: none"> <li>☑ 4 Corners: corner squares of bingo card</li> <li>☑ Frame/Outer Edge: all outer squares of bingo card</li> <li>☑ “T” or “X”: squares that would make out the corresponding letter</li> </ul> </li> </ul> </li> </ol>
<p><b>Activity 5:</b> 30-40 minutes</p> <p><b>VocFit Crosswalk:</b> <b>Self-Determination:</b> Determine priorities; Make choices, decisions, and plans to meet own goals; Set personal goals that satisfy own interests and needs; Make decisions independently</p> <p><b>Interpersonal Skills:</b> Cooperate with others to accomplish work activities; Work in close physical proximity to other people; Follow directions; Listen actively; Ask</p>	<p><b>Prioritizing Tasks-</b> Prioritizing Tasks PowerPoint can be found at <a href="https://wp.me/a9Fwrn-1hC">https://wp.me/a9Fwrn-1hC</a>. Daily Tasks Graphic Organizer and Prioritizing Tasks Scenario Answer Sheet are available in <a href="#">Appendix E</a>.</p> <p>The purpose of this activity is to increase the students’ understanding of time management and the importance of prioritizing tasks.</p> <ol style="list-style-type: none"> <li>1. Watch “A Valuable Lesson for a Happier Life” video: <a href="https://www.youtube.com/watch?v=SqGRnIXplx0&amp;t=174s">https://www.youtube.com/watch?v=SqGRnIXplx0&amp;t=174s</a> <ol style="list-style-type: none"> <li>a. Debrief and reflect on the following questions: <ol style="list-style-type: none"> <li>i. What did each item represent? (golf balls, pebbles/rocks, sand)</li> <li>ii. What do you think would have happened if he changed up the order that he put each item in the jar?</li> </ol> </li> </ol> </li> <li>2. As a large group or have students break off into small groups, brainstorm a list of things you do in a day in no particular order and write on the “Daily Tasks Graphic Organizer.” When finished, write responses on a whiteboard, chart paper, etc. <ol style="list-style-type: none"> <li>a. Answer may include: work/school, sports, TV, social media, “going out” (movies, friends’ houses, dating, etc.), sleeping, responsibilities at home, daily hygiene- shower, brush teeth and hair, eating, homework, studying</li> </ol> </li> <li>3. Now have students prioritize activities based on importance (number 1 being the most important task)</li> <li>4. Prioritizing Tasks Scenarios Scavenger Hunt (See Prioritizing Tasks PowerPoint)</li> </ol>

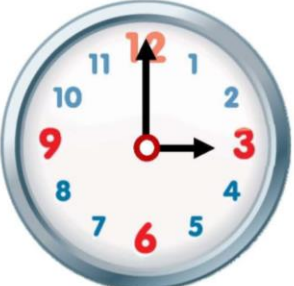


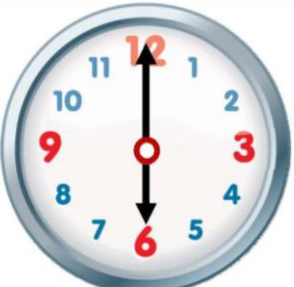
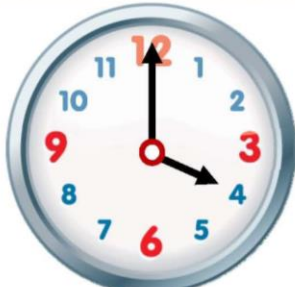


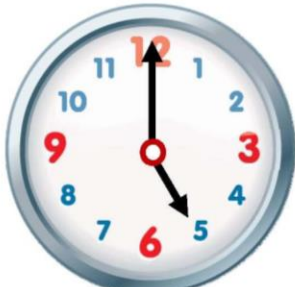




clarifying questions	<ol style="list-style-type: none"> <li>a. Tape each scenario in different spots around the room (it may be easier to print the scenarios on colored paper so they stick out)</li> <li>b. Give each student a “Prioritizing Tasks Scenarios Answer Sheet”</li> <li>c. Have students walk around the room, read each scenario, and write the correct answer on their answer sheet</li> <li>d. Review and reflect as a whole group when finished <ol style="list-style-type: none"> <li>i. Why is it important to prioritize tasks?</li> <li>ii. What are some ways you can incorporate this into your daily schedule?</li> </ol> </li> </ol> <p>What are some of the challenges you think you may encounter when deciding which tasks should be done first?</p>
<b>Extension Activities: Critical Thinking Questions and Evaluation Tools</b>	
<b>Extension Activities: Critical Thinking Questions and Evaluation Tools</b>	<ol style="list-style-type: none"> <li>1. Knowledge / Remembering: <ul style="list-style-type: none"> <li>• Identify the steps to set an alarm on their mobile device.</li> <li>• Be able to correlate the time on an analog clock to a digital clock.</li> <li>• Identify time to the hour, half hour, quarter hour.</li> </ul> </li> <li>2. Comprehension / Understanding: <ul style="list-style-type: none"> <li>• Dictate a series of statements. (I eat breakfast at 7:00 p.m. School starts for my child at 8:30 a.m. Lunch is at 12:00 noon. My doctor’s appointment is at 9:00 p.m.) Students will write the time on a piece of paper and/or draw the hands on an analog clock.</li> <li>• Match the corresponding times to daily activities.</li> </ul> </li> <li>3. Applying: <ul style="list-style-type: none"> <li>• Write about daily routines. The student can then use a visual aid as a guide to write about his/her own daily routine. For example, “I get up at 6:00.”</li> <li>• Using a transportation schedule (bus/light rail/train), plan the route and times you would use to get to a location in the community (school, work, shopping center).</li> <li>• Create a daily to-do list and prioritize the order in which the items need to be completed in.</li> </ul> </li> <li>4. Analyzing: <ul style="list-style-type: none"> <li>• Using a TV schedule and ask students to plan an evening of viewing from 6:00 p.m. – 11:00 p.m. Each student should list the programs they will watch and the times those programs run. They must switch TV channels at least twice. Exchange lists with a partner to check the viewing plan. Will it work?</li> <li>• Construct your own “Mayonnaise Jar” activity with different items to explain what is important in your life and how they can all fit both in the jar and in your daily life.</li> </ul> </li> <li>5. Evaluating: <ul style="list-style-type: none"> <li>• Talk about the importance of being on time in American culture. What can happen if you are late? Possible answers – <i>I lose my job. I miss the start of the movie. I miss my bus. I don’t have time for lunch. I miss my interview time and now the employer will not see me. My friends must wait for me. My friends leave without me.</i></li> <li>• Plan a trip to a local grocery store. What time do you need to leave/come</li> </ul> </li> </ol>

	<p>back by? How long will you be there? Do you have to follow a certain transportation schedule?</p> <p>6. Creating:</p> <ul style="list-style-type: none"> <li>• Have students make a list of time expressions (at the moment, when I arrive, next June, just now, at one time, etc.) and explain their meanings.</li> <li>• Time Zones. Distribute time zone maps. What time is it in class now? What time is it in Denver? Raleigh? San Diego? Des Moines? New York? Texas? Wyoming? Oregon? Answer the following questions: <ul style="list-style-type: none"> <li>○ You are calling your friend Marie in Denver, Colorado. It is 2:00 p.m. in Burlington, North Carolina. What time is it in Denver?</li> <li>○ You are calling to place an order from a store in New York. It is 10:00 a.m. in Burlington, N.C. What time is it in New York?</li> <li>○ You are calling to place an order in San Diego, California. Stores open in San Diego at 9:00 a.m. It is 11:00 a.m. in Burlington, N.C. What time is it in California? Is the store open?</li> </ul> </li> <li>• Distribute a train, plane, or bus schedule and have students plan a round trip to a selected location. The class will write the departure date and time, each stop or layover arrival and departure time, and the destination arrival time. Write out the same information for a return trip. Do this for a trip in the time zone where the student lives. For more difficulty, ask students to schedule a trip (one-way) across time zones. What time will it be at home when they arrive at their destination? What time will it be in the time zone of their destination?</li> <li>• Create a comic strip that explains why prioritizing tasks is important.</li> </ul>
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Lesson Plan modified from:

Wiggins, G. P., & McTighe, J. (2006). *Understanding by design* (Expand 2nd ed.). Upper Saddle River, N.J.: Pearson Education, Inc.

# Telling Time - Hour

		
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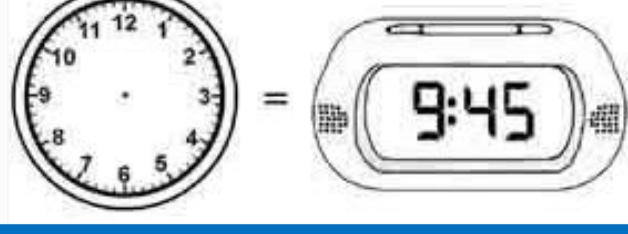
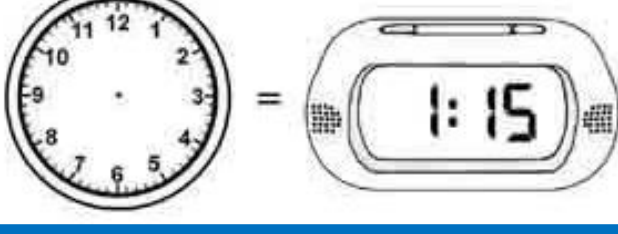
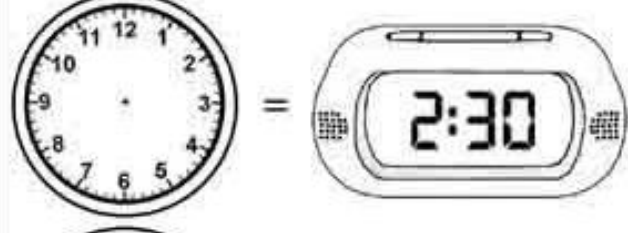
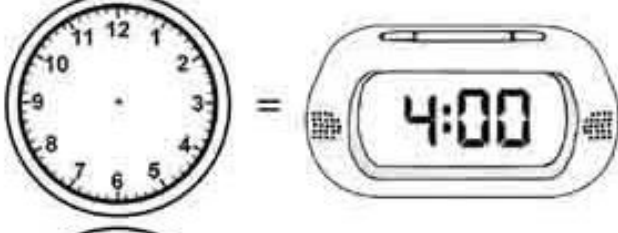
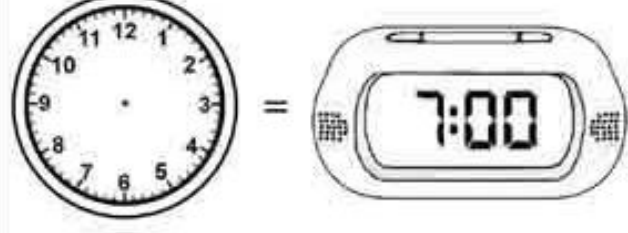
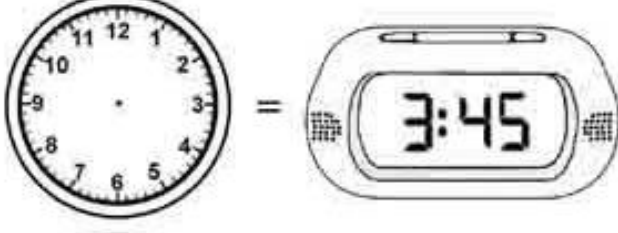
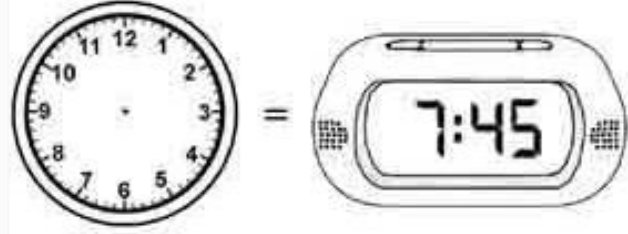
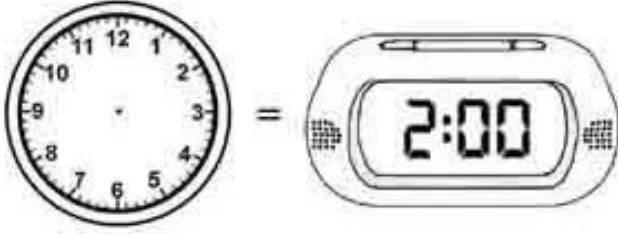
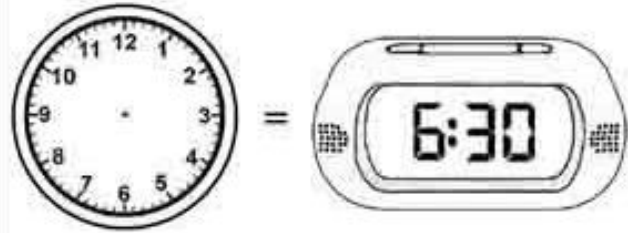
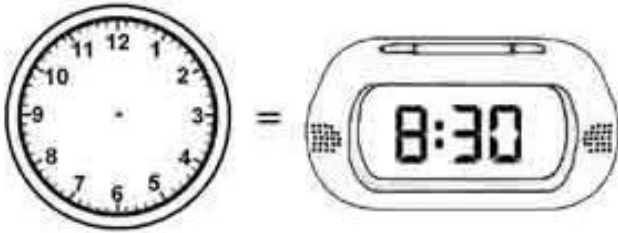
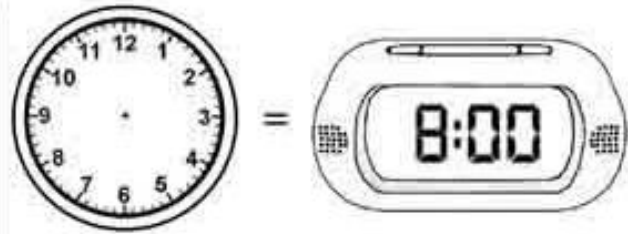
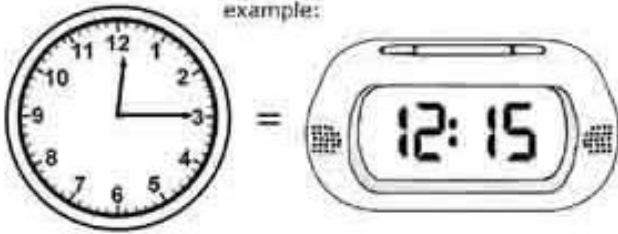
# Telling Time – 5 minute, 10 minute, 15 minute



# Telling Time – Digital to Analog – Worksheet 1

Draw the hour and minute hand on each clock to show the correct time.

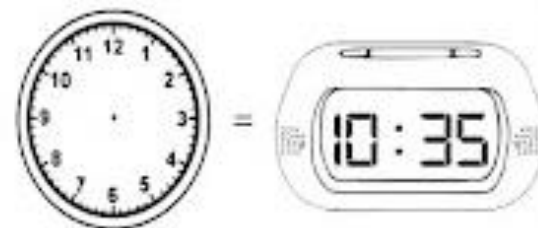
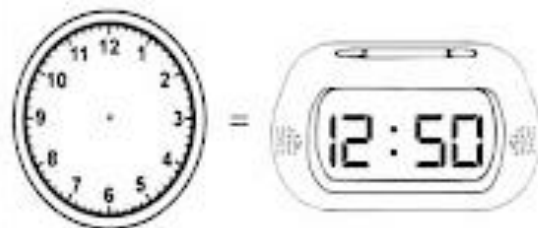
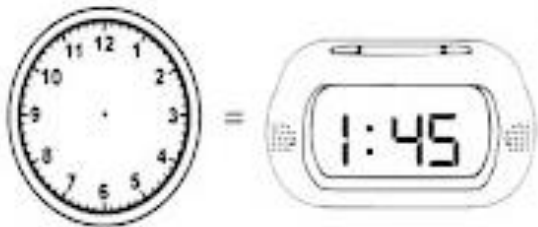
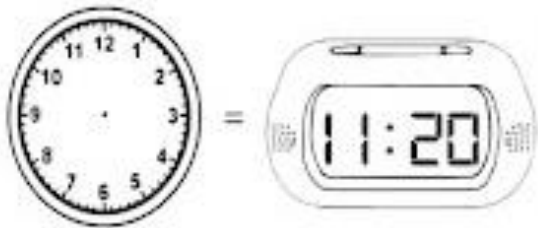
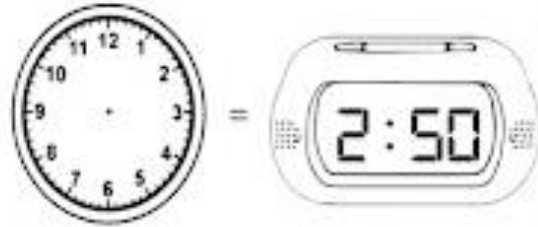
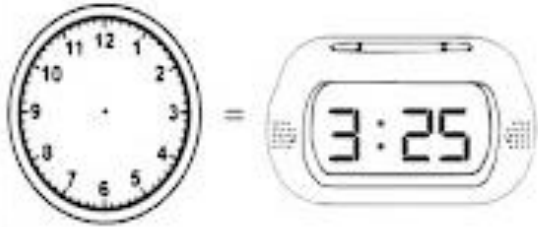
example:





















# Telling Time – Digital to Analog – Worksheet 2

Draw the hour and minute hand on each clock to show the correct time.



# Telling Time - Minute

			
<b>12:34</b>	<b>10:18</b>	<b>3:46</b>	<b>9:58</b>
			
<b>4:23</b>	<b>1:43</b>	<b>11:49</b>	<b>2:22</b>
			
<b>7:13</b>	<b>10:10</b>	<b>12:27</b>	<b>5:16</b>
			
<b>8:46</b>	<b>1:39</b>	<b>7:17</b>	<b>10:48</b>

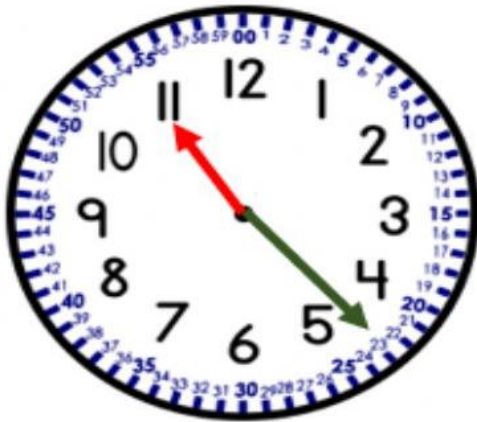
# Telling Time – Minute – Worksheet 2



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# Telling Time – Analog to Digital to Words

Name: \_\_\_\_\_

Complete the Chart

Analogue	Digital	Words
		<p>Six fifteen <i>or</i> Quarter after six</p>
		
		
		
		
		

# Telling Time – Words = Time

## TELLING THE TIME

**Ex. 1. Match the time.**

1. It's three o'clock.	a. 12.25
2. It's a quarter past eight.	b. 8.05
3. It's ten thirty.	c. 11.25
4. It's five to five.	d. 1.58
5. It's nine twenty five.	e. 8.15
6. It's twenty-five to eleven.	f. 4.55
7. It's two to two.	g. 10.35
8. It's eleven twenty-five.	h. 9.25
9. It's five past eight.	i. 10.30
10. It's twelve thirty-five.	j. 3.00

**Ex. 2. What time is it? Write in numbers.**

- |                                      |                                   |
|--------------------------------------|-----------------------------------|
| 1. It's seven thirty - .....         | 6. It's ten past eleven-.....     |
| 2. It's five to ten - .....          | 7. It's a quarter to three- ..... |
| 3. It's one to one - .....           | 8. It's four thirty-five - .....  |
| 4. It's a quarter past three - ..... | 9. It's twelve o'clock - .....    |
| 5. It's eight forty-five - .....     | 10. It's two fifty-five. - .....  |

**Ex. 3. What's the time. Draw.**



It's eleven o'clock.



It's a quarter past six.



It's ten to seven.



It's twelve fifty-five.

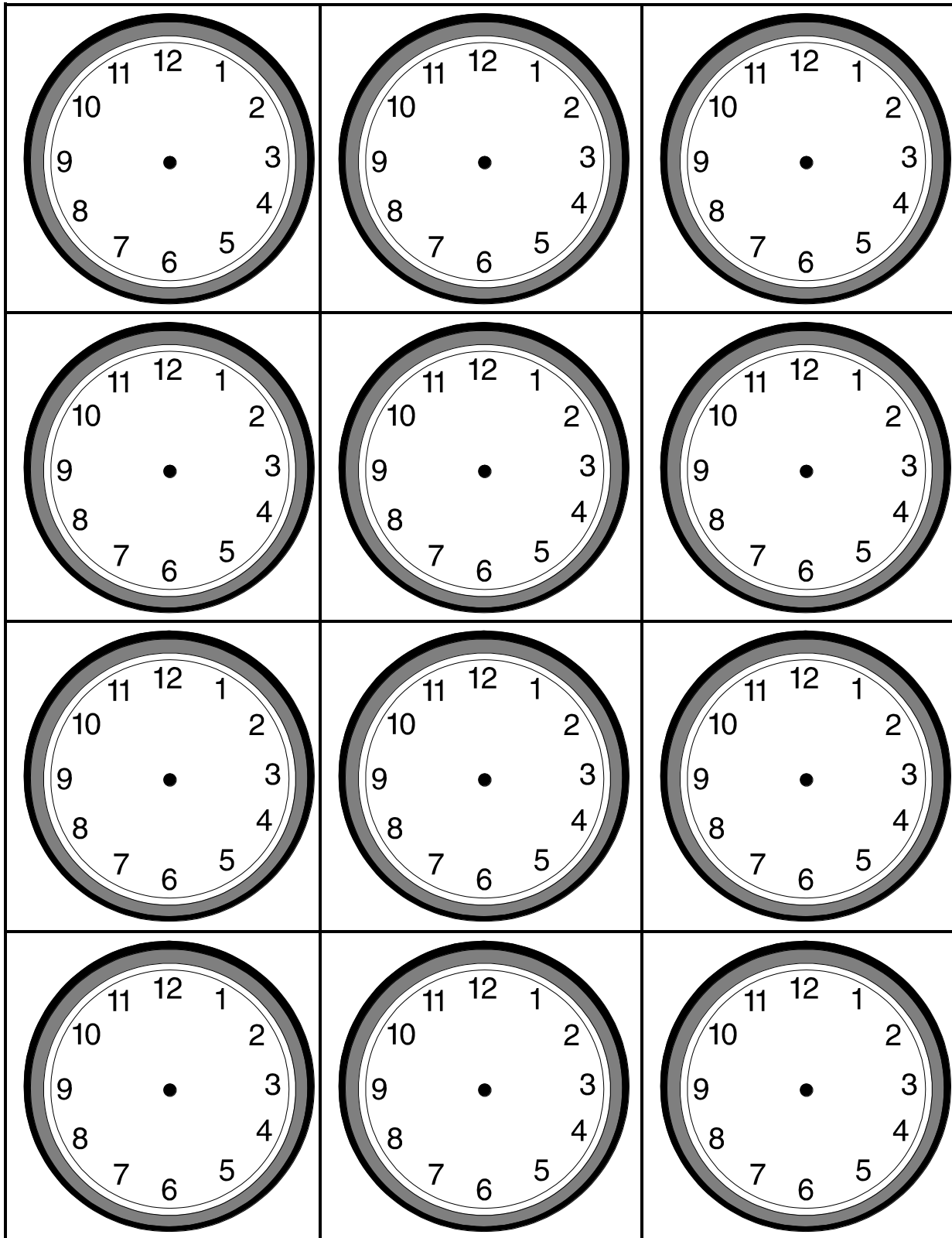


It's twenty to nine.



It's three thirty.

# Telling Time – Blank Clock Faces – Master



# Time - Matching Activity - Flash Cards

**Note:**

In addition to the time flash cards, this set contains all of the words needed to ask and answer the following questions about time.

What time is it?

It's ---, a.m.

It's ---, p.m.

It's --- in the morning.

It's --- in the afternoon.

It's --- in the evening.

It's --- at night.

You can use these flash cards to create story problems with time.

1:00

1:15

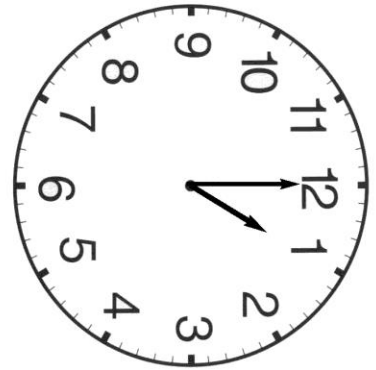
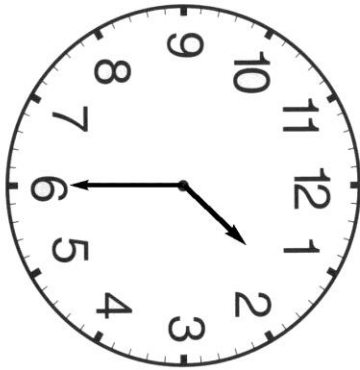
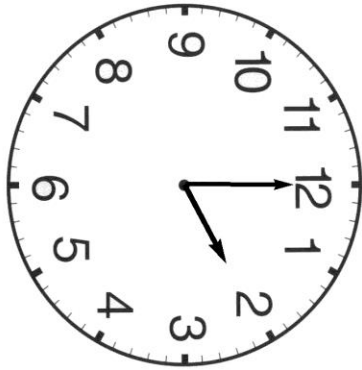
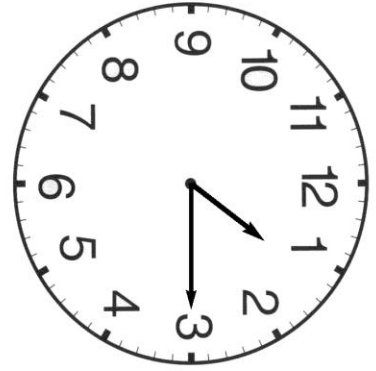
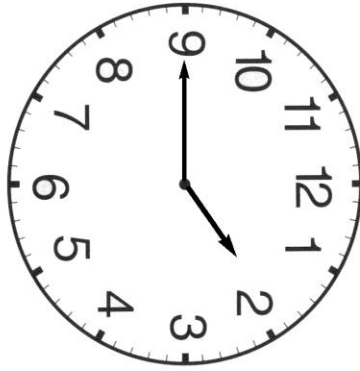
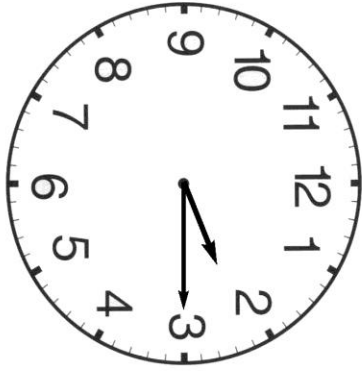
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1:45

2:00

2:15





2:30

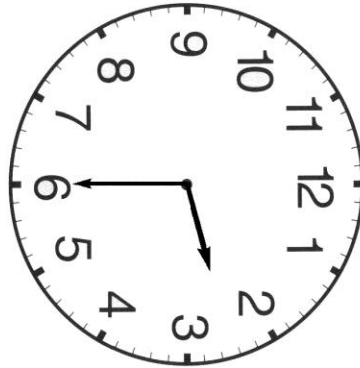
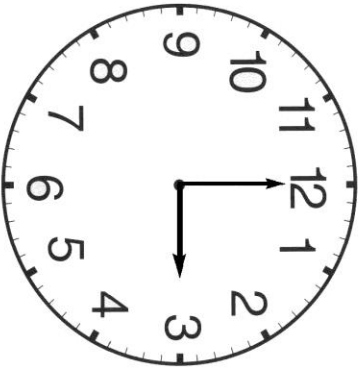
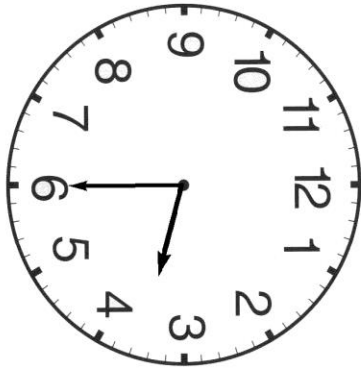
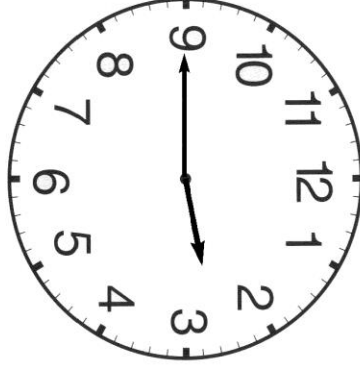
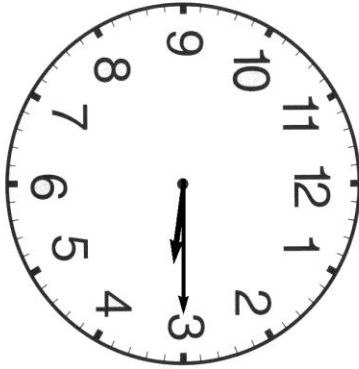
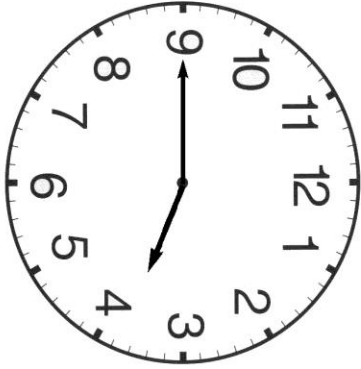
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3:00

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3:30

3:45



4:00

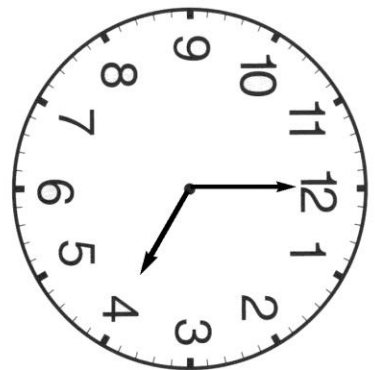
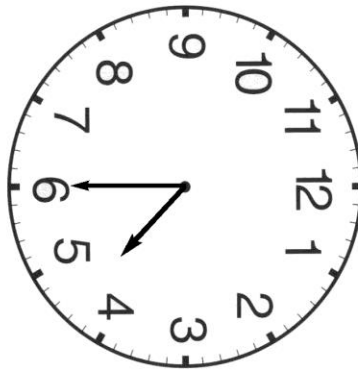
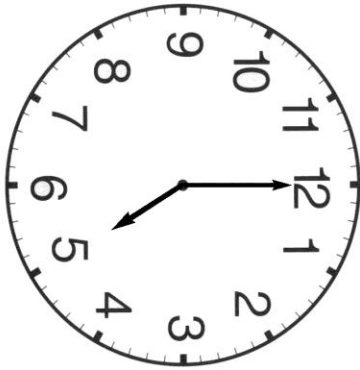
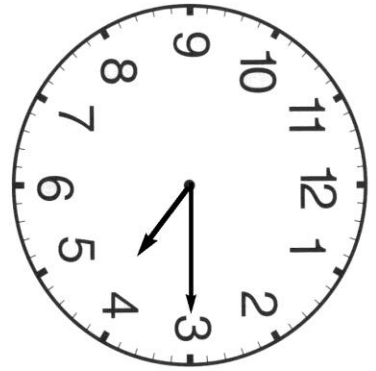
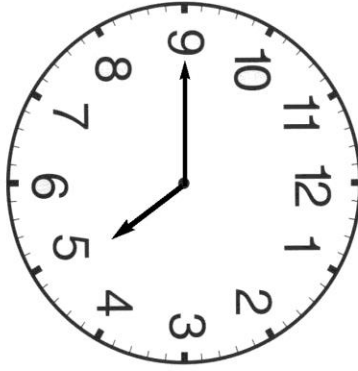
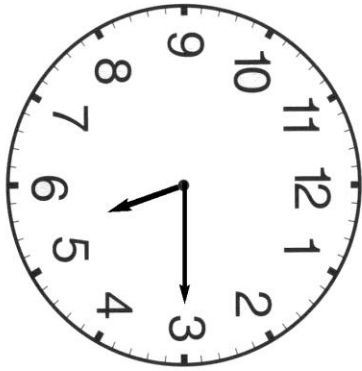
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5:00

5:15



5:30

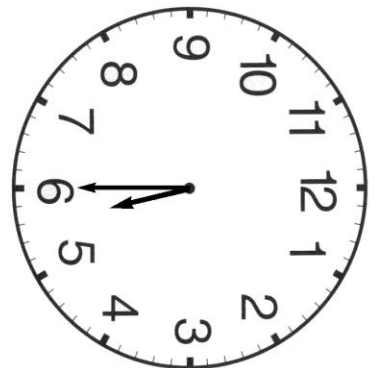
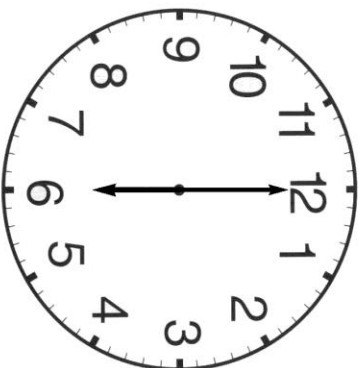
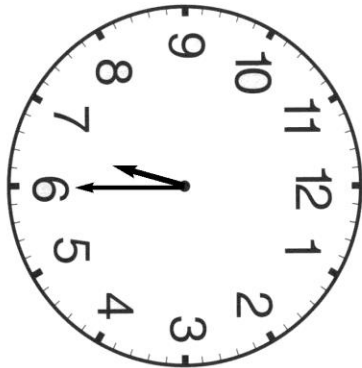
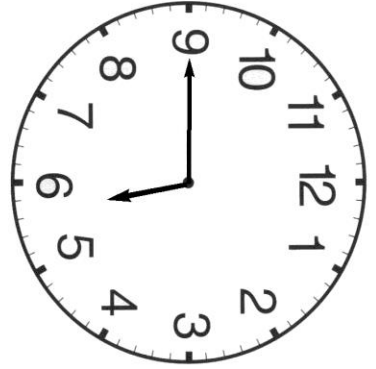
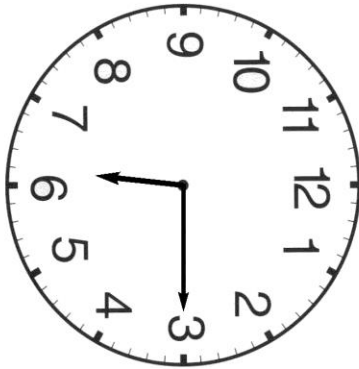
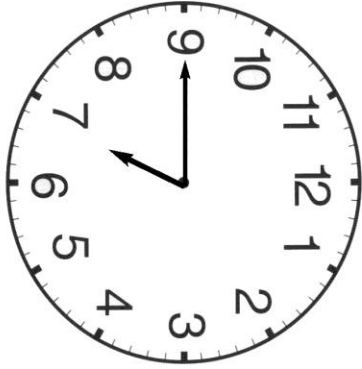
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6:00

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7:00

7:15

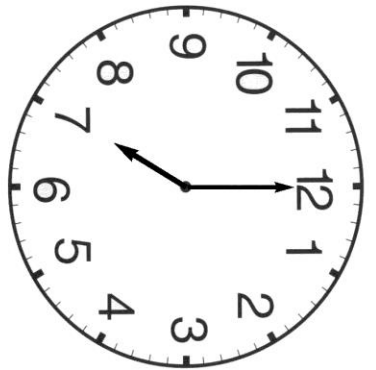
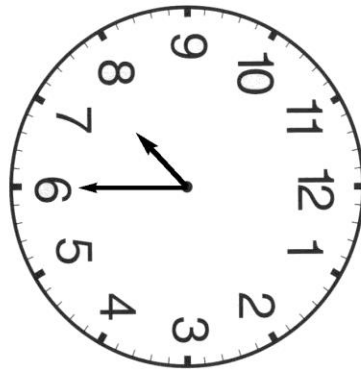
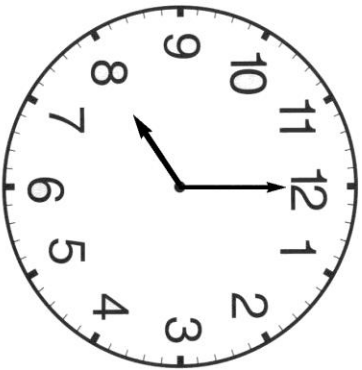
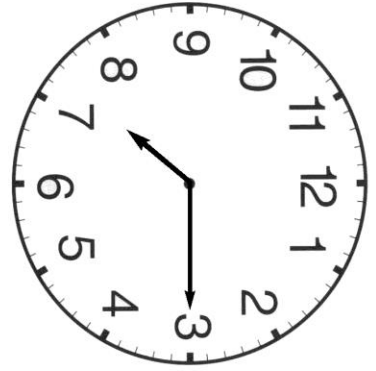
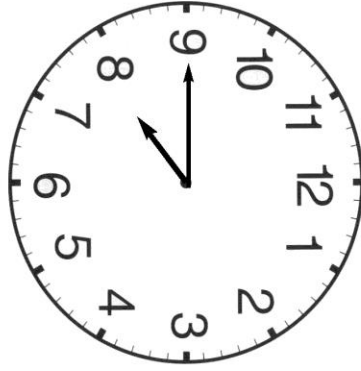
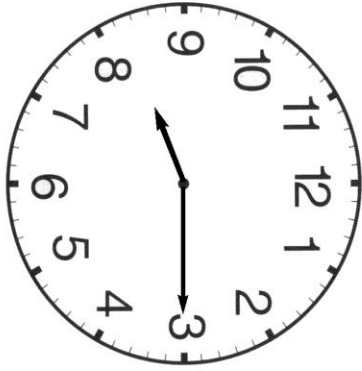
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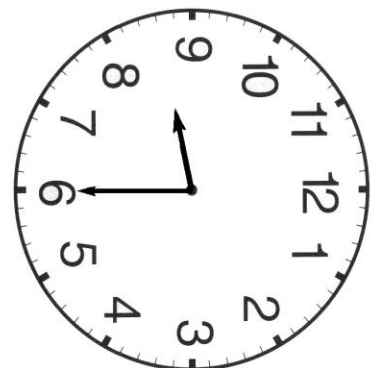
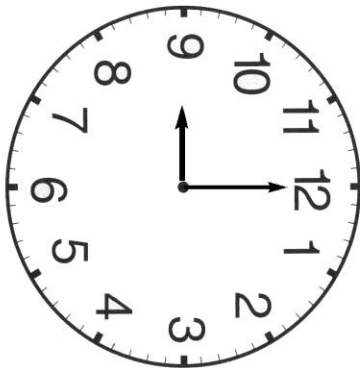
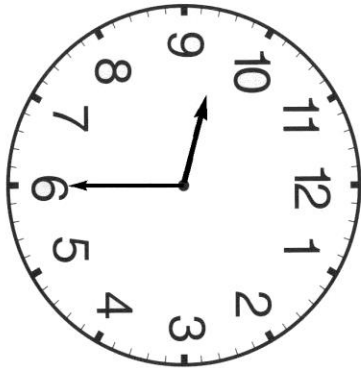
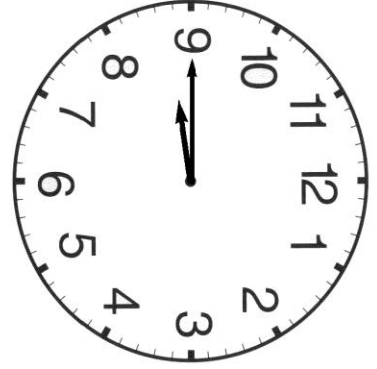
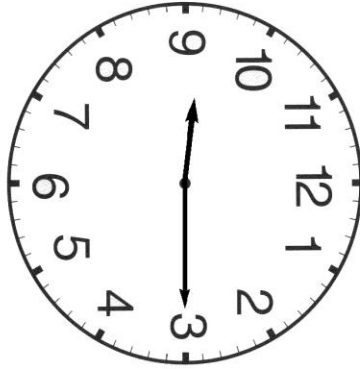
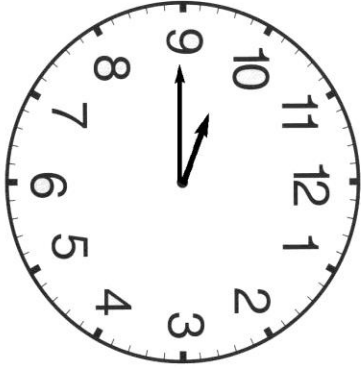
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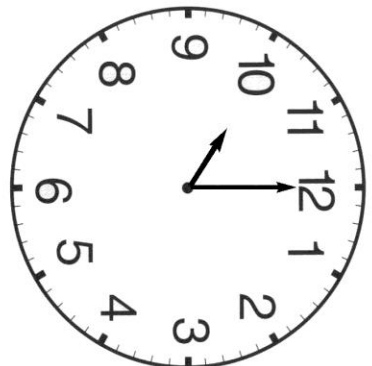
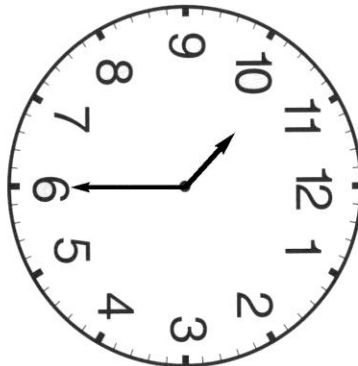
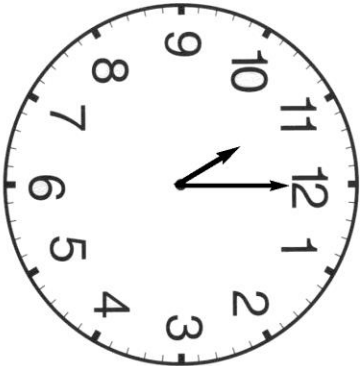
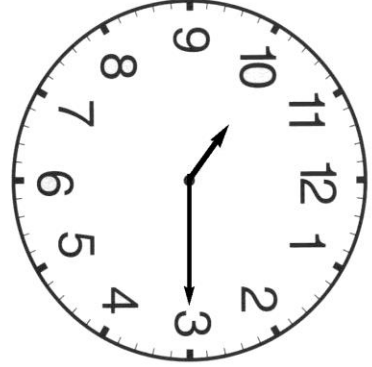
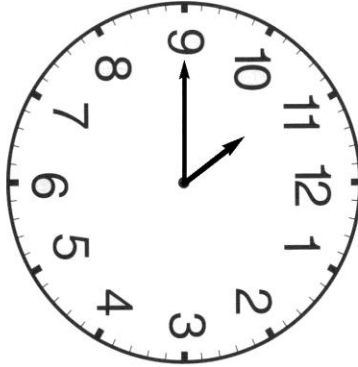
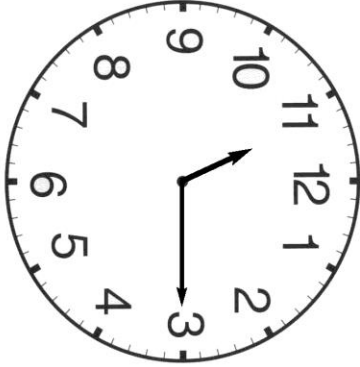
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11:30

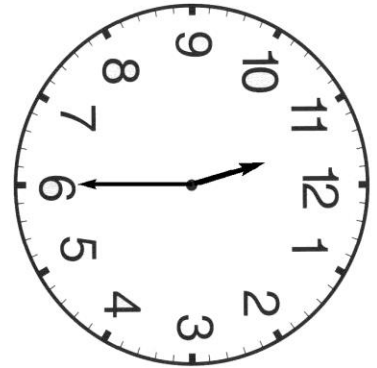
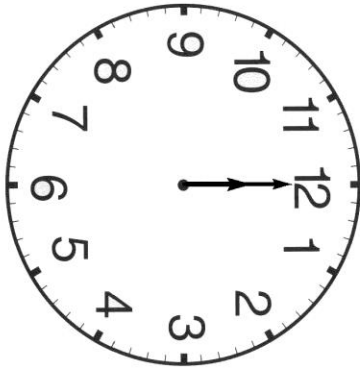
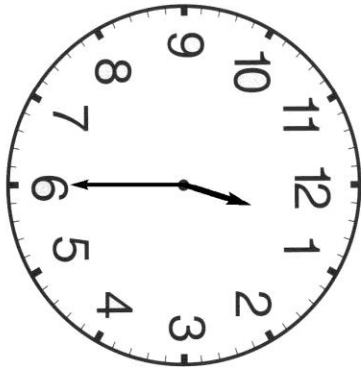
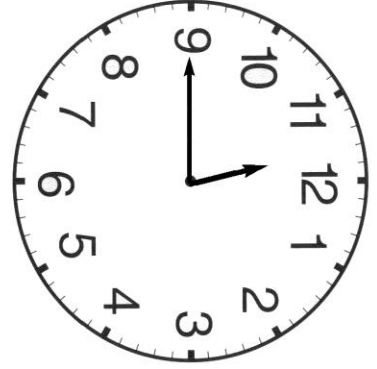
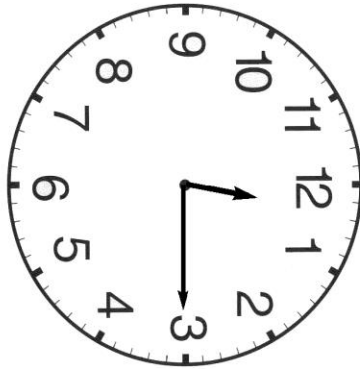
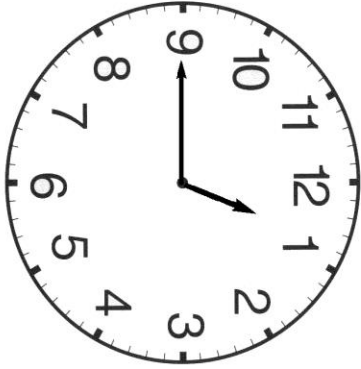
11:45

12:00

12:15

12:30

12:45



What

time

mornings

evenings

at

night



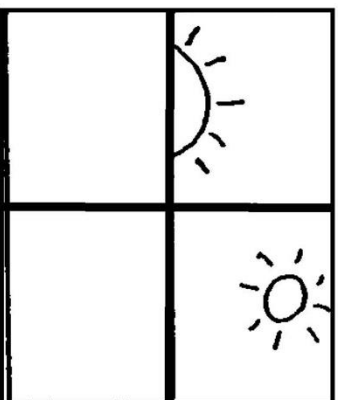
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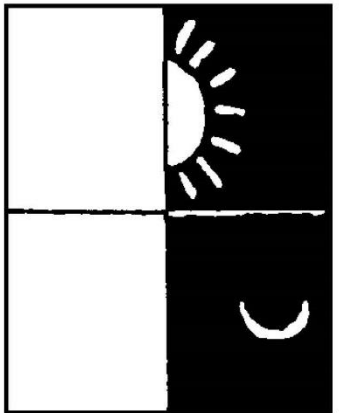
in the

afternoon



?

?



a.m.

a.m.

p.m.

p.m.

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# Telling Time

## Board Game Rules

Each player will need a wipe-on/wipe-off analog clock, a dry-erase marker, a cloth for wiping off drawn hands, and a game piece to move on the game board.

1. Each player rolls the die. The player with the largest number goes first.
2. Player 1 rolls the die and moves their game piece that number of spaces on the game board.
3. Player 1 reads the time written on the game board space.
4. Player 1 must draw hands on their analog clock to show the time that matches the time on the space. Player 2 uses the “Answer Clocks” sheet to determine whether Player 1 has correctly drawn the time. (Look for the letter on the board and match it to the “Answer Clock” letter.)
5. If the time is drawn correctly, Player 1 gets to stay on that space. If the time is drawn incorrectly, Player 1 loses a turn.
6. The game continues until a player reaches the END.
7. If there are any disagreements between players, the teacher is the judge.

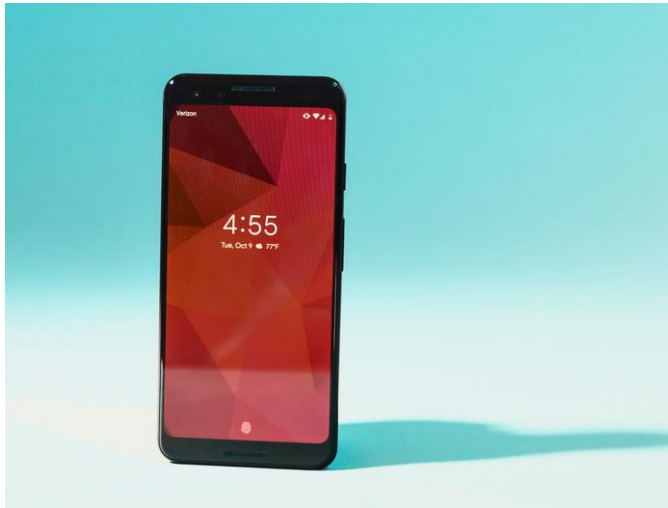
## Time Telling Board Game

<b>START</b>				
5 Minutes Past 2  A	11:05      Quarter Till 11 O'clock			2:40  O
3:25  B	Half Past 7 O'clock  L			Quarter Till Eight O'clock  P
10 Minutes Before 1 O'clock  C	12:35  K			
6:45  D	Quarter Past 5 O'clock  J			
25 Minutes Till 4 O'clock  E	4:10  I			
1:15  F	Five Thirty- Five in the Evening  G	20 Minutes After 5 O'clock  H	10:55  S	
			If it is 3:30, What Time will it be in 15 minutes? T	<b>END</b>

## How to set an alarm on your Android phone or tablet in 4 simple steps

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It's easy to set an alarm on your Android phone or tablet.



- You can set an alarm on your Android device — as well as start a timer, use a stopwatch, and check the time around the world — through the built-in Clock app.
  - When you set an alarm, you can customize its ringer noise, its snooze settings, and more.
- 

It's a sad fact of life that on most days, we have to get out of bed earlier than we'd like. Luckily, nearly every device nowadays has some sort of alarm feature to keep you on schedule.

This includes your Android phone and tablet, which comes pre-loaded with a Clock app that's reliable, easy to use, and very persuasive.

Here's how to set an alarm on your Android device, so you never accidentally sleep in again.

### How to set an alarm on an Android phone or tablet

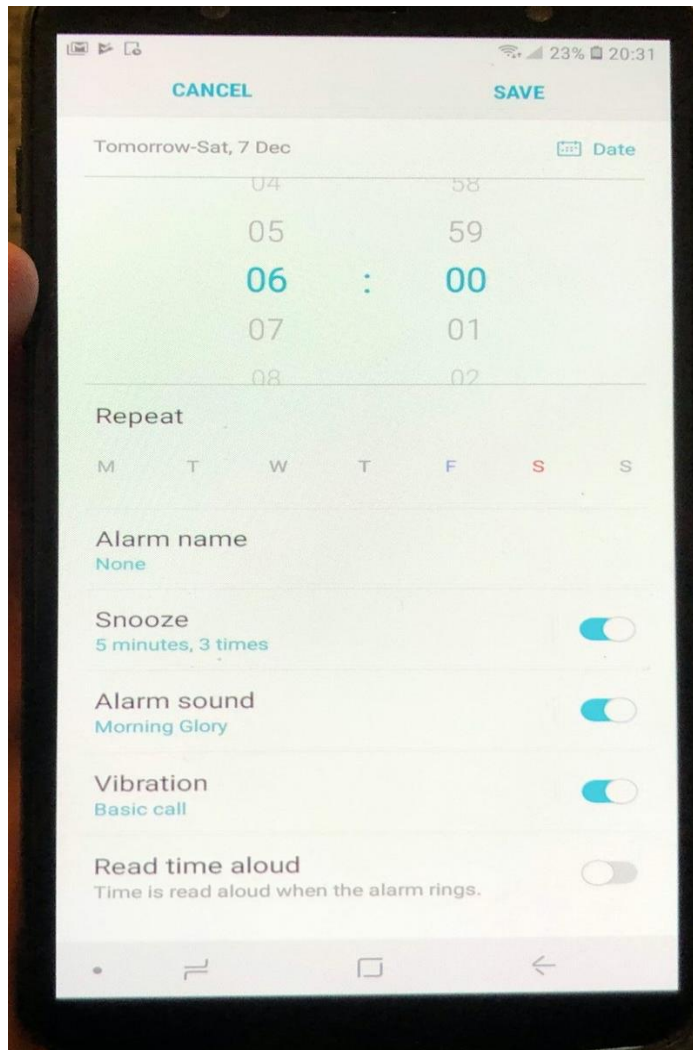
To set an alarm on Android, first open the Clock app. If it's not already on your homescreen, you can find it by swiping up from the bottom of the screen and going through your App menu.

1. Tap on the "ALARM" tab at the top-left of the Clock app.

2. Press the plus symbol (+) at the bottom-right corner of the screen. Set the time by scrolling through the numbers, the date by tapping on the word "Date," and how often you want the alarm to go off under the word "Repeat."

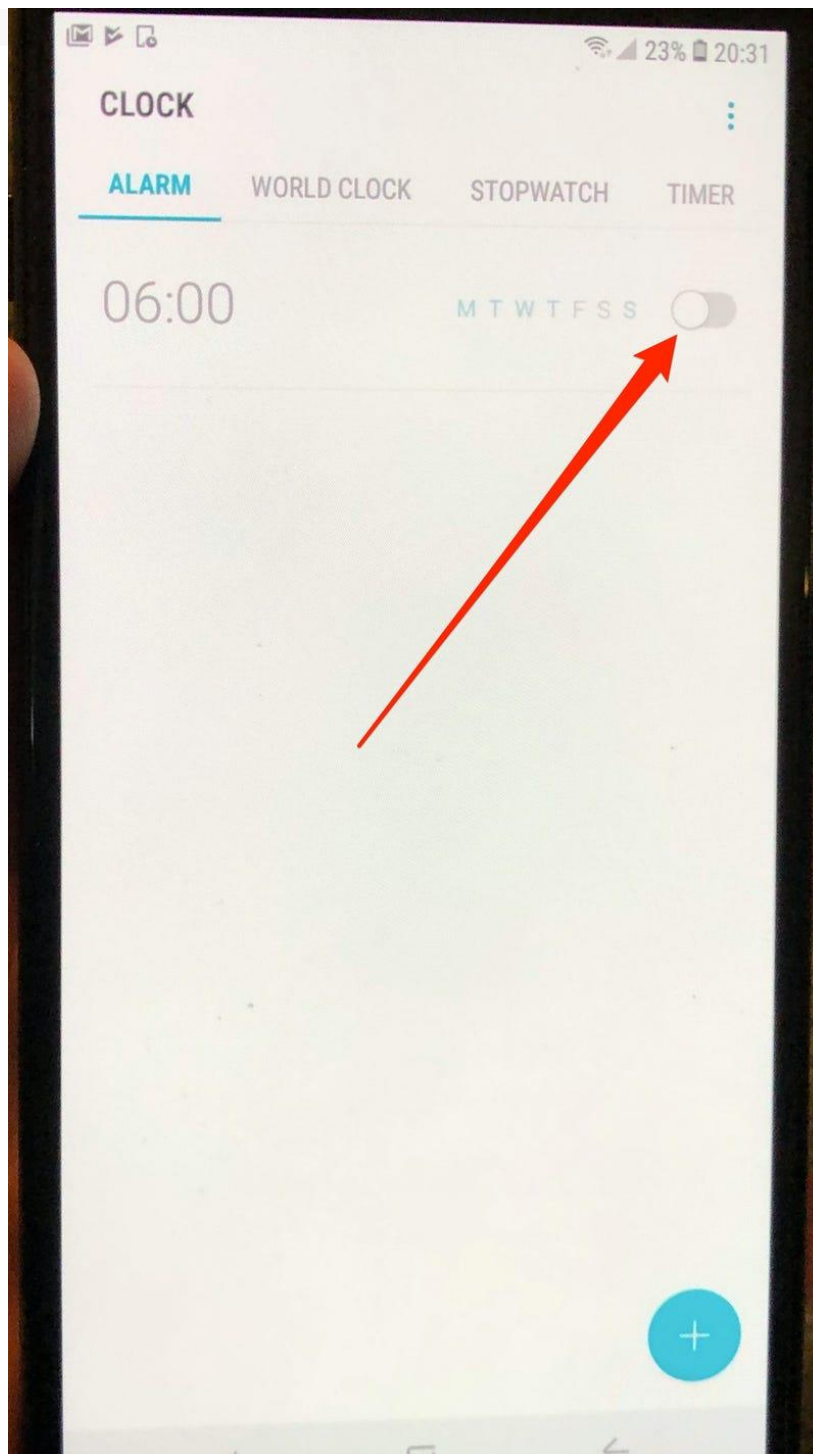
3. Take a moment to customize the alarm's sound, snooze, and vibration options, and name it if you'd like. There are several ways to customize an alarm on your Android.

4. Hit "SAVE" and you're done.



Once you've made your alarm, you can turn it on and off by flipping the switch next to its time.

The switch will be grayed out when the alarm is off.



# How to Set and Change Alarms on Your iPhone

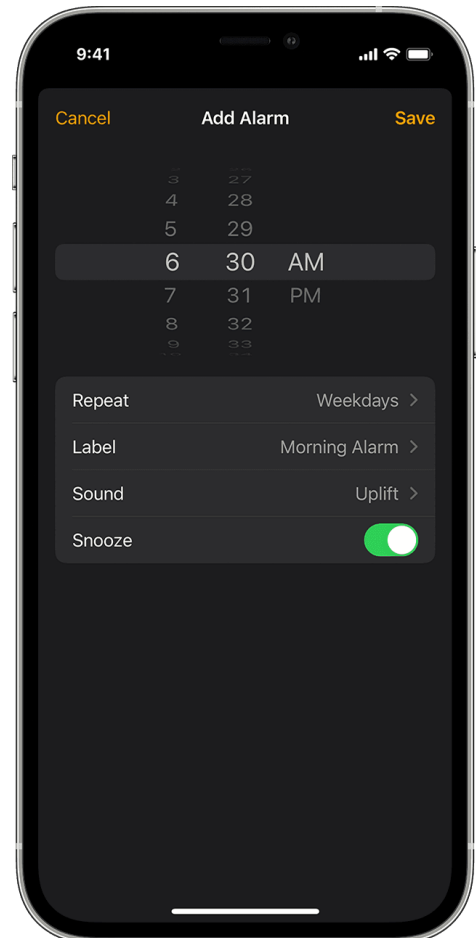
Learn how to set, edit, or delete an alarm.



With the Clock app, you can turn your iPhone into an alarm clock. Just open the Clock app from the Home Screen or Control Center. You can also ask Siri to set an alarm for you.

## How to set an alarm

1. Open the Clock app, then tap the Alarm tab.
2. Tap the Add button **+**.
3. Set a time for the alarm. You can also choose one of these options:
  - Repeat: Tap to set up a recurring alarm.
  - Label: Tap to name your alarm.
  - Sound: Tap to pick a sound that plays when the alarm sounds.
  - Snooze: Turn on to see a Snooze option when the alarm sounds.
4. Tap Save.



## How to change the alarm's volume

1. Go to Settings > Sounds & Haptics.
2. Under Ringer and Alerts, drag the slider left or right to set the volume. As you drag, an alert will play, so you can hear how the volume changes.
3. Turn on Change with Buttons to use the volume buttons on your device to



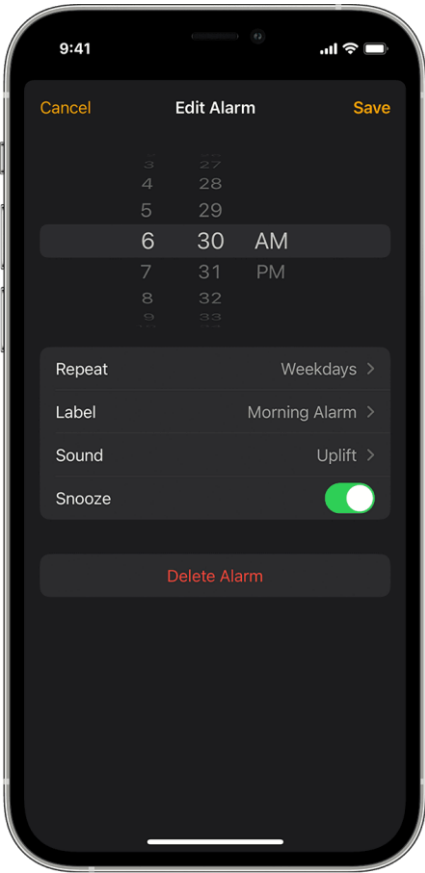
change the alarm volume.

## If the alarm volume is too low or quiet

Do Not Disturb and the Ring/Silent switch don't affect the alarm sound. If you set your Ring/Silent switch to Silent or turn on [Do Not Disturb](#), the alarm still sounds.

If you have an alarm that doesn't sound or is too quiet, or if your iPhone only vibrates, check the following:

- Set the volume on your iPhone. If your alarm volume is too low or too loud, press the volume button up or down to adjust it. You can also go to Settings > Sounds & Haptics and drag the slider under Ringer and Alerts.
  - If your alarm only vibrates, make sure that your alarm sound isn't set to None. Open the Clock app, tap the Alarm tab, then tap Edit. Tap the alarm, then tap Sound and choose a Sound.
  - If you connect headphones to your iPhone, the alarm plays at a set volume through the built-in speakers on your iPhone as well as wired and wireless headphones.
-




## How to edit an alarm

1. Open the Clock app and tap the Alarm tab.
2. Tap Edit in the upper-left corner.
3. Tap the alarm, make your changes, then tap Save.

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## How to delete an alarm

- Swipe left over the alarm and tap Delete.
  - Tap Edit, tap the Delete button , then tap Delete.
  - Tap Edit, tap the alarm, then tap Delete Alarm.
-

## How to Set Alarms on Apple Watch



The only thing more surprising than how many ways there are to set an alarm on an Apple Watch is the fact that it doesn't always work. Here's how to do it and how to be sure it's done.

If you set an alarm on your iPhone, it will sound and vibrate on your [Apple Watch](#) as well. Most of the time, that could well be enough for you. But if you've left your iPhone in your gym locker, and that's just far enough away from you when the alarm sounds, the Watch won't do anything.

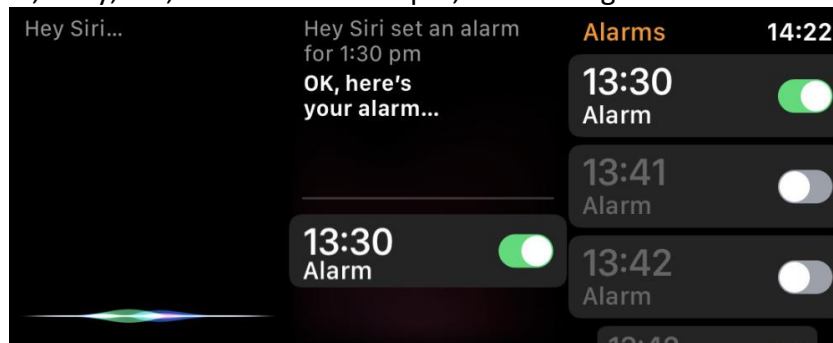
That's because setting the alarm on the iPhone does not set it on the Watch. All that's happening is that the Watch is relaying a notification, albeit a loud one.

To be sure of the alarm sounding on your Apple Watch without fail — or very nearly without fail — then you need to set it on the Watch itself.



### How to Set an Alarm on Apple Watch with Siri

Siri remains the handiest way to set an alarm on your Apple Watch. The ability to just raise your wrist and say, for instance, "Hey, Siri, set an alarm for 1pm," is amazing.



1. Raise your wrist
2. Say "Hey, Siri, set an alarm for" and name a time
3. Or say "Hey, Siri, set an alarm called" and give it both a name and a time

4. Check that Siri shows you a green On toggle

The very last thing Siri shows you on your Apple Watch screen when you've set an alarm is a phrase like "OK" or "I've done that," and an on/off toggle. Check that it is on — and if it isn't, tap it right there to make sure that it is.

The ability to name your alarms is handy, though. You might not look at the screen if you're just using the alarm to wake up and all you care about is finding the Snooze button. But if you use alarms, for instance, to remind you about meetings or important events in your schedule, it's useful to name the alarm so that the screen says "Interview," "Lunch appointment," or whatever.

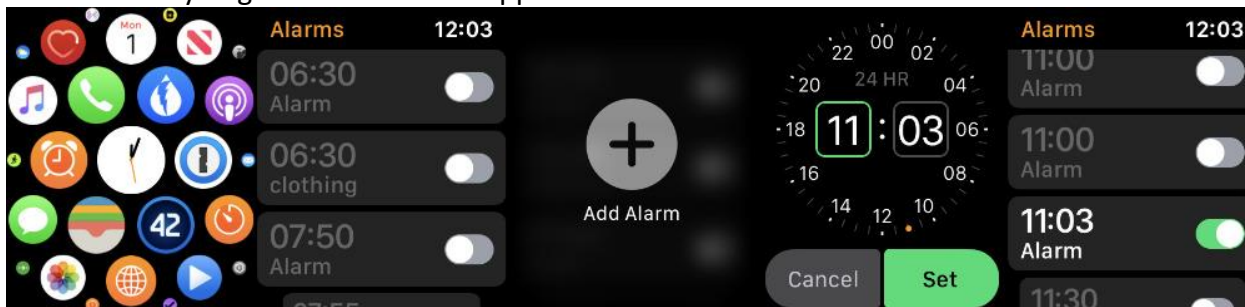
You do have to find the Stop or Snooze button, by the way. When the alarm is sounding, you can't ask Siri to stop it for you.



## How to Set an Alarm on Apple Watch Manually

1. Press the Digital Crown to come out of your Watch face
2. Scroll to the Alarms entry if you have apps in a list
3. Or tap on the Alarms icon if you use the honeycomb home screen
4. Press and hold in the middle of the screen to bring up an Add Alarm button
5. Tap the + sign
6. On the clock face that appears, turn the Digital Crown to change the hour
7. If necessary, tap on the minutes and then change those with the Digital Crown too
8. Tap the Set button

Pressing and holding to bring up the Add Alarm button always works. However, the same button is also at the bottom of your list of alarms. If you have between none and three of them, you'll see that button when you go into the Alarms app.



You will find an Add Alarm button at the bottom of your list of alarms, but it's quicker to press and hold in the middle of the screen.

Alarms don't go away when you've used them, they just switch off. So even though they won't sound again until you say they should, they remain in the list of alarms. That means you quickly can end up

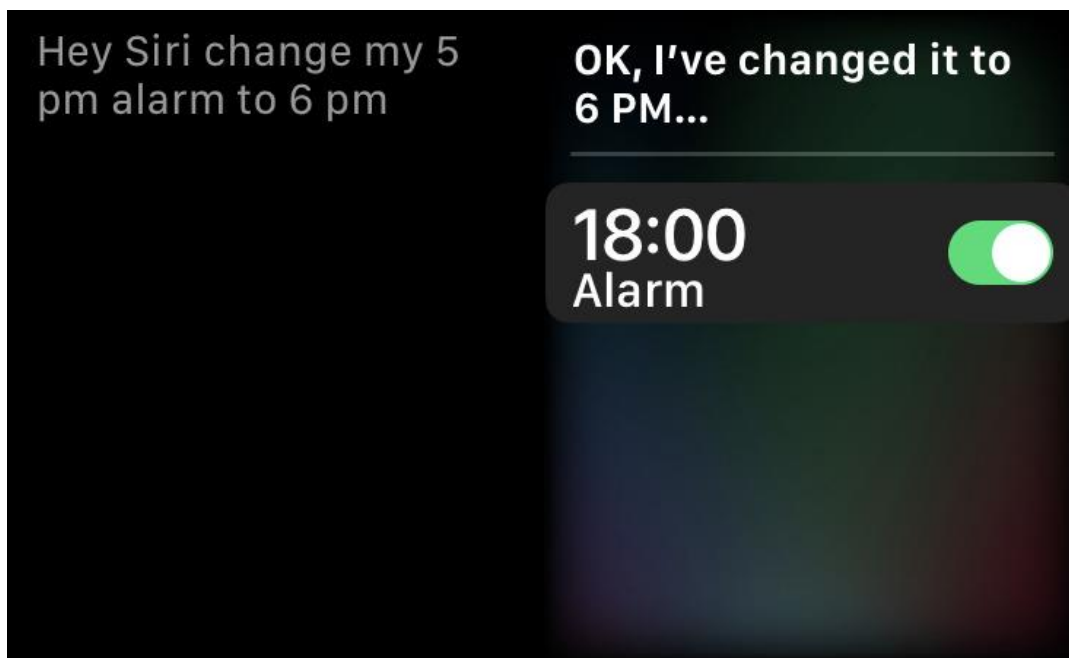
with a lot listed, and the Add Alarm button will take some serious scrolling to get to. One thing in favor of setting your alarm manually is that there's no chance of misinterpretation. You're not saying, "1pm," you're turning the Digital Crown until it shows the hour you want. However, one thing against it is that setting the hour and the minute is a little awkward because they turn so easily. You have to get used to just how far to turn the Digital Crown and just when to stop turning in order to get the time you want. Unlike when you set the alarm via Siri, note that when you press the Set button, that's it. You don't get an on/off toggle, you go straight back to the list of alarms and this new one is switched to on.

## How to Change an Alarm on Apple Watch

Again, you can change an alarm either manually or through Siri. This time, Siri never seems to let us down.

### How to Change an Alarm on Apple Watch with Siri

1. Raise your wrist
2. Say "Hey, Siri, change my 5 o'clock alarm to 6 o'clock" or similar
3. Wait for Siri to respond
4. Check the screen to confirm the time

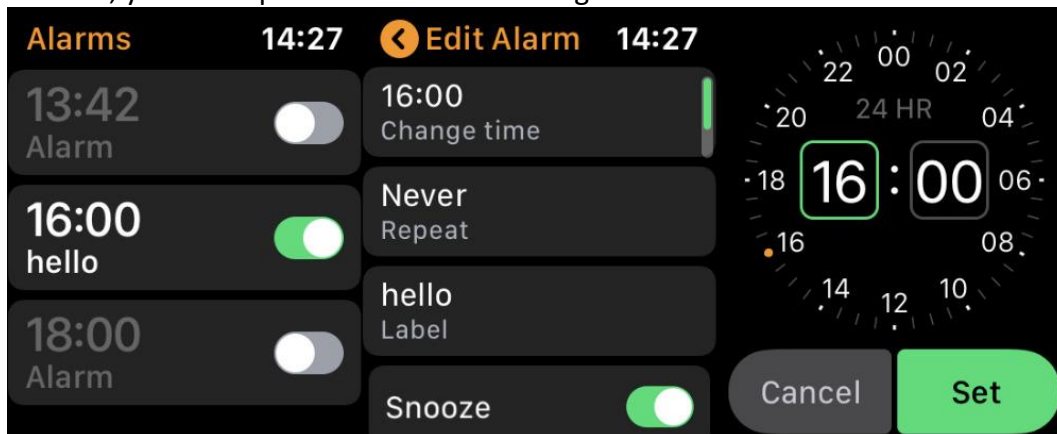


### How to Change an Alarm on Apple Watch Manually

1. Press the Digital Crown to come out of your Watch face
2. Scroll to the Alarms entry if you have apps in a list
3. Or tap on the Alarms icon if you use the honeycomb home screen

4. Scroll to the alarm you want
5. Tap on it
6. Tap on **Change Time**
7. End by tapping the arrow and **Edit Alarm** button at top left

Your alarms are listed in chronological order, regardless of whether they are on or not. To just switch an alarm on or off, you can tap on the button to the right of each alarm time.



Here's where you can manually change an alarm time or give it a label.

## What Else You Can do with Alarms

If you go to change the alarm manually, then as well as the **Change Time** option, you do get some more choices. You can set a repeating alarm, you can delete it completely, or you can give it a name or label.

### How to Manually Name or Label Alarms

1. Press the Digital Crown to come out of your Watch face
2. Scroll to the Alarms entry if you have apps in a list
3. Or tap on the Alarms icon if you use the honeycomb home screen
4. Scroll to the alarm you want
5. Tap on it
6. If it hasn't yet got any name or label, tap on **Alarm**
7. Dictate your name or label
8. Tap **Done**
9. End by tapping the arrow and **Edit Alarm** button at top left

If your alarm already has a name, that will be shown in the list of alarms and also in this editing page. You can still change it the same way, but you can also change your mind and tap **Cancel** while dictating.

## Setting an Alarm on Your Mobile Device



**Directions:** Using your own personal device (i.e. Android Phone, iPhone, or Apple Watch), practice setting the alarm for the following times and days of the week. Label the alarms.

Time	Day(s)	Reason	Check ✓
6:00 a.m.	Monday-Friday	Morning Wake-Up	
11:30 a.m.	Monday-Friday	Lunch	
2:00 p.m.	Tuesday	Doctor's Appointment	
6:30 p.m.	Wednesday	Hair Appointment	
8:30 p.m.	Friday	Movie Date	
8:00 a.m.	Saturday	Volunteer at Food Shelf	
1:00 p.m.	Sunday	Family Photos	
10:00 a.m.	Monday	Job Interview	

Set any personal alarms on your own device. Examples could include:

1. Morning alarm
2. Sport Practice
3. Youth Group Meetings
4. School Related Activities – club meetings, theater practice
5. Work Schedule
6. Other \_\_\_\_\_

## Reading Bus Schedules

Grand Boulevard	Brand Avenue	Longview Street
8:00 am	8:20 am	8:50 am
8:30 am	8:50 am	9:20 am
8:40 am	9:00 am	9:30 am
9:30 am	9:50 am	10:20 am
10:30 am	10:50 am	11:20 am
12:30 pm	12:50 pm	1:20 pm
2:00 pm	2:20 pm	2:50 pm
2:50 pm	3:10 pm	3:40 pm
4:00 pm	4:20 pm	4:50 pm
4:30 pm	4:50 pm	5:20 pm
5:00 pm	5:20 pm	5:50 pm

1.

You get on the **12:30 pm** bus at **Grand Boulevard**. What time do you arrive at **Longview Street**? \_\_\_\_\_

2. You get on **4:20 pm** bus at **Brand Avenue**. What time do you arrive at **Longview Street**? \_\_\_\_\_

3. You get on the **9:30 am** bus at **Grand Boulevard**. What time do you arrive at **Brand Avenue**? \_\_\_\_\_

4. You get on the **2:50 pm** bus at **Grand Boulevard**. What time do you arrive at **Longview Street**? \_\_\_\_\_

5. You get on the bus at **8:20 am** at **Brand Avenue**. What time do you arrive at **Longview Street**? \_\_\_\_\_





## City Bus Route Schedule – Route 205



1. What is the phone number for Rochester Public Transit?

\_\_\_\_\_

2. How much does it cost for a single ride on the City Bus? \_\_\_\_\_

3. What is the cost of a 10-ride ticket? \_\_\_\_\_

4. Reduced fares are available for which people? \_\_\_\_\_

\_\_\_\_\_

5. What are the Hours of Service for Monday-Friday? \_\_\_\_\_

6. What do the letters on the schedule correspond to? \_\_\_\_\_

7. What should you do if your stop is between timepoints? \_\_\_\_\_

\_\_\_\_\_

8. Name three buildings/landmarks you pass on Route 205. \_\_\_\_\_

\_\_\_\_\_

### Let's Explore Route 205!



1. Your home is near 9<sup>th</sup> Avenue SE and 22<sup>nd</sup> Street SE. You need to be at work at a downtown business by 8:00 a.m. What is the latest time you can catch the bus from your home to get to work on time?

\_\_\_\_\_

2. What time does the bus stop at Pinewood Road if it leaves downtown at 10:23 a.m.?

\_\_\_\_\_

3. If you leave downtown at 12:32 p.m., what approximate time does the bus pass Mayo High School?

\_\_\_\_\_

4. What is the earliest time you could start work downtown if you took Route 205?

\_\_\_\_\_

5. What is the latest you could work at a business downtown if you took route 205?

\_\_\_\_\_

6. Oh no!! You got stuck at work and missed the bus. It's now 4:10 p.m. When is the next bus you can catch? \_\_\_\_\_

\_\_\_\_\_

# ROUTE 205

UPDATE Effective 2/7/22

Mayo High School, 8 Ave. SE, Meadow Park, Hawthorne School, 11 Ave. SE, Riverside School, Lincoln School, Willow Creek Middle School, and Pinewood Elementary School

### Fares and Passes

- Single-ride cash fare \$2.00
- 10-Ride ticket \$16.00
- 20-Ride ticket \$26.00
- 31-Day pass \$42.00
- 365-Day pass \$480.00

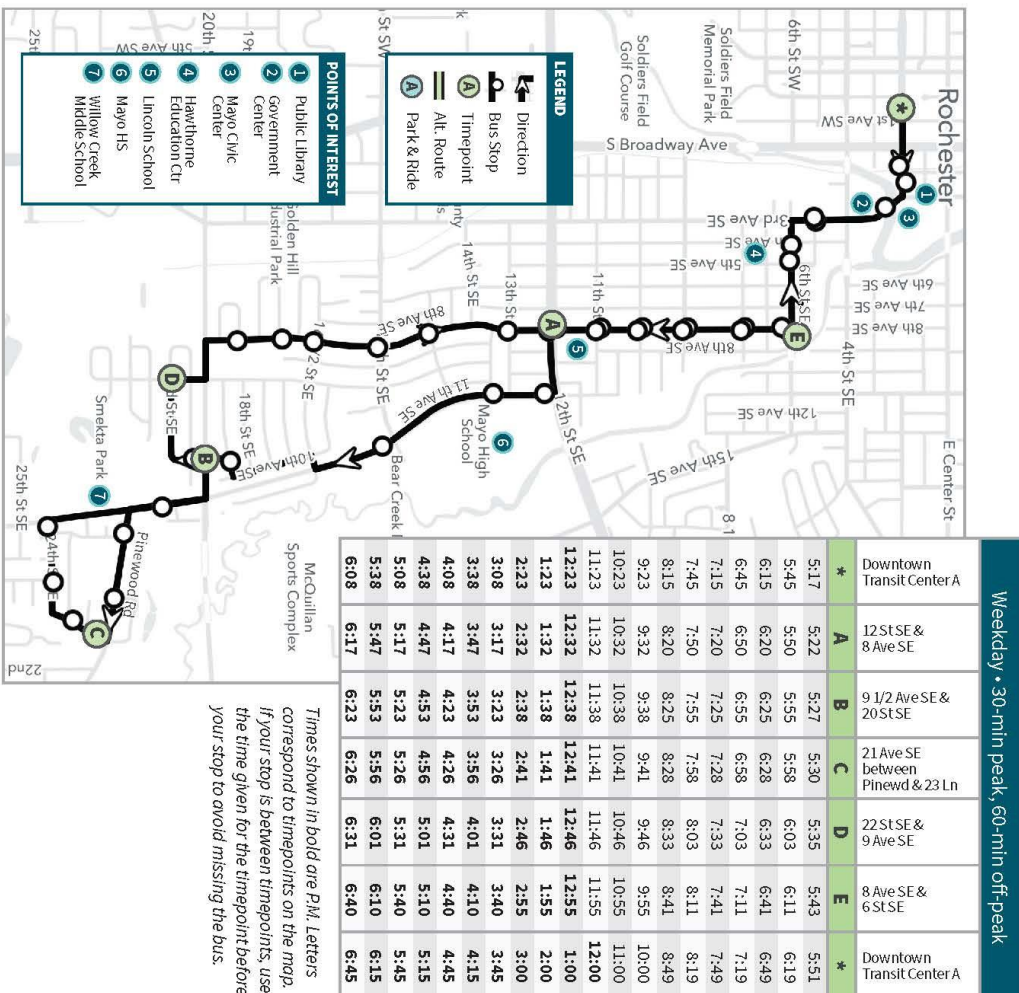
Reduced fares and passes available for students, seniors and persons with disabilities.

### Hours of Service

Monday-Friday:  
5 a.m. to 10:30 p.m.  
Saturday, Sunday, and Holidays:  
6:30 a.m. to 7:30 p.m.  
Start and end times vary by route.

### Contact

**Rochester Public Transit**  
4300 East River Road NE  
Rochester, MN 55906  
Office hours:  
Mon-Fri 7 a.m. to 5 p.m.  
Customer Service:  
607-328-RIDE (7433)  
rpt@rochestermn.gov



Times shown in bold are P.M. Letters correspond to timepoints on the map. If your stop is between timepoints, use the time given for the timepoint before your stop to avoid missing the bus.

<p>Your work shift starts at 8:00am. It takes you 15 minutes to get there. What time should you leave by?</p>	<p>Your work shift starts at 9:30am. It takes you 1 hour to get there. What time should you leave by?</p>
<p>Your work shift starts at 7:00am. It takes you 30 minutes to get there. What time should you leave by?</p>	<p>Your work shift starts at 5:30pm. It takes you 45 minutes to get there. What time should you leave by?</p>

<p>Your work shift starts at 3:00pm. It takes you 20 minutes to get there. What time should you leave by?</p>	<p>Your work shift starts at 10:00am. It takes you 40 minutes to get there. What time should you leave by?</p>
<p>Your work shift starts at 7:45am. It takes you 25 minutes to get there. What time should you leave by?</p>	<p>Your work shift starts at 2:30pm. It takes you 5 minutes to get there. What time should you leave by?</p>

On Friday, you clocked in at 6:30am. You clocked out at 10:30am. How long did you work that day?

On Sunday, you clocked in at 9:15am. You clocked out at 2:30pm. How long did you work that day?

On Monday, you clocked in at 7:30am. You clocked out at 4:00pm. How long did you work that day?

On Wednesday, you clocked in at 2:00pm. You clocked out at 6:45pm. How long did you work that day?

On Thursday, you clocked in at 6:29am. You clocked out at 11:08am. How long did you work that day?

On Sunday, you clocked in at 9:45am. You clocked out at 1:46pm. How long did you work that day?

On Saturday, you clocked in at 7:32am. You clocked out at 12:01pm. How long did you work that day?

On Tuesday, you clocked in at 2:55pm. You clocked out at 6:05pm. How long did you work that day?

**Elapsed Time Bingo**  
myfreebingocards.com

Before you print all your bingo cards, please print a test page to check they come out the right size and color. Your bingo cards start on Page 3 of this PDF.

If your bingo cards have words then please check the spelling carefully.

If you need to make any changes go to [mfbc.us/e/vbntpk2](https://mfbc.us/e/vbntpk2)

### **Play**

Once you've checked they are printing correctly, print off your bingo cards and start playing! On the next page you will find the "Bingo Caller's Card" -this is used to call the bingo and keep track of which words have been called. Your bingo cards start on Page 3.

### **Virtual Bingo**

Please do not try to split this PDF into individual bingo cards to send out to players. We have tools on our site to send out links to individual bingo cards. For help go to [myfreebingocards.com/virtual-bingo](https://myfreebingocards.com/virtual-bingo).

### **Help**

If you're having trouble printing your bingo cards or using the bingo card generator then please go to <https://myfreebingocards.com/faq> where you will find solutions to most common problems.

### **Share**

[Pin these bingo cards](#) on Pinterest, [share on Facebook](#), or post this link: [mfbc.us/s/vbntpk2](https://mfbc.us/s/vbntpk2)

### **Edit and Create**

To add more words or make changes to this set of bingo cards go to [mfbc.us/e/vbntpk2](https://mfbc.us/e/vbntpk2)

Go to [myfreebingocards.com/bingo-card-generator](https://myfreebingocards.com/bingo-card-generator) to create a new set of bingo cards.

### **Legal**

The terms of use for these printable bingo cards can be found at [myfreebingocards.com/terms](https://myfreebingocards.com/terms).

### **Have Fun!**

If you have any feedback or suggestions, drop us an email on [hello@myfreebingocards.com](mailto:hello@myfreebingocards.com).

# Bingo Caller's Card

Use your Bingo Caller's Card to call the bingo and keep track of which words you have already called.

Print two copies of the caller's card. Cut one copy up, fold the squares in half, and put them in a hat. To call the bingo, pull a square out of the hat, unfold it and read it out.

When you have called a word/number, tick it off on the second copy of the caller's card. You can use the second copy of the caller's card to check if a player has a winning card during a game.

6:30am	7:45am	4:45pm	8:30am	7:20am	2:40pm
2:25pm	9:20am	8 hours 30 minutes	4 hours	4 hours 45 minutes	5 hours 15 minutes
4 hours 31 minutes	4 hours 39 minutes	3 hours 10 minutes	4 hours 1 minute		



Bingo Card ID 001

Bingo Card ID 002

# Elapsed Time

3 hours 10 minutes	4 hours 31 minutes	7:45am	9:20am
6:30am	8:30am	4 hours 1 minute	2:40pm
4 hours 39 minutes	4:45pm	2:25pm	7:20am
4 hours 45 minutes	5 hours 15 minutes	4 hours	8 hours 30 minutes

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# Elapsed Time

8 hours 30 minutes	4:45pm	6:30am	4 hours 39 minutes
4 hours 31 minutes	4 hours	5 hours 15 minutes	2:40pm
3 hours 10 minutes	4 hours 1 minute	7:20am	2:25pm
4 hours 45 minutes	7:45am	9:20am	8:30am

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Bingo Card ID 003

Bingo Card ID 004

# Elapsed Time

8:30am	5 hours 15 minutes	7:20am	4 hours 31 minutes
3 hours 10 minutes	4 hours 39 minutes	8 hours 30 minutes	2:40pm
4 hours 45 minutes	2:25pm	4:45pm	9:20am
7:45am	4 hours	4 hours 1 minute	6:30am

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# Elapsed Time

7:45am	4 hours 1 minute	8 hours 30 minutes	2:40pm
8:30am	9:20am	4 hours 39 minutes	4 hours
4 hours 31 minutes	4:45pm	5 hours 15 minutes	6:30am
3 hours 10 minutes	2:25pm	7:20am	4 hours 45 minutes

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Bingo Card ID 005

Bingo Card ID 006

# Elapsed Time

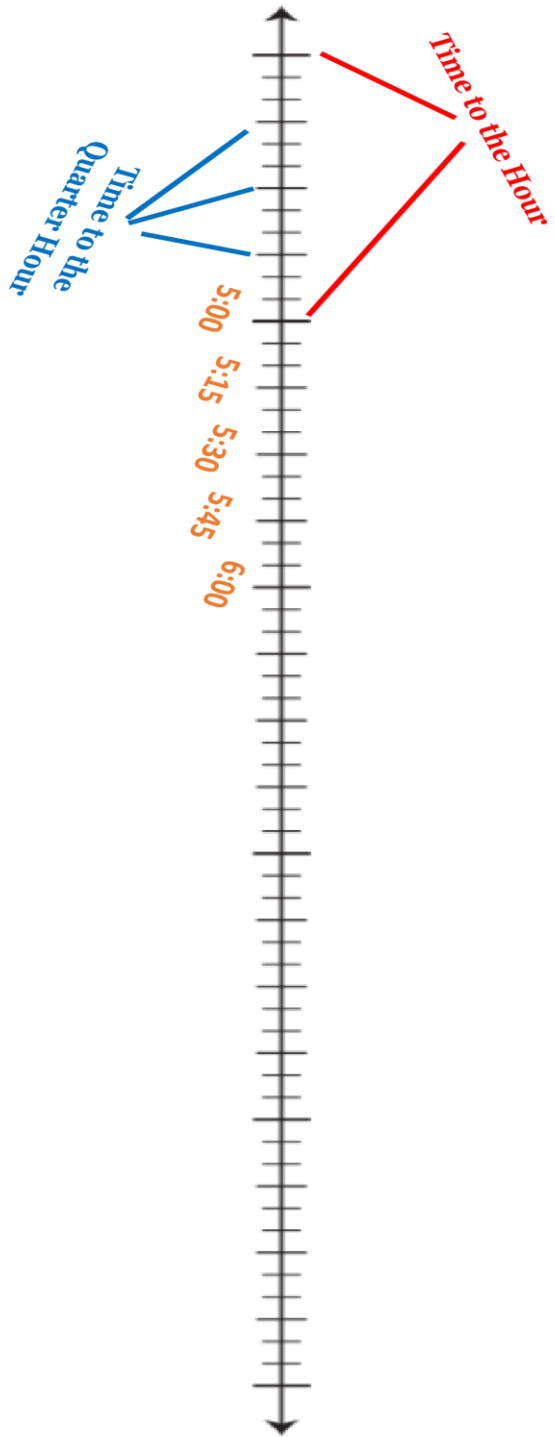
7:45am	4 hours 1 minute	2:25pm	4 hours 39 minutes
4:45pm	2:40pm	3 hours 10 minutes	6:30am
7:20am	4 hours	4 hours 31 minutes	5 hours 15 minutes
8:30am	4 hours 45 minutes	8 hours 30 minutes	9:20am

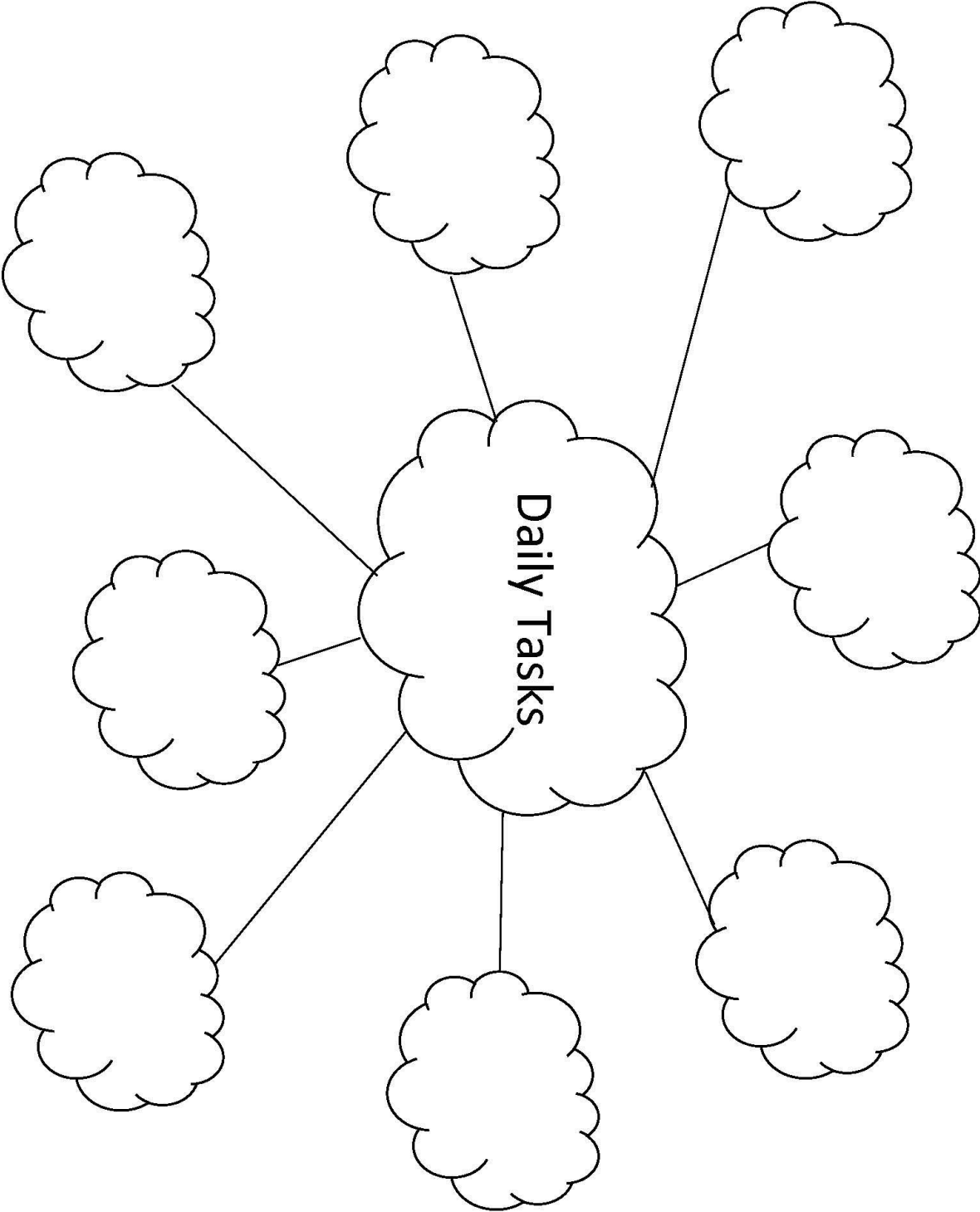
myfreebingocards.com

# Elapsed Time

7:45am	3 hours 10 minutes	4 hours	4 hours 31 minutes
4 hours 39 minutes	8 hours 30 minutes	8:30am	2:25pm
7:20am	9:20am	4:45pm	4 hours 1 minute
5 hours 15 minutes	6:30am	2:40pm	4 hours 45 minutes

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**Prioritize activities based on importance- number 1 being the most important task. Add more lines if needed.**

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11. \_\_\_\_\_
12. \_\_\_\_\_



## Prioritizing Tasks Scenario Answer Sheet

Scenario #1	
Scenario #2	
Scenario #3	
Scenario #4	
Scenario #5	
Scenario #6	
Scenario #7	
Scenario #8	

**Lessons for  
Living, Learning,  
and  
Working**



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**Lesson Plan Contents Page**

**Unit 3: Functional Math**

**Objective: 3.3 The student will be able to utilize basic banking skills including opening an account, simple transactions, and monitoring spending.**



**STEP ONE: Pre-Planning/Pre-Activities:**

**STEP TWO: The Lesson Plan**

**STEP THREE: Appendices & Additional Resources**



<b>Unit 3: Functional Math 3.3 The student will be able to utilize basic banking skills including opening an account, simple transactions, and monitoring spending.</b>	<b>Total Activities: 5</b>
<b>STEP ONE: Pre-Planning/Pre-Activities: Individualize these sections to make this section more meaningful for the student.</b>	
<p><b>Lesson Plan Summary:</b> Upon completion of this lesson, interns will be able to:</p> <ul style="list-style-type: none"> <li>• Demonstrate an understanding of depository institutions and the services they offer (checking accounts, savings tools, on-line banking).</li> <li>• Understand the variety of ways they can deposit and withdraw funds from their banking accounts using debit cards, ATMs, online banking tools, and mobile banking.</li> </ul> <p>Glossary &amp; Key Words Introduction – Assorted YouTube Videos Activity 1 – Depository Institutions (PPT and Instructor’s Guide) Activity 2 – Depository Institutions Research Activity 3 – Understanding Checking Accounts and Debit Card Transactions (PPT, Instructor’s Guide, worksheets) Activity 4 – On-line Banking</p> <ul style="list-style-type: none"> <li>• Pay Day 101: Direct Deposit (Video)</li> <li>• RESEARCH: Online Tools and Apps (Worksheet)</li> <li>• RESEARCH: Person-to-Person Payments (Worksheet &amp; Article)</li> <li>• Apple Pay VP: Why We’re Different than Venmo (Video)</li> <li>• Apple Pay vs. Samsung Pay vs. Google Pay: Which is Best? (Video)</li> </ul> <p>Activity 5 – PLAY – Payment Decisions (PPT and worksheet)</p>	
<b>What you will need: Materials &amp; Resources</b>	
<b>Handouts:</b>	<p><b>Links for PowerPoints can be found in each activity. All worksheets and handouts are available in the appendices.</b></p> <p><b>PowerPoints:</b></p> <ul style="list-style-type: none"> <li>• Depository Institutions</li> <li>• PLAY – Payment Decisions</li> <li>• Understanding Checking Accounts and Debit Card Transactions</li> </ul> <p><b>Worksheets:</b></p> <ul style="list-style-type: none"> <li>• Depository Institution Research</li> <li>• PLAY – Payment Decisions <ul style="list-style-type: none"> <li>➤ PPT</li> <li>➤ Worksheet</li> </ul> </li> <li>• RESEARCH: Online Tools and Apps</li> <li>• RESEARCH: Person-to-Person Payments</li> <li>• Understanding Checking Accounts and Debit Cards (PPT) <ul style="list-style-type: none"> <li>➤ Deposit Slips Worksheet</li> <li>➤ Endorsing a Check Worksheet</li> <li>➤ Practice Writing Checks Worksheet</li> </ul> </li> </ul>
<b>Technology:</b>	<p>Introduction/Opening:</p> <ul style="list-style-type: none"> <li>• <a href="#">What is a Bank? Lessons in Money for Kids - Bing video</a></li> </ul>

	<ul style="list-style-type: none"> <li>• <a href="#">Teen Tuesday - Banking Basics - Bing video</a></li> <li>• <a href="#">It's a Money Thing: Choosing your financial institution - YouTube</a></li> <li>• <a href="#">Sketch: Banks of Our Lives   Sketch: Banks of Our Lives - Biz Kids   Take it to the Bank   Biz Kids Clip</a></li> <li>• <a href="#">Sketch: It's a Wonderful Bank   Sketch: It's a Wonderful Bank - Biz Kids   Take it to the Bank   Biz Kids Clip</a></li> <li>• <a href="#">Bank Accounts for Teens: Help Yours Manage a Checking Account - YouTube</a></li> </ul> <p>Activity 1:</p> <ul style="list-style-type: none"> <li>• <a href="#">Online Polls: Use Our Free Poll Maker   SurveyMonkey</a></li> <li>• <a href="#">Make a Poll in Seconds   Free &amp; Unlimited   Poll Maker (poll-maker.com)</a></li> <li>• <a href="#">Poll maker - easy to use - get results fast!   Doodle</a></li> <li>• <a href="#">Poll Maker - Create a Poll in Seconds   StrawPoll.com</a></li> </ul> <p>Activity 4:</p> <ul style="list-style-type: none"> <li>• <a href="#">Pay Day 101: Direct Deposit</a></li> <li>• <a href="#">The 6 Best Payment Apps of 2020</a></li> <li>• <a href="#">Make Paying Easier with the 10 Best Payment Apps of 2020</a></li> <li>• <a href="#">9 Best Money Saving Apps</a></li> <li>• <a href="#">Struggle to Save Regularly? 4 Tools That Turn Loose Change into Savings</a></li> <li>• <a href="#">Magnify Money website</a></li> <li>• <a href="#">Apple Pay VP: Why We're Different than Venmo</a></li> <li>• <a href="#">Apple Pay vs. Samsung Pay vs. Google Pay: Which is Best?</a></li> </ul>	
<p><b>Other materials needed for activities:</b></p>	<p>Computer access and/or Internet access  Large pieces of paper (1 per 2-5 participants)  Pens/Pencils  Markers  Calculators</p>	
<b>How to Assess Understanding</b>		
<p><b>Knowledge</b> </p> <p>What will they <b>know</b> because of the lesson?</p>	<p><b>Skills</b> </p> <p>What will they be able to <b>do</b> because of the lesson?</p>	<p><b>Check for Understanding / Evaluation</b></p> <p>What will the Instructor ask/do to determine students' level of understanding? How can the student <b>demonstrate their understanding?</b></p>
<p>Glossary/Vocabulary  Be able to know the vocabulary presented.</p>	<p>Be able to use the vocabulary presented in a variety of settings.</p>	<p>Check context of their vocabulary use to ensure their understanding.</p>
<p>Analyze the benefits of using a depository institution</p>	<p>Research services offered by different depository institutions</p>	<p>Summarize factors to consider when choosing a depository institution</p>

Identify the types of services depository institutions offer	Compare the features and costs of personal banking accounts offered by different financial institutions	Understand the benefits of different accounts and consequences of not being in the banking system
Learn the importance of establishing a savings account	Compare various types of savings accounts and understand the different terms associated with savings accounts	Demonstrate how to deposit and withdraw money from a savings account
Explain what a checking account is used for and identify the functions of a checking account	Understand the variety of ways to deposit and withdraw funds from a checking account by describing the procedure of using checks and a debit card	Demonstrate how to use all elements of a checking account
Differentiate between person-to-person apps, messenger-based payments, and digital wallets	Assess the conveniences of various mobile banking products	Identify ways they can protect their money in a digital world

## **STEP TWO: The Lesson Plan**

***Please customize these activities according to your school setting, its policies, vision, and core values. Please use and modify them based on the objective and the needs of your students.***

<b>Glossary</b>	<p>Ensure the students are familiar with glossary words connected with this lesson.</p> <p><b>Please incorporate any glossary terms utilized at your school that would enhance the lesson plan and make this objective more meaningful for the students.</b></p> <p><b>Glossary Terms</b></p> <p><b>Automatic Payments:</b> utility companies, loan payments, and other businesses use an automatic payment system with bills paid through direct withdrawal from a bank account</p> <p><b>Automatic Teller Machine (ATM):</b> electronic computer terminals which offer automated, computerized banking to withdraw cash or deposit funds into an account; allows customers to obtain cash and conduct banking transactions; some ATMs sell bus passes, postage stamps, gift certificates, and mutual funds</p> <p><b>Balance:</b> amount of money in a bank account</p> <p><b>Bank Statement:</b> bank's accounting of transactions; monthly record of account transactions sent by the bank; lists each monetary transaction and current account balance</p>
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**Bounced Check:** when a check is written for an amount over the current balance held in an account

**Cancelled Check:** checks the bank has paid; they will appear on a bank statement

**Certificate of Deposit (CD):** type of savings account where a person deposits a set amount of money for a set period of time; interest rate is a fixed rate and is generally higher than other savings accounts

**Check:** written order to the bank that tells it to take a stated amount of money an account and pay it to another; piece of paper used at the time of purchase as the form of payment; legal document that functions like cash

**Checking Account:** account that allows quick access to funds for transactions

**Checkbook:** portfolio that holds check register, checks, deposit slips, receipts, and other ATM/debit card transactions

**Check Clearing for the 21st Century Act (Check 21):** law that allows financial institutions to process substitute checks (high quality paper reproduction of both sides of original checks) as original proof of payment, speeding up the check clearing process

**Check Register:** record that allows person to keep track of checks written, ATM/debit card transactions, as well as deposits and withdrawals; place to record all monetary transactions

**Commercial Bank:** for-profit bank where large businesses can make deposits, take loans, and open checking and savings accounts; offers financial services to both consumers and other businesses

**Credit:** sum of money deposited INTO an account; use credit to charge merchandise or borrow money

**Credit Card:** card that allows the holder to make purchases without cash by borrowing money

**Credit Union:** non-profit banking organization where individuals and small businesses can make deposits, take loans, and open checking and savings accounts; members of the credit union own and control the business; members typically must qualify

**Debit:** sum of money deducted from account

**Debit Card:** plastic card that enables ATM transactions and purchases instead of using cash or writing a check; electronically connected to the cardholder's bank account

**Deposit:** money put into an account

**Depository Institution:** business that offers and sells financial services; commonly called a “bank”

**Deposit Slip:** form filled out to credit money to an account when making a deposit; contains the account holder’s account number and allows money to be deposited into the correct account

**Direct Debits:** utility companies, loan payments, and other businesses use an automatic payment system with bills paid through direct withdrawal from a bank account

**Direct Deposit:** employer automatically deposits paycheck into an employee’s account; earnings (or government payments) automatically deposited into bank accounts; saves time, effort, and money

**Electronic Banking (E-Banking):** allows access to money electronically in a fast and paperless way; also known as electronic fund transfer (EFT); broad term that describes the use of computer and electronic technology as a substitute for checks and other paper transactions

**Electronic Bill Payment:** service allowing customers to authorize their bank to make electronic withdrawals from their bank account to pay bills

**Electronic Check Conversion:** process that converts a check into an electronic payment. This occurs when a check is scanned at a register and used as a source of information for making a one-time electronic fund transfer. The check itself is voided and is not considered the method of payment

**Endorse:** to sign the back of a check so it can be cashed or deposited

**Federal Deposit Insurance Corporation (FDIC):** a government organization that will insure, or keep safe, the money deposited in a bank up to \$250,000

**Federal Reserve System (The Fed):** nation’s central bank, established by Congress to organize and regulate banking throughout the United States

**Insurance:** guarantee or promise that money is going to be safe

**Interest:** fee paid for keeping money in the account or a fee charged for a loan or credit card; money either gained or lost when accessing services offered by a depository institution; the price paid for using someone else’s money

**Interest Rate:** percentage rate used to calculate interest; used annually to determine amount gained or lost on investments

**Joint Checking Account/Joint Current Account:** account established in the names of two or more people

**Load Fee:** fee to put more money on a pre-paid card

**Mobile Banking:** Apps that many depository institutions have developed that allow online banking access from devices such as cell phones, tablets, and other mobile devices

**Mobile Check Deposit:** depositing a check into a bank account by taking a picture of it with a smartphone or tablet

**Mobile Payments:** payments operated under financial regulation and performed from or via a mobile device

**Money Market Account:** interest-earning savings account that typically earns a higher interest rate than a regular savings account; a minimum balance requirement and restrictions on the number of transfers or withdrawals per month; account may or may not be federally insured

**Non-Sufficient Funds (NSF):** not enough money in an account to cover the amount a check for; usually a fee or penalty charged in addition to bringing in the amount of money for the check

**National Credit Union Administration (NCUA):** provides insurance protection for credit unions; each depositor is insured against loss up to a maximum of \$250,000 (same as FDIC)

**Online Banking:** allows customers to complete certain transactions from a secured website by using a username and password from any place in the world with Internet access; bank websites allow customers to check balances, pay bills, transfer funds, compare savings plans, and apply for loans online

**Outstanding Check:** check that has been written but not yet deducted from the person's bank account

**Outstanding Deposit:** deposit that has been made but not yet added to the person's bank account

**Outstanding Transaction:** transaction which has not cleared through the depository institution and therefore not listed on the statement

**Overdraw:** to write a check or make a withdrawal when there isn't enough money in the account to pay for it; withdrawal from a bank account exceeds the available balance

**Pay-by-Phone System:** system that allows customers to call their financial institution with instructions to pay bills or to transfer funds between accounts

**Payee:** person to whom the check is made payable/written

**Person-to-Person Payment:** online process that allows a person to send money directly from their checking account to a friend via email or cell phone

**Personal Identification Number (PIN):** ATM and Debit cards require using a PIN to

	<p>access the account to perform transactions; a PIN confirms that the user of the card is authorized to access the account</p> <p><b>Point-of-Sale Transactions:</b> acceptance of ATM/debit card at retail stores and restaurants for payment of goods and services</p> <p><b>Pre-Authorized Payment:</b> automatic electronic withdrawals of money taken from an account on the same day each month and deposited into a merchant’s account</p> <p><b>Prepaid Card:</b> card that is loaded with a specific cash amount before it is used; looks and works like a credit card until the full value is spent</p> <p><b>Reconcile:</b> to "balance" a checking account with a monthly statement from the bank</p> <p><b>Routing Number:</b> A code printed along the bottom of a check indicating the state the financial institution is located in and the regional Federal Reserve Bank that will handle the check</p> <p><b>Safe Deposit Box:</b> fireproof metal deposit box located at a financial institution</p> <p><b>Savings Account:</b> most basic savings tools with the lowest interest; account at a depository institution that is designed to hold money not spent on current consumption</p> <p><b>Service Fees:</b> depository institutions often charge fees for certain services; fees can vary greatly across depository institutions; fees may include monthly fees, per check fees, printing of checks fees, balance inquiry fees, ATM fees, overdraft charge fees, minimum balance fees, stop-payment fees, certified check fees; fees can often be avoided if an account’s balance is at or above a minimum balance</p> <p><b>Signature Card:</b> card used when opening a new account that includes name, address, birthdate, etc.; card with a customer’s signature on it used by a financial institution to verify legitimate signatures on checks and deposits</p> <p><b>Stop Payment:</b> request to a financial institution to not pay a specific check; a fee is usually charged for this service</p> <p><b>Voided Check:</b> check with "VOID" written across it that make it non-negotiable</p> <p><b>Withdrawal:</b> amount of money taken out of an account that results in a lower balance</p>
<p><b>Introduction:</b> 20-30 minutes (depending on number of videos used)</p> <p><b>VocFit Crosswalk:</b></p> <p><b>Cognitive Abilities:</b></p>	<p><a href="#">What is a Bank? Lessons in Money for Kids - Bing video</a>  <a href="#">Teen Tuesday - Banking Basics - Bing video</a>  <a href="#">It's a Money Thing: Choosing your financial institution - YouTube</a></p> <p><a href="#">Sketch: Banks of Our Lives   Sketch: Banks of Our Lives - Biz Kids   Take it to the Bank   Biz Kids Clip</a></p> <p>Episode Synopsis: Get a kid’s view of the services which banks, credit unions, and other financial institutions offer – and why you should use them early in life. Learn</p>

<p>Concentrate on a task over time without becoming distracted</p> <p><b>Interpersonal Skills:</b> Listen actively</p> <p><b>General:</b> Listens and pays attention</p> <p><b>Communication Skills:</b> Communicate face-to-face with others; Speak clearly so that others can understand</p>	<p>the different products that banks offer, and how to shop for the right bank for you.</p> <p>Preview Questions:</p> <ol style="list-style-type: none"> <li>1. When you think of a bank, what words and ideas come to mind?</li> <li>2. How many of you already have an account at a bank or credit union? What was your purpose in opening the account?</li> <li>3. How much money do you think it takes to open a bank account?</li> <li>4. Are you aware that there are different types of banks?</li> </ol> <p>When you know more about what banks can offer, you can make the right choice for yourself!</p> <p><a href="#">Sketch: It's a Wonderful Bank   Sketch: It's a Wonderful Bank - Biz Kids   Take it to the Bank   Biz Kids Clip</a></p> <p>Episode Synopsis: Get a kid's view of the services which banks, credit unions, and other financial institutions offer - and why you should use them early in life. Learn the different products that banks offer and how to shop for the right bank for you.</p> <p>Preview Questions:</p> <ol style="list-style-type: none"> <li>1. How many of you already have an account at a bank or credit union, and what was your purpose in opening that account?</li> <li>2. How much money do you think it takes to open a bank account?</li> <li>3. Are you aware that there are different types of banks, and can you name some of them?</li> </ol> <p>Treat a bank as you would any other service-related business. Maintain a good relationship with them, try to avoid fees where you can, and always ask questions. They want your business, they are willing to help you, and they want to keep you as a long-term customer - work with them to make the relationship work for you!</p> <p><a href="#">Bank Accounts for Teens: Help Yours Manage a Checking Account - YouTube</a> (Publisher: Bank of America):</p> <p><b>Student/Parent Activity:</b> Have students watch the video with their parents. Send the link in an email. The video explores how first-hand experience with a banking account is a great way to learn financial responsibility. It encourages parents to find out how managing a checking account with their son/daughter can help the student learn valuable lessons about budgeting, spending, and saving.</p>
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**Lesson Activities**

<p><b>Activity 1</b> 45-60 minutes</p> <p><b>VocFit Crosswalk:</b> <b>Cognitive Abilities:</b> Comprehend/read instructions</p> <p><b>Communication Skills:</b> Communicate face-to-face with others; Speak clearly so that others can understand</p>	<p><b>Depository Institutions</b> – Depository Institutions PPT can be found at <a href="https://wp.me/a9Fwrm-1hD">https://wp.me/a9Fwrm-1hD</a>, and Instructor's Guide is available in <a href="#">Appendix A</a>. Instructors can print off the PPT for students to take notes during the discussion or for future reference.</p> <p><b>Depository Institutions PowerPoint:</b></p> <p><i>Split students into groups of 2-5 to conduct group discussion and brainstorming throughout the lesson.</i></p> <p><b>Part 1: What is a Depository Institution?</b> Slide 1: Title Slide Slide 2: What is a Depository Institution?</p> <p><b>Part 2: Locations and Insurance</b></p>
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<p><b>Interpersonal Skills:</b> Follow directions; Listen actively</p> <p><b>Self-Determination:</b> Make choices, decisions, and plans to meet own goals; Identify and express own strengths and weaknesses; determine priorities</p> <p><b>General:</b> Listens and pays attention; Asks for help and clarification when needed; Communicates adequately</p>	<p>Slides 3-4: Types of Depository Institutions Slide 5: Location Slide 6: Depository institutions keep your money safe</p> <p><b>Part 3: Depository Institution Services</b> Slide 7: Businesses offer services to the public Slide 8: Services offered by depository institutions Slide 9: Depository institutions offer the ability to earn interest Slide 10: Savings Tools Slide 11: Checking Account vs. Savings Account Slide 12: Additional Savings Tools Slide 13: Credit Slide 14: Other Services Slide 15: Using depository institution services</p> <p><b>Part 4: Depository Institution Features</b> Slide 16: Features of Depository Institutions Slide 17: Online Banking Slide 18: Mobile Banking Slide 19: Debit Cards Slide 20: ATM Slide 21: Contactless Payment Slide 22: Cast your vote!</p> <ul style="list-style-type: none"> <li>• <a href="#">Online Polls: Use Our Free Poll Maker   SurveyMonkey</a></li> <li>• <a href="#">Make a Poll in Seconds   Free &amp; Unlimited   Poll Maker (poll-maker.com)</a></li> <li>• <a href="#">Poll maker - easy to use - get results fast!   Doodle</a></li> <li>• <a href="#">Poll Maker - Create a Poll in Seconds   StrawPoll.com</a></li> </ul> <p><b>Part 5: Depository Institution Fees &amp; Choosing a Depository Institution</b> Slide 23: Fees Slide 24: How do you manage fees? Slide 25: Choosing a depository institution</p> <p><b>Part 6: Conclusion</b> Slide 24: Summary</p>
<p><b>Activity 2:</b> 60 minutes (possible time outside of class needed to conduct research)</p> <p><b>VocFit Crosswalk:</b> <b>Cognitive Abilities:</b> Comprehend/read instructions; Shift attention back and forth between tasks and sources of information</p>	<p><b>Depository Institution Research</b> – worksheet available in <a href="#">Appendix B</a>.</p> <p>Materials to prepare:</p> <ul style="list-style-type: none"> <li>• 1 <i>Depository Institution Research</i> worksheet per student</li> <li>• Internet access</li> </ul> <p>Directions:</p> <ol style="list-style-type: none"> <li>1. Individually or in small groups, students complete the <i>Depository Institution Research</i> worksheet.</li> <li>2. Students conduct research on a depository institution.       <ol style="list-style-type: none"> <li>a. Require that the depository institution researched be one in the local community.</li> <li>b. Research may be conducted in a variety of ways depending upon what works in the classroom:</li> </ol> </li> </ol>

<p><b>Computer Skills:</b> Navigate to a specific website; Click on a desired web link; Scroll through a web page to find specific information</p> <p><b>Communication Skills:</b> Communicate face-to-face with others; Speak clearly so that others can understand</p> <p><b>Interpersonal Skills:</b> Follow directions; Listen actively</p> <p><b>Self-Determination:</b> Make choices, decisions, and plans to meet own goals</p> <p><b>General:</b> Listens and pays attention; Asks for help and clarification when needed</p>	<ol style="list-style-type: none"> <li>i. Call the depository institution</li> <li>ii. Visit the depository institution website</li> <li>i. Visit the depository institution</li> <li>ii. Email the depository institution</li> </ol> <p>3. Students write a short essay describing whether or not they would become a customer of that depository institution.</p> <p><b>Option:</b> Have students create a presentation (i.e. PPT, poster, story board) to share their research with the class. As a class, have students compare depository institutions and vote on which depository institution they would choose out of all those presented.</p>
<p><b>Activity 3:</b> Approximate time: 90 minutes (can be broken into 3-30 minute sessions)</p> <p><b>VocFit Crosswalk:</b> <b>Cognitive Abilities:</b> Comprehend/read instructions; Add, subtract, multiply, divide</p> <p><b>Communication Skills:</b> Communicate face-to-face with others;</p>	<p><b>Understanding Checking Accounts and Debit Card Transactions PowerPoint –</b> PowerPoint can be found at <a href="https://wp.me/a9Fwrm-1hE">https://wp.me/a9Fwrm-1hE</a>. Instructor’s Guide and worksheets are available in <a href="#">Appendix C</a>. Instructors can print off the PPT for students to take notes during the discussion or for future reference.</p> <p><b>Understanding Checking Accounts and Debit Card Transactions PowerPoint</b></p> <p><b>PPT includes additional activities/worksheets:</b></p> <ul style="list-style-type: none"> <li>• Endorsing a Check Worksheet</li> <li>• Deposit Slips Worksheet</li> <li>• Practice Writing Checks Worksheet</li> </ul> <p><b>Pre-Discussion:</b> Ask students if they were in a grocery store at the checkout line and the cashier asked them if they wanted paper or plastic, what would they say?</p> <p>5. Usually the phrase ‘paper or plastic’ refers to the type of bag the customer prefers, but this phrase could refer to the type of payment the customer is</p>

<p>Speak clearly so that others can understand</p> <p><b>Interpersonal Skills:</b> Follow directions; Listen actively</p> <p><b>Self-Determination:</b> Make choices, decisions, and plans to meet own goals; Identify and express own strengths and weaknesses</p> <p><b>General:</b> Listens and pays attention; Asks for help and clarification when needed; Communicates adequately</p>	<p>using.</p> <ol style="list-style-type: none"> <li>6. Customers can pay for products such as their groceries with paper cash or plastic debit cards.</li> <li>7. Tell students that today they will be learning about both options, paper, and plastic, while learning about managing finances wisely by using a checking account.</li> </ol> <p><b>Part 1:</b> Slide 1: Title Slide Slide 2: What is a Checking Account? Slide 3: Why Do People Use Checking Accounts? Slide 4: Steps to Opening a Checking Account Slide 5: Completing a Signature Card Slide 6: Checking Components Slide 7: What is a Check? Slide 8: Endorsing A Check Slide 9: Blank Endorsement Slide 10: Restrictive Endorsement Slide 11: Special Endorsement Slide 12: <i>Endorsing a Check Worksheet</i></p> <p><b>Part 2:</b> Slide 13: Making a Deposit Slides 14-22: Completing a Deposit Slip – <i>Deposits Slips Worksheet</i> Slide 23: Worksheet Answers Slides 24-33: Writing a Check – <i>Practice Writing Checks Worksheet</i>. Slides 34-35: Worksheet Answers Slide 36: Bouncing a Check Slide 37: Check 21 and Overdraft</p> <p><b>Part 3:</b> Slide 38: ATM Slides 39-42: Debit Cards Slide 43: To Use a Debit Card Slide 44: Pros and Cons of Debit Cards</p> <p><b>Part 4:</b> Slide 45: Checking Account Register Slides 46-53: Check Register Slides 54-56: Monthly Bank Statement Slide 57: Reconciling a Checking Account Slides 58-62: Steps for Reconciling</p> <p><b>Part 5:</b> Slide 63-64: Checking Account Safety Slide 65: Making Mobile Payments Slide 66: Mobile Deposits</p> <p><b>Part 6:</b> Slide 67: Questions?</p>
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<p><b>Activity 4:</b> Varies – 15-45 minutes</p> <p><b>VocFit Crosswalk:</b> <b>Cognitive Abilities:</b> Comprehend/read instructions Shift attention back and forth between tasks and sources of information</p> <p><b>Computer Skills:</b> Navigate to a specific website Click on a desired web link Scroll through a web page to find specific information</p> <p><b>Communication Skills:</b> Communicate face-to-face with others; Speak clearly so that others can understand</p> <p><b>Interpersonal Skills:</b> Follow directions; Listen actively</p> <p><b>Self-Determination:</b> Make choices, decisions, and plans to meet own goals</p> <p><b>General:</b> Listens and pays attention; Asks for help and clarification when needed; Communicates adequately</p>	<p><b>On-Line Banking</b> – worksheets and article are available in <a href="#">Appendix D</a>.</p> <p>5 Mini-Activities within this lesson. Mini-Activities can be completed as stand-alone activities or grouped together. Activities can be completed over a number of days.</p> <ul style="list-style-type: none"> <li>• Pay Day 101: Direct Deposit – Video (15 minutes)</li> <li>• RESEARCH: Online Tools and Apps Worksheet (45 Minutes)</li> <li>• RESEARCH: Person-to-Person Payments Worksheet &amp; Article (30 minutes)</li> <li>• Apple Pay VP: Why We’re Different than Venmo – Video (15 minutes)</li> <li>• Apple Pay vs. Samsung Pay vs. Google Pay: Which is Best? - Video (15 minutes)</li> </ul> <p><b>Pay Day 101: Direct Deposit</b></p> <p>VIDEO (3:48)</p> <ul style="list-style-type: none"> <li>• <a href="#">Pay Day 101: Direct Deposit</a></li> <li>• Publisher: Young Illinois Saves</li> </ul> <p><b>Pay Day 101: Direct Deposit</b></p> <p>Another timesaving feature you should set up is Direct Deposit, where you can choose to have your paycheck deposited directly into your checking account. You can set up direct deposit once you have your first job that pays you formally via payroll check. Watch this video to learn what some of the benefits of direct deposit are. Then, answer the questions as a class.</p> <ol style="list-style-type: none"> <li>1. In your own words, explain what direct deposit is.</li> <li>2. Out of the four benefits of direct deposit (safety, convenience, quick access to money, increase savings), which is the MOST compelling to you? Why?</li> </ol> <p><b>RESEARCH: Online Tools and Apps Worksheet</b></p> <p>The rise of online tools and apps has provided us with the ability to manage our finances like never before. Whether you’re trying to budget smarter or put more away towards retirement, there’s an app for all kinds of financial goals you want to meet. In this activity, you will conduct research on some of these online tools to discover their features and determine which one(s) you like best!</p> <p><b>RESEARCH: Person-to-Person Payments Worksheet &amp; Article (30 minutes)</b></p> <p>According to NerdWallet, peer-to-peer payment systems — also known as P2P payments or money transfer apps — allow users to send one another money from their mobile devices through a linked bank account or card. They make splitting bills with friends and family painless.</p> <p>Generation Z is using is a peer-to-peer or person-to-person apps frequently. Popular options are Venmo, Cash App, or PayPal to send money to friends and family. Read the article, “<i>What Are Peer-to-Peer Payments?</i>”, and answer the questions.</p>
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	<p><b>Apple Pay VP: Why We're Different than Venmo</b> (15 minutes)</p> <p>VIDEO (3:15)</p> <ol style="list-style-type: none"> <li>1. <a href="#">Apple Pay VP: Why We're Different than Venmo</a></li> <li>2. Publisher: CNN Business</li> </ol> <p>The examples above are of standalone P2P apps. More recently, messenger-based apps have launched, with Apple, Google, and Facebook all allowing users to send cash through their normal messaging product. Watch this video that shows how Apple Pay Cash works as well as goes into the details of what else you can do with Apple's digital wallet. Then, answer the questions.</p> <ol style="list-style-type: none"> <li>1. What is the difference between Apple Pay and Apple Pay Cash?</li> <li>2. What prevents someone who randomly picks up your phone from sending money to themselves using a messenger-based payment?</li> <li>3. Where is the Apple Pay Cash recipient's money stored?</li> <li>4. What else can a digital wallet be used for?</li> <li>5. Do you think Apple will eventually meet their goal of becoming a replacement for a physical wallet? Why or why not?</li> </ol> <p><b>Apple Pay vs. Samsung Pay vs. Google Pay: Which is Best?</b> (15 minutes)</p> <p>VIDEO (0:00 - 3:40)</p> <ol style="list-style-type: none"> <li>1. <a href="#">Apple Pay vs. Samsung Pay vs. Google Pay: Which is Best?</a></li> <li>2. Publisher: CNET</li> </ol> <p>As the previous video mentioned, you can use Apple Pay in stores and with online merchants, too, not just to pay other people. Samsung and Google each offer similar services. Watch this video through 3:40 and answer these questions.</p> <ol style="list-style-type: none"> <li>1. What is the technology that allows these devices to work?</li> <li>2. Why do Samsung devices allow MORE access than the other two phone manufacturers?</li> <li>3. If you're at the grocery store, how is checking out with one of these mobile payment methods different than paying with a traditional credit card?</li> <li>4. What does it mean to "authenticate" your payment? How do these payment systems authenticate?</li> </ol>
<p><b>Activity 5:</b> 30-45 minutes</p> <p><b>VocFit Crosswalk:</b> <b>Cognitive Abilities:</b> Comprehend/read instructions; Shift attention back and forth between tasks and sources of information</p>	<p><b>PLAY: Payment Decisions</b> – PowerPoint can be found at <a href="https://wp.me/a9Fwrm-1hG">https://wp.me/a9Fwrm-1hG</a>. Worksheet is available in <a href="#">Appendix E</a>.</p> <p>In this activity students will determine which payment type to use in different scenarios.</p> <p>The PowerPoint describes different scenarios and students must decide how they are going to pay for the activity/products. The payment options are:</p> <ul style="list-style-type: none"> <li>• <b><u>Cash</u></b></li> <li>• <b><u>Debit Card/Prepaid Card</u></b></li> <li>• <b><u>Credit Card</u></b></li> </ul>

<p><b>Communication Skills:</b> Communicate face-to-face with others; Speak clearly so that others can understand</p> <p><b>Interpersonal Skills:</b> Follow directions; Listen actively</p> <p><b>Self-Determination:</b> Make choices, decisions, and plans to meet own goals</p> <p><b>General:</b> Listens and pays attention; Asks for help and clarification when needed</p>	<ul style="list-style-type: none"> <li>• <b>P2P</b></li> </ul> <p>Keep in mind you may be able to use more than one payment type, but your goal is to determine <b><u>the best payment option for the scenario!</u></b></p>
<b>Extension Activities: Critical Thinking Questions and Evaluation Tools</b>	
<p><b>Extension Activities: Critical Thinking Questions and Evaluation Tools</b></p>	<ol style="list-style-type: none"> <li>1. Knowledge / Remembering: <ul style="list-style-type: none"> <li>• List some of the services provided by financial institutions.</li> <li>• What are two benefits depository institutions can provide?</li> <li>• What are two ways depository institutions keep your money safe?</li> <li>• What is the difference between a checking account and a savings account?</li> <li>• What are three activities that may be completed with online banking?</li> <li>• What are two activities that may be completed with an ATM?</li> </ul> </li> <li>2. Comprehension / Understanding: <ul style="list-style-type: none"> <li>• What would be the three most important factors that you would consider when deciding which depository institution fits your needs? Explain.</li> <li>• In your own words, describe the pros and cons of a debit card.</li> <li>• Describe the difference between online banking and mobile banking.</li> </ul> </li> <li>3. Applying: <ul style="list-style-type: none"> <li>• What two factors are most relevant to you when choosing your depository institution?</li> <li>• Create a list of rules or standards that can help protect your confidentiality when using e-banking services. Provide an explanation of how each rule or standard will help protect your identity.</li> <li>• What negative consequences occur after using a check or debit card with insufficient funds?</li> </ul> </li> <li>4. Analyzing: <ul style="list-style-type: none"> <li>• Why do you suppose the signature card is important when you open a checking account?</li> <li>• Compare and contrast debit cards from ATM cards.</li> <li>• Compare and contrast the different types of e-cards.</li> </ul> </li> </ol>

	<p>5. Evaluating:</p> <ul style="list-style-type: none"> <li>• What is one advantage to online and/or mobile banking?</li> <li>• What are the three most important factors that will influence your decision to open an account with a banking institution?</li> <li>• In a brief paragraph discuss whether or not e-banking is right for you. Explain your feelings about using the computer, internet, or phone to monitor your finances.</li> </ul> <p>6. Creating:</p> <ul style="list-style-type: none"> <li>• Who/What is “The Fed”! Who is currently the head of the Federal Reserve and what career background do they have to do that job? What was their career pathway?</li> <li>• Develop a poster explaining what items are needed to open a checking account.</li> <li>• To incorporate technology, have students take a driving tour using Google Earth through their community to see depository institutions.</li> <li>• Sketch a cartoon or comic strip to explain the purpose of the FDIC (Federal Deposit Insurance Corporation).</li> <li>• Create a Depository Institution Advertisement: You work at a depository institution and have volunteered to create an advertisement for the depository institution. The advertisement should convince current and potential customers that your depository institution is the best to use. You have two options for the advertisement: a radio spot or a billboard. <ul style="list-style-type: none"> <li>○ Radio Spot: A radio advertisement is often known as a “radio spot.” Write a script for the radio advertisement that is approximately 30 seconds long. Record/video your advertisement (include music, sounds, etc.).</li> <li>○ Billboard: A billboard is a large outdoor sign that is used to advertise businesses, goods, services, and ideas to consumers. Design a billboard using poster board, markers, paints, etc. You can also use online creative tools. Remember billboards must be eye-catching and appealing so that those passing by will take time to read the advertisement (the words must be large enough to read as well).</li> </ul> </li> </ul>
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Lesson Plan modified from:

Wiggins, G. P., & McTighe, J. (2006). *Understanding by design* (Expand 2nd ed.). Upper Saddle River, N.J: Pearson Education, Inc.

## **Instructor's Guide – Depository Institutions PowerPoint:**

Approximate time: 60 minutes

***Split interns into groups of 2-5 to conduct group discussion and brainstorming throughout the lesson.***

### **Part 1: What is a Depository Institution?**

Slide 1: Title Slide

Slide 2: What is a Depository Institution?

- a. The term depository institution may be unfamiliar, but they have probably heard of a bank. A bank is a type of depository institution.
- b. Ask interns to name one depository institution in their community.

### **Part 2: Locations and Insurance**

Slides 3-4: Types of Depository Institutions

- a. Stress that there are multiple types of depository institutions. Commercial banks and credit unions are the two most common.
- b. Although each type of depository institution is a little different, they are often referred to as “banks”.
- c. Each type of depository institution is unique, so they should choose the type that works best to help them manage their money.

Slide 5: Location

- a. In addition to determining which type of depository institution is the best match, a person may also want to consider the location of a depository institution.
- b. Refer to the depository institution in your community identified on slide 2. Ask interns if that depository institution has more than one branch.

Slide 6: Depository institutions keep your money safe

- a. One of the most important services a depository institution offers is a safe and secure place to store money.
- b. Part of this security is offered by the bank itself in terms of having security features such as safes and storing data on a secured network. However, the other part of this security is offered by depository institution insurance.
- c. Discuss FDIC and NCUA insurance noting that the only difference is that FDIC covers all types of depository institutions except for credit unions.
- d. Since credit unions are a not-for-profit business, they are covered by their own type of insurance.
- e. Ask interns to determine how insurance can play a role in choosing a depository institution.
  - i. Tell interns that the majority of depository institutions are insured but there are some that are not insured. Therefore, before depositing your money into a depository institution account, make sure to ask if that depository institution is insured.

### **Part 3: Depository Institution Services**

Slide 7: Businesses offer services to the public

- a. Assign each group one of the businesses listed on slide 7.
- b. In the first section, ask interns to brainstorm what type of services their business offers to the public.
  - i. For example, a gas station provides fuel, snacks, and limited groceries.
- c. Allow a few minutes for interns to brainstorm services and then ask a few groups to share what services their business type provides.

Slide 8: Services offered by depository institutions



- a. Depository institutions are business just like gas stations, grocery stores, restaurants and clothing stores that provide services to the public.
- b. Have interns brainstorm what types of services the depository institution in their community offers to the public.
- c. Explain that depository institution services can be divided into six categories.

Slide 9: Depository institutions offer the ability to earn interest

- a. Discuss the definitions of interest and interest rates.
- b. Stress that a person may earn or be charged interest. When depositing money at a depository institution you may earn interest, which is another benefit of using a depository institution.

Slide 10: Savings Tools

- a. Savings tools are one type of service a depository institution offers. Savings tools help people manage their money by decreasing the need to carry large amount of cash.
- b. Although there are many different types of savings tools, checking accounts and savings accounts are the most common types.

Slide 11: Checking Account vs. Savings Account

- a. Discuss the function of checking and savings accounts and how they differ from each other.
- b. Ask interns if they should look for a high or low interest rate on a savings account. Discuss that they should look for a high interest rate because the higher the interest rate the more interest they will earn.

Slide 12: Additional Savings Tools

- a. Money Market Accounts and Certificates of Deposit are additional ways to save money.
- b. Discuss that Money Market Accounts are a savings tool requiring a larger deposit and earning more interest than a traditional savings account.
- c. Explain a Certificate of Deposit or CD is a savings tool that earns higher interest but requires a specified time obligation (6-month CD, 12-month CD, etc.).

Slide 13: Credit

- a. If money is borrowed from a depository institution the borrower must pay back the money borrowed plus interest.

Slide 14: Other Services

- a. Discuss financial advice, safe-deposit boxes, and special needs payment instruments as other services that may be offered by depository institutions.

Slide 15: Using depository institution services

- a. If you want to use a depository institution service you should determine what steps are needed to use that service by calling, visiting, emailing, or researching online.
- b. A person may be required to have an account at a depository institution to use other services. For example, most depository institutions won't cash a check unless you have an account with them.
- c. If you are under the age of 18, in most cases you will need a parent/guardian signature to open an account at a depository institution. However, this does vary between depository institutions so ask about individual policies for those under 18.

#### **Part 4: Depository Institution Features**

Slide 16: Features of Depository Institutions

- a. The services offered by depository institutions may offer certain features.
- b. Assign each small group to one feature (online banking, mobile banking, debit cards, ATMs, or contactless payment). Each group must identify what their feature is, what you can do with it and one piece of additional information.
  - i. If interns are familiar with depository institutions, have them complete this activity using their prior background knowledge. If they are unfamiliar with depository institutions, allow each group to explore on the internet for 5-10 minutes. c.

- c. Have groups share with the rest of the class and supplement the information shared with information on slides 17-21 if necessary.

Slide 17: Online Banking

- a. Discuss online banking stressing that it may be used with many different services, such as savings tools and credit.

Slide 18: Mobile Banking

- a. Mobile banking is the same as online banking, but it is an app that allows access from mobile devices such as cell phones and tablets.

Slide 19: Debit Cards

- a. Pay for items using a card that immediately extracts money electronically from the cardholder's depository institution account.
- b. Debit cards are common with checking and savings accounts.

Slide 20: ATM

- a. Stress that some number of ATMs available varies between depository institutions.

Slide 21: Contactless Payment

- a. If depository institutions offer contactless payment, it will be used with debit and credit cards as well as cell phones.

Slide 22: Cast your vote!

- a. Conduct a class survey to see which feature of depository institutions is the most popular.
- b. The vote could be conducted in a variety of ways:
  - i. Have groups record their responses on butcher paper.
  - ii. List each feature and have interns raise their hand to determine their vote.
  - iii. Have a station for each feature around the room and instruct interns to move to the part of the room coordinating with their favorite feature.
  - iv. If you have access to an interactive whiteboard, use the polling feature provided (if available).
  - v. Use an online poll creator or brainstorming/discussion tool to conduct the vote.
    - [Online Polls: Use Our Free Poll Maker | SurveyMonkey](#)
    - [Make a Poll in Seconds | Free & Unlimited | Poll Maker \(poll-maker.com\)](#)
    - [Poll maker - easy to use - get results fast! | Doodle](#)
    - [Poll Maker - Create a Poll in Seconds | StrawPoll.com](#)
- c. Ask for volunteers from each group to explain why the feature chosen is their favorite.

## **Part 5: Depository Institution Fees & Choosing a Depository Institution**

Slide 23: Fees

- a. Depository institutions are a business and just as with any other business they may charge fees for certain services.
- b. There are many different types of fees that vary between depository institutions and within different services offered at the same institution.
- c. Discuss the example fees given stressing that these are only three examples; there are many other types of fees.

Slide 24: How do you manage fees?

- a. Discuss how with research and responsible management of accounts, most fees can be avoided.

Slide 25: Choosing a depository institution

- a. Discuss the factors to consider when choosing an institution that matches personal goals.

## **Part 6: Conclusion**

Slide 24: Summary

- a. Review the major points of the lesson.

## Depository Institution Research



**Directions:** Complete each section below by following the directions provided.

**Before Research:** What would be the three most important things you would look for in a depository institution?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

**Research:** Find a depository institution that offers at least one type of checking account and one type of savings account. Decide whether or not you should become a customer of this depository institution by conducting research and answering the questions in the table below.

What is the name of the depository institution you are researching?
What type of depository institution is it? <input type="checkbox"/> Commercial Bank <input type="checkbox"/> Credit Union <input type="checkbox"/> Other – Please indicate the type: _____
<b>Location:</b>
Does this depository institution have a physical location or is it available only online? If there are physical locations, how many locations does the depository institution have? <input type="checkbox"/> Online only <input type="checkbox"/> Physical location(s) available <ul style="list-style-type: none"> <li><input type="radio"/> Only one location available</li> <li><input type="radio"/> Multiple locations available locally</li> <li><input type="radio"/> Multiple locations are available across the state</li> <li><input type="radio"/> Multiple locations are available across the nation</li> <li><input type="radio"/> Other – Please explain: _____</li> </ul>
<b>Insurance:</b>
Is this depository institution insured? <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Checking Account:</b>
Does the depository institution offer more than one type of checking account? If so, choose one checking account and answer the questions below. <input type="checkbox"/> Only one type of checking account is available <input type="checkbox"/> Multiple types of checking accounts are available.

○ Which checking account did you choose? \_\_\_\_\_

Are there any fees associated with this checking account? If so, can you avoid the fee(s) by managing your account responsibly or is there a non-avoidable fee(s)? Explain.

No fees

Fees: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Does the checking account offer online bill pay?

Yes

No

What is one other thing you would like to know about checking accounts before making your decision?

### **Savings Accounts:**

Does the depository institution offer more than one type of savings account? If so, choose one savings account and answer the questions below.

Only one type of savings account is available

Multiple types of savings accounts are available. Which savings account did you choose?

\_\_\_\_\_

What is the current interest rate on the savings account? If the rate is not listed online, what email or phone number could you use to learn?

Are there any fees associated with this savings account? If so, can you avoid the fee(s) by managing your account responsibly or is there a non-avoidable fee(s)? Explain.

No fees

Fees:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Is there any other information that is important to consider about this savings account?

<b>Features Offered:</b>
Does the depository institution offer debit cards as part of their accounts? <input type="checkbox"/> Yes <input type="checkbox"/> No
How many (if any) ATMs does the depository institution have? <input type="checkbox"/> ATMs are not available <input type="checkbox"/> ATMs are available. ○ Describe how you know ATM's are available in your desired location. _____ _____ _____ _____
Does the depository institution offer online and/or mobile banking? <input type="checkbox"/> Online banking is not available <input type="checkbox"/> Online banking is available <input type="checkbox"/> Online and mobile banking is available
<b>Other Services:</b>
Describe one other service this depository institution offers.          
<b>Other Information:</b>
What is one other piece of information that is important to know if deciding whether or not to become a customer of this depository institution.          

**Research Reflection:** After examining your research, is this a depository institution that you would become a customer of? Make sure to consider the three items you identified as important factors to consider when choosing a depository institution. Answer this question in a well-written paragraph. Provide at least three reasons to support your decision.

## **Instructor's Guide – Understanding Checking Accounts and Debit Card Transactions PowerPoint**

Approximate time: 90 minutes

Pre-Discussion: Ask interns if they were in a grocery store at the checkout line and the cashier asked them if they wanted paper or plastic, what would they say?

1. Usually the phrase 'paper or plastic' refers to the type of bag the customer prefers, but this phrase could refer to the type of payment the customer is using.
2. Customers can pay for products such as their groceries with paper cash or plastic debit cards.
3. Tell interns that today they will be learning about both options, paper and plastic, while learning about managing finances wisely by using a checking account.

### **Part 1:**

Slide 1: Title Slide

Slide 2: What is a Checking Account?

Slide 3: Why Do People Use Checking Accounts?

1. Ask interns if they were going on a four-day vacation what they would have to pay for.
  - a. Food, lodging, transportation and entertainment
2. Have interns estimate the total cost of a four-day vacation including all of the expenses and ask to share their estimated total vacation cost with the rest of the class.
3. Ask interns if it would be easier to carry around a large amount of cash to pay for all vacation expenses or have a checking account that money can be taken from when needed?
4. Convenience is one of the reasons people use checking accounts.

Slide 4: Steps to Opening a Checking Account

1. Read Contract
2. Sign Signature Card
3. Make Initial Deposit (varies depending on depository institution)

Slide 5: Completing a Signature Card

1. Discuss the forms of identification needed to open an account (Social Security Card, picture ID card/Driver's License)
2. Importance of signature (if joint account – requires signature of both account holders)

Slide 6: Checking Components

1. A check register provides the account holder a place to write down all transactions that occur with their checking account including deposits, withdrawals, ATM transactions, automatic payments, fees, and miscellaneous payments using digital methods like PayPal, Apple Pay, and Square Cash.
2. Checkbooks are provided to each customer that opens a checking account. The checks can be stored in a portable checkbook which also includes pre-printed deposit slips and a portable check register to record transactions.

Slide 7: What is a Check?

1. A check is a legal document that is considered a demand draft drawn on a bank, instructing the bank to make a payment to the payee written as "pay to the order of".

Slide 8: Endorsing A Check

1. An endorsement of a check requires a signature to be written on the back of the check.

Slide 9: Blank Endorsement

Slide 10: Restrictive Endorsement

Slide 11: Special Endorsement

Slide 12: Endorsing a Check Worksheet

1. After the description of a Special Endorsement has been read, refer interns back to the *Endorsing a Check Worksheet*
  - a. Read the directions aloud to interns.
  - b. Allow time for the interns to practice writing all three endorsements at the bottom of the page.
2. Worksheet Answers
  - a. The answers to the *Endorsing a Check Worksheet* are shown.

**Part 2:**

Slide 13: Making a Deposit

1. You will find pre-printed deposit slips at the back of a package of checks.

Slides 14-22: Completing a Deposit Slip

1. After slides 14-22 have been presented, instruct interns to the *Deposits Slips Worksheet*
2. Read the directions aloud to all interns.
3. Allow time for interns to complete the deposit slip for Sally Johnson.
4. Point out the pre-printed bank routing number and checking account number that will appear on your deposit slips and checks.

Slide 23: Worksheet Answers

1. A completed deposit slip for the *Deposits Slips Worksheet* is shown.
2. Read the question in the lower left corner of the page aloud to all interns.
3. Why should an individual record all deposits in their check register?
4. Ask for interns' responses and allow time for them to record their answers in the question box.

Slides 24-33: Writing a Check

1. After slides 24-33, instruct interns to the *Practice Writing Checks Worksheet*.
2. Read the directions for each check example.
3. Allow time for interns to complete both checks and then ask the questions in the question box.
  - a. Why is good penmanship important when writing checks?
    - i. To ensure the correct monetary amount is charged to the account holder.
  - b. What color pen should be used when writing checks? Why?
    - i. Blue or black
4. Discuss interns' responses and allow time for interns to record the correct answers in the question box.

Slides 34-35: Worksheet Answers

1. Completed checks #302 and #303 are shown on the slide.

Slide 36: Bouncing a Check

1. When a check is written for an amount payable over the current balance held in the account, this action overdraws the account and is referred to as "bouncing a check"
2. Ask interns how they can prevent bouncing a check.
  - a. If all transactions are recorded and the account is reconciled each month, individuals are less likely to bounce a check or overdraw their account.

Slide 37: Check 21 and Overdraft

3. Go over the information that a consumer has a choice and may either opt in to be protected if they attempt a transaction with insufficient funds or they can opt out and the transaction will be denied.

**Part 3:**

Slide 38: ATM

1. ATM stands for Automated Teller Machine. It is most often used for withdrawing cash from your checking or saving account.
2. Customers can use ATMs to make deposits or check their balance in a checking or saving account.

3. Fees can occur when using an ATM if you do not use an ATM that is sponsored by your depository institution. When you use another depository institution's ATM, this is referred to as a "foreign transaction", which typically generates a fee.
4. Ask interns how acquiring additional fees when using an ATM can be prevented.
  - a. Use ATMs that are provided by the same depository institution their ATM card is sponsored by.

#### Slides 39-42: Debit Cards

1. A debit card is a card provided to customers that connects to your checking account so that withdrawals affect your account balance and are not considered a credit transaction.
2. Today's debit cards are chip-enabled. This means they include a micro-chip in the card that help make the transaction more secure when inserted into a chip-enabled terminal.
3. Each section of a debit card is described.
4. Sample "Front" & "Back" view of a debit card
5. Ask the question, "Why is it important to sign the back of a debit card?".
  - a. If the card is not signed and a cashier allows purchases to be made, there is no comparison of signatures to ensure the customer is authorized to use the debit card.
  - b. Discuss interns' responses.

#### Slide 43: To Use a Debit Card

1. To use a debit card at a store, you may need to enter your PIN (personal identification number).
2. You will either slide your card or if it has a "chip" embedded in the card, you will insert the card into a card reader at a checkout stand.

#### Slide 44: Pros and Cons of Debit Cards

1. After reviewing the list of Pros and Cons, ask interns if they can think of additional pros or cons of using a debit card.

### Part 4:

#### Slide 45: Checking Account Register

1. All transactions including deposits, checks, debit card purchases, additional fees, and ATM use should be recorded in a check register immediately after completion.
2. Record monetary amounts for purchases in the payment/debit column and deposits in the deposits/credit column.
3. A running balance of all transactions is kept in the far-right balance column.

#### Slides 46-53: Check Register

1. Each section/slide of a check register is described.
2. Ask the following question, "Why is it important to keep a running balance total in the far right column?".
  - a. To ensure there are sufficient funds in the checking account before writing a check, using a debit card or ATM.

#### Slides 54-56: Monthly Bank Statement

1. View and discuss the sample Bank Statement for the month of September.

#### Slide 57: Reconciling a Checking Account

#### Slides 58-62: Steps for Reconciling

1. What can I see on a monthly bank statement? Discuss.
2. Each step to reconcile the checking account is described on the PowerPoint presentation.
3. Complete each step together as a class.

### Part 5:

#### Slide 63-64: Checking Account Safety

#### Slide 65: Making Mobile Payments

1. Mobile payments are popular ways to carry out a transaction.



2. Examples of current payment systems include:

- a. Apple Pay
- b. Google Pay
- c. PayPal
- d. Square Cash
- e. Venmo

Slide 66: Mobile Deposits

**Part 6:**

Slide 67: Questions?

## Endorsing a Check

To deposit a check, it must be endorsed. This means the person who receives the check must sign the back of the check to approve it to be deposited or cashed.

Types of Endorsements	Examples
<p><b>Blank Endorsement</b> – anyone can cash or deposit the check after the check has been signed by the receiver of the check.</p>	<div style="border: 1px solid black; padding: 10px;"> <p>Endorse Here</p> <p>X <u>Sally Johnson</u></p> </div>
<p><b>Restrictive Endorsement</b> – more secure than a blank endorsement because the receiver writes “for deposit only” and the account number where the money will be deposited above the signature. This allows the check to only be deposited.</p>	<div style="border: 1px solid black; padding: 10px;"> <p>Endorse Here</p> <p style="text-align: center;"><i>For Deposit Only - Acct. #1234567890</i></p> <p>X <u>Sally Johnson</u></p> </div>
<p><b>Special Endorsement</b> – the check can be transferred to a second party if the receiver signs the back and writes “pay to the order of (fill in the person’s name)”.</p>	<div style="border: 1px solid black; padding: 10px;"> <p>Endorse Here</p> <p style="text-align: center;"><i>Pay to the order of Mike Johnson</i></p> <p>X <u>Sally Johnson</u></p> </div>

Directions: Endorse the three checks below with your signature. The restrictive endorsement is for account number 987654321 and the special endorsement will be paid to Steven Johnson.


Blank Endorsement	Restrictive Endorsement	Special Endorsement
<div style="border: 1px solid black; padding: 10px;"> <p>Endorse Here</p> <p>X _____</p> <p>DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE RESERVED FOR FINANCIAL INSTITUTION USE</p> </div>	<div style="border: 1px solid black; padding: 10px;"> <p>Endorse Here</p> <p>X _____</p> <p>DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE RESERVED FOR FINANCIAL INSTITUTION USE</p> </div>	<div style="border: 1px solid black; padding: 10px;"> <p>Endorse Here</p> <p>X _____</p> <p>DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE RESERVED FOR FINANCIAL INSTITUTION USE</p> </div>

# Deposit Slips

Directions: Complete the deposit slip below with the following checks on September 2, 2XXX. Withdraw \$15.00 cash from the deposit.

- \$50.00 from Lonni James—check #598
- \$86.00 from Sarah Lanning—check #4459
- \$15.00 from Roberta Smith—check #692

## Deposit Slip Front



**Sally Johnson**  
220 South Street  
Anytown, MN 77777

*Deposit Slip*

Date \_\_\_\_\_

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

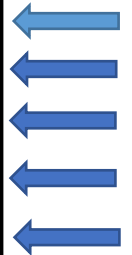
---

SIGN HERE FOR CASH RECEIVED

*State Bank*  
864 Madison Avenue  
Anytown, MN 77777


**0123456789 : 1234567890**

CASH	Dollars	Cents
CHECKS LIST SINGLY		
TOTAL FROM OTHER SIDE		
SUBTOTAL		
*Less Cash Received		
NET DEPOSIT	\$	



## Deposit Slip Back

Why should an individual record all deposits in their check register?



CHECKS LIST SINGLY	Dollars	Cents
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
TOTAL ENTER ON FRONT	\$	



# Practice Writing Checks

**Directions:** Write check # 302 below to "Aspen Properties" for rent in the amount of \$375.00 on September 3, 2XXX.

<i>Sally Johnson</i> <i>220 South Street</i> <i>Anytown, MN 77777</i>	93-456-9540 45086244786	302
		<i>Date</i> _____
<i>Pay to the</i> <i>Order Of</i> _____		\$ <input type="text"/>
		_____ <i>Dollars</i>
<i>State Bank</i> <i>864 Madison Avenue</i> <i>Anytown, MN 77777</i>		
<i>Memo</i> _____		
<b>0123456789 : 1234567890 : 302</b>		

**Directions:** Write check # 303 to "In and Out Burger" for food in the amount of \$27.32 on September 6, 2XXX.

<i>Sally Johnson</i> <i>220 South Street</i> <i>Anytown, MN 77777</i>	93-456-9540 45086244786	303
		<i>Date</i> _____
<i>Pay to the</i> <i>Order Of</i> _____		\$ <input type="text"/>
		_____ <i>Dollars</i>
<i>State Bank</i> <i>864 Madison Avenue</i> <i>Anytown, MN 77777</i>		
<i>Memo</i> _____		
<b>0123456789 : 1234567890 : 303</b>		

Why is good penmanship important when writing checks?

What color pen should be used when writing checks? Why?



## What Are Peer-to-Peer Payments?

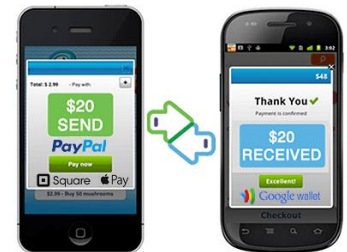


Peer to peer payments, or P2P payments, are transactions that can be used for anything from splitting a \$30 dinner bill between friends to paying your rent. These payments allow the transfer of funds between two parties using their individual banking accounts or credit cards through an online or mobile app. They are becoming popular among people of all ages with no signs of slowing. It is expected that mobile P2P transactions could reach \$86 billion in the United States in 2018.

While PayPal—an early innovator in the space—is still the most widely used peer to peer payment service, more unique platforms continue to emerge. Here are the facts you should know about P2P payments before deciding whether they’re right for you.

### How Peer-to-Peer Payments Work

Peer-to-peer payment accounts are typically relatively simple to set up. For whichever platform you choose, you’ll sign up for an account then link your bank account or credit or debit card to it. Some apps might require further verification information and passwords to increase security. After your account is set up you can find other users by their username, their email, or your phone contacts.



Sending and receiving money is usually just a couple of clicks away after that. You choose who you are sending money to, the amount of the transaction, add a reason for payment if you desire, then submit the payment. Depending on which P2P payment service you use, the time it takes for money to transfer can range anywhere from a few seconds to three business days. Many applications keep the money stored in the app until you manually release the money into your personal banking account.

### P2P Payment Benefits

P2P payments are all about ease-of-use, convenience, and speed. Though some might not like that they cannot use the “1



forgot my wallet” excuse anymore, the immediacy with which you can pay back friends and family is a huge benefit.

For the most part, peer to peer payments work just like taking money out of ATM minus the hassle of finding one to reimburse the recipient. Some P2P payment services charge a **flat-fee or low percentage fee**. Some P2P do allow for fee-free payment, however. Research the providers to see what if any fees are associated with making transactions.

Being used by over **62% of American millennials**, P2P payments are becoming so commonplace, you may hear people say “I’ll Venmo you,” or “I’ll PayPal you,” instead of simply saying “I’ll pay you back.”

### **The Potential Security Risks of P2P Payments**

While for the most part, P2P services are secure, there are always risks involved when sending money online. Whether you accidentally send money to the wrong user or you risk becoming the victim of a data breach, issues can arise. The bigger issue that comes with a fraudulent or mistaken transaction is that **getting refunded can be more difficult**, especially if you are using the funds from the app and not from your bank. Many P2P payment providers use precautions to lower these security risks, from passwords and PINS to transaction notifications that confirm whether users did indeed send money.



To lower the risk of being victimized by fraudsters, only conduct transactions with people you know. Read up on the type of fraud monitoring your P2P payment system uses and research the quality of the company’s customer support network.

The risks that come with using a peer-to-peer payment app are things to be mindful of but shouldn’t necessarily stop you from using this fast-growing and easy way to pay.



**DISCOVER**

## RESEARCH: Online Tools and Apps

The rise of online tools and apps has provided us with the ability to manage our finances like never before. Whether you're trying to budget smarter or put more away towards retirement, there's an app for all kinds of financial goals you want to meet. In this activity, you will conduct research on some of these online tools to discover their features and determine which one(s) you like best!

### Part I: Determine Your Unit Category

1. Follow your instructor's directions on which category of apps you will be researching from the table below. Circle or highlight the category.

Checking	Saving
<ul style="list-style-type: none"> <li>• <a href="#">The 6 Best Payment Apps of 2020</a></li> <li>• <a href="#">Make Paying Easier with the 10 Best Payment Apps of 2020</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">9 Best Money Saving Apps</a></li> <li>• <a href="#">Struggle to Save Regularly? 4 Tools That Turn Loose Change into Savings</a></li> </ul>

### Part II: Research

2. Use the resources listed above for your category to select 3 apps you want to research in more detail. Then, conduct your own research to access additional resources and fill out the table for each app. While doing your research, think about the following questions:
  - Is there an age requirement to use this tool?
  - Is there a minimum amount of money or accounts you must have to use this tool?
  - Does the tool work with specific banks/accounts only or can you use it regardless of your bank?
  - Is the tool online only, mobile only, or does it work on both computers and mobile devices?
  - Who owns the tool? How long has the tool existed? What is the tool's reputation?
  - Who is the target customer for using this tool? How many customers, clients, or users does this tool have?
  - What security or anti-fraud measures does this company take to protect their users?

**App #1 Name:**

**Primary Purpose & How the App Works:**

**Requirements you must meet  
to use this app:**

**How does the company  
make money?**

**Pros:**

**Cons:**

**App #2 Name:**

**Primary Purpose & How the App Works:**

**Requirements you must meet  
to use this app:**

**How does the company  
make money?**

**Pros:**

**Cons:**



<b>App #3 Name:</b>			
<b>Primary Purpose &amp; How the App Works:</b>			
<b>Requirements you must meet to use this app:</b>	<b>How does the company make money?</b>	<b>Pros:</b>	<b>Cons:</b>

**Part III: What Do You Think?**

3. Which of the apps you researched would you use? Why this one/these ones?

4. Compare your answer to #1 with a partner. Which app(s) did they choose and why?

5. What top 3 criteria would you recommend someone use to evaluate an app they are thinking of using? Explain your reasoning.

6. Why do you think online financial tools and apps have become so popular?

## RESEARCH: Person-to-Person Payments

According to NerdWallet, peer-to-peer payment systems — also known as P2P payments or money transfer apps — allow users to send one another money from their mobile devices through a linked bank account or card. They make splitting bills with friends and family painless.

Complete this activity to learn more about P2P payments.

### Part I: How does P2P work?

Read the *What Are Peer To Peer Payments?* article and answer the questions that follow.

1. How do you set up a P2P payment account?

2. How do you find a user to send them funds using P2P?

3. The day they go on sale, Beth forgets her money to buy season tickets to the high school basketball games. Randall has extra cash in his wallet and pays for her ticket. How is P2P useful for Beth in this scenario?

### Part II: What companies provide P2P payment apps?

Use this [Magnify Money website](#) to learn a bit more about which companies offer a P2P service and key details you should understand about their services.

4. For each P2P app reviewed in this article, place a checkmark on the chart with your familiarity for their service.

	I've used it myself	I know someone who uses it	I've heard of this before	I've never heard of this
PayPal				
Venmo				
Google Pay				
Apple Pay Cash				
Zelle				
Square Cash App				
Popmoney				

**Part III: Research**

Use the resources in the article above to select 3 apps you want to research in more detail. Then, conduct your own research to access additional resources and fill out the table for each app. While doing your research, think about the following questions:

- Does the tool work with specific banks/accounts only? Or can you use it regardless of your bank?
- Who am I allowed to send money to?
- Is there a fee for my transactions?
- What security or anti-fraud measures does this company take to protect their users?

<b>App #1 Name:</b>
<b>Primary Purpose &amp; How the App Works:</b>

Who can you pay?	Fees to send money	Fees to cash out	Pros	Cons

<b>App #2 Name:</b>				
<b>Primary Purpose &amp; How the App Works:</b>				
Who can you pay?	Fees to send money	Fees to cash out	Pros	Cons

<b>App #3 Name:</b>				
<b>Primary Purpose &amp; How the App Works:</b>				

Who can you pay?	Fees to send money	Fees to cash out	Pros	Cons

**Part IV: What Do You Think?**

5. Which of the apps you researched would you use? Why this one?

6. Compare your answer to #5 with a partner. Which app did they choose and why?

7. What top 3 criteria would you recommend someone use to evaluate an app they are thinking of using? Explain your reasoning.

8. Why do you think P2P apps have become so popular?



## PLAY: Payment Decisions

Name(s): \_\_\_\_\_

Follow your teacher’s instructions to fill out the table below.

	Will you use cash/check, debit/prepaid card, credit card, or P2P?	Why did you choose that payment option?	What are other possible payment decisions you can make?
SCENARIO #1			
SCENARIO #2			
SCENARIO #3			
SCENARIO #4			
SCENARIO #5			

1. Were there any payment decisions you and your partner didn’t agree on? If yes, explain why.

2. In your opinion, which payment option is the most convenient? Why?

3. In your opinion, which payment option is the least convenient? Why?



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**Lesson Plan Contents Page**

**Unit 3: Functional Math**

**Objective 3.4: The student will understand how personal attitudes, values, and habits affect money decisions.**

**STEP ONE: Pre-Planning/Pre-Activities:**

**STEP TWO: The Lesson Plan**

**STEP THREE: Appendices & Additional Resources**

<b>Unit 3: Functional Math 3.4 The student will understand how personal attitudes, values, and habits affect money decisions.</b>	<b>Total Activities: 5</b>
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**STEP ONE: Pre-Planning/Pre-Activities: Individualize these sections to make this section more meaningful for the intern.**

**Lesson Plan Summary:** Introduces students to concepts and practices of understanding how personal financial decisions are influenced by an individual’s interpretation of needs and wants. Students will identify the differences between a need and a want based on personal values. Students will also explore their personal values, budgeting, and comparison shopping. This unit is designed to help students get smart about the money they earn and the money they spend.

**Glossary & Key Words**

Introduction – YouTube Videos

Activity 1 – Needs vs. Wants

- Needs, Wants, Values (PPT and Instructors Guide)
- Needs vs. Wants (Worksheet)
- Needs vs, Wants (On-line Interactive Game)

Activity 2 – Budgeting

- Budgeting (PPT and Instructor’s Guide)
- Organizing Budget Expenses

Activity 3 – Comparison Shopping

- T-Chart My Shopping Experiences
- Comparison Shopping PowerPoint & Activities (PPT, Notetaking Guide, Instructor’s Guide, The Right Price Activity)
- Comparison Shopping - Put it to the Test
- Comparison Shopping – Shopping Wisely

Activity 4 – Money Decision Games



- Game Show – The Price is Right
- The Pay Day Game

Activity 5 – Shake Out My Future

**What you will need: Materials & Resources**

<b>Handouts:</b>	<p>All PowerPoints are linked in each corresponding activity. All handouts and worksheets are available in the appendices.</p> <p><b>PowerPoints &amp; Worksheets:</b></p> <ul style="list-style-type: none"> <li>• Activity 1 – Needs vs. Wants <ul style="list-style-type: none"> <li>○ Needs vs. Wants PPT <ul style="list-style-type: none"> <li>▪ Instructor’s Guide</li> </ul> </li> <li>○ Needs vs. Wants Worksheet</li> </ul> </li> <li>• Activity 2 – Budgeting <ul style="list-style-type: none"> <li>○ Budgeting PPT <ul style="list-style-type: none"> <li>▪ Instructor’s Guide</li> </ul> </li> <li>○ Organizing Budget Expenses <ul style="list-style-type: none"> <li>▪ Organizing Budget Expenses Activity</li> <li>▪ Organizing Budget Expenses – Deck 1 Category Cards</li> <li>▪ Organizing Budget Expenses – Deck 2 Category Cards</li> </ul> </li> </ul> </li> <li>• Activity 3 – Comparison Shopping <ul style="list-style-type: none"> <li>○ Comparison Shopping PPT</li> </ul> </li> </ul>
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	<ul style="list-style-type: none"> <li>▪ Instructor’s Guide</li> <li>▪ Note-Taking Guide</li> <li>▪ The Right Price</li> <li>○ Put it to the Test</li> <li>○ Shopping Wisely</li> <li>• Activity 4 – Money Decision Games <ul style="list-style-type: none"> <li>○ Game Show -The Price is Right <ul style="list-style-type: none"> <li>▪ Instructor’s Guide</li> <li>▪ My Guess</li> <li>▪ Products &amp; Prices PPT</li> <li>▪ How Did I Do</li> </ul> </li> <li>○ The Pay Day Game <ul style="list-style-type: none"> <li>▪ Pay Day Game – Balance Sheet</li> <li>▪ Pay Day Game Card</li> <li>▪ Pay Day Game – Additional Balance Sheet</li> </ul> </li> </ul> </li> <li>• Activity 5 – Shake Out My Future</li> </ul>
<p><b>Technology:</b></p>	<p>Internet access for YouTube videos and web search activity.</p> <p>Introduction/Opening: YouTube &amp; Music Videos:</p> <ul style="list-style-type: none"> <li>• <a href="https://www.bing.com/videos/search?q=Needs+vs+Wants+for+Teens&amp;&amp;view=detail&amp;mid=3F192C8FDFDAD3EEE6CD3F192C8FDFDAD3EEE6CD&amp;&amp;FORM=VRDGAR&amp;ru=%2Fvideos%2Fsearch%3Fq%3DNeeds%2Bs%2BWants%2Bfor%2BTeens%26FORM%3DVIDMHRs">https://www.bing.com/videos/search?q=Needs+vs+Wants+for+Teens&amp;&amp;view=detail&amp;mid=3F192C8FDFDAD3EEE6CD3F192C8FDFDAD3EEE6CD&amp;&amp;FORM=VRDGAR&amp;ru=%2Fvideos%2Fsearch%3Fq%3DNeeds%2Bs%2BWants%2Bfor%2BTeens%26FORM%3DVIDMHRs</a></li> <li>• <a href="https://www.bing.com/videos/search?q=Needs+vs+Wants+High+School+Lesson&amp;&amp;view=detail&amp;mid=92C344B21512EAD71C8092C344B21512EAD71C80&amp;&amp;FORM=VRDGAR&amp;ru=%2Fvideos%2Fsearch%3Fq%3DNeeds%2Bvs%2BWants%2BHigh%2BSchool%2BLesson%26FORM%3DVD MHRs">https://www.bing.com/videos/search?q=Needs+vs+Wants+High+School+Lesson&amp;&amp;view=detail&amp;mid=92C344B21512EAD71C8092C344B21512EAD71C80&amp;&amp;FORM=VRDGAR&amp;ru=%2Fvideos%2Fsearch%3Fq%3DNeeds%2Bvs%2BWants%2BHigh%2BSchool%2BLesson%26FORM%3DVD MHRs</a></li> <li>• “What is a Budget?”: <a href="#">Student Budgeting - Bing video</a></li> <li>• Music Videos:</li> <li>• <a href="#">Money Management Rap - Smart Songs - Bing video</a></li> <li>• <a href="#">How to Make a Budget and Save Money - Bing video</a></li> <li>• Comparison Shopping featuring Quese: <a href="https://www.bing.com/videos/search?q=comparison+shopping&amp;&amp;view=detail&amp;mid=EBED373857D4A8559783EBED373857D4A8559783&amp;&amp;FORM=VRDGAR&amp;ru=%2Fvideos%2Fsearch%3Fq%3Dcomparison%2Bshopping%26FORM%3DHDRSC3">https://www.bing.com/videos/search?q=comparison+shopping&amp;&amp;view=detail&amp;mid=EBED373857D4A8559783EBED373857D4A8559783&amp;&amp;FORM=VRDGAR&amp;ru=%2Fvideos%2Fsearch%3Fq%3Dcomparison%2Bshopping%26FORM%3DHDRSC3</a></li> </ul> <p>Activity 1</p> <ul style="list-style-type: none"> <li>• <a href="https://barclayslifeskills.com/educators/tools/needs-and-wants/">https://barclayslifeskills.com/educators/tools/needs-and-wants/</a></li> </ul>
<p><b>Other materials needed for activities:</b></p>	<ul style="list-style-type: none"> <li>• Chart paper and markers</li> <li>• Small white boards (markers/cloths or erasers)</li> <li>• Calculators</li> <li>• Tape</li> <li>• Flip Board/Large pieces of paper</li> <li>• 3 rolls of paper towels (different brands)</li> <li>• Measuring cups</li> </ul>

	<ul style="list-style-type: none"> <li>• Water</li> <li>• 3 brands Cola (Pepsi, Coke, store brand)</li> <li>• Small plastic cups</li> <li>• Store circulars/catalogs</li> <li>• 25 items from grocery/department store</li> <li>• Index cards</li> <li>• Play money</li> </ul>	
How to Assess Understanding		
<b>Knowledge</b>  What will they <b>know</b> because of the lesson?	<b>Skills</b>  What will they be able to <b>do</b> because of the lesson?	<b>Check for Understanding / Evaluation</b> What will the instructor ask/do to determine students' level of understanding? How can the student <b>demonstrate their understanding?</b>
Glossary/Vocabulary Be able to know the vocabulary presented.	Be able to use the vocabulary presented in a variety of settings.	Check context of their vocabulary use to ensure their understanding.
Know the difference between essential and non-essential spending	Be able to distinguish between essential and non-essential spending in their everyday life	Write a list of personal essential and non-essential spends
Demonstrate an understanding of attitudes and values towards money	Be able to identify personal attitudes and values towards money.	Review attitudes and values towards money and identify good habits/habits that require improvement
Understand the difference between needs and wants	Be able to explain rationale for spending choices based on needs and wants	Able to identify the difference between a want and a need in relationship to their own circumstances.
Understand what budgeting is	Be able to define a budget and what expenses to include.	Write a list of items to include in a personal budget.
Demonstrate why budgeting is important	Be able to identify reasons budgeting is essential for financial success	Review the reasons to have a budget and identify the reasons that apply to their own circumstances
Determine personal needs and wants and understand how they play a role in managing spending and creating an effective budget	Track current spending habits and expenses.	Evaluate current spending habits and determine how they can be adjusted and/or changed in creating a successful budget

Identify the benefits of comparison shopping	Use the comparison-shopping strategy to compare products	Understand how decision-making skills impact shopping and spending habits
Explore product features that should be considered before making spending decisions	Identify the costs and benefits of selecting certain products	Apply consumer shopping skills to a product you wish to purchase

## STEP TWO: The Lesson Plan

***Please customize these activities according to your school setting, its policies, vision, and core values. Please use and modify them based on the objective and the needs of your students.***

<b>Glossary</b>	<p>Ensure the students are familiar with glossary words connected with this lesson.</p> <p><b>Please incorporate any glossary terms utilized at your school that would enhance the lesson plan and make this objective more meaningful for the students.</b></p> <p><b>Glossary Terms</b></p> <p><b>Bank:</b> organization where people and businesses can save or borrow money.</p> <p><b>Benefits:</b> money given by the government to people who need financial help, for example because they cannot find a job.</p> <p><b>Brand Name:</b> name of a product or its trademark. A recognizable name helps the shopper judge the product's consistent level of quality (e.g., Charmin toilet paper)</p> <p><b>Budget:</b> plan of your expected income and how you will use it to meet your expected expenses over a period of time</p> <p><b>Cash Envelope Budget:</b> financial plan where money for all variable spending is taken out in cash and placed in labeled envelopes by budget category and then spending occurs only from the envelopes</p> <p><b>Comparison Shopping:</b> practice of comparing prices, features, benefits, risks, and other characteristics of two or more similar products or services; "rational buying"</p> <p><b>Cost of Living:</b> amount of money needed to sustain a certain level of living, including basic expenses such as housing, food, taxes, and healthcare; often used when comparing how expensive it is to live in one city versus another</p> <p><b>Deduction:</b> any items subtracted from your paycheck, including state and federal income taxes, Social Security, health insurance or 401(k) contributions</p> <p><b>Deficit:</b> when your expenses exceed your income</p> <p><b>Discount Store:</b> type of store is part of a chain of large stores that offers merchandise</p>
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at very competitive prices. (e.g., Wal-Mart)

**Earn:** to obtain money in exchange for work or services.

**Expenses:** products, services, or bills you are responsible for paying

**50/30/20 Budget:** financial plan that allocates 50% to needs, 30% to wants, and 20% to savings and debt repayment

**Fixed Expense:** cost that can be expected at regular intervals and that remains the same amount (e.g., monthly rent payment)

**Generic Brand:** product that has no brand-name packaging. You usually save money when you buy a generic item, because the shopper doesn't pay for the extra cost of marketing the product. Generic products are often made at the same factories as name-brand products.

**Gross Pay:** total earnings before any deductions are taken

**Impulse Buying:** unplanned buying, where little consideration of the product occurs; "emotional buying"

**Income:** money that is earned from work, investments, business, etc.

**Inheritance:** money or objects people give you when they die e.g., a sum of money or a property.

**Need (essential)** - something necessary/require for life e.g., food, water, clothing, and shelter.

**Net Pay:** total earnings after payroll taxes and other deductions; also called take-home pay

**Opportunity Cost:** something an individual gives up to receive something else, this can include quality, price, or features of a product

**Pay Yourself First:** to automatically save a specified amount from your paycheck before budgeting it into any other category

**Salary:** fixed amount of money paid to an employee for each pay period.

**Spend:** give (money) to pay for goods, services, or to benefit someone or something.

**Surplus:** when your income exceeds your expenses, and you have money leftover

**Thrift Store:** store that sells second-hand or used merchandise at prices much cheaper than if the merchandise was purchased new (e.g., Goodwill, Savers, Salvation Army)

**Values:** something that is desirable, worthwhile, and important. Influenced by family,

	<p>friends, teachers, coaches, television, and movies. Each person has different values which guide their daily decisions.</p> <p><b>Variable Expense:</b> cost that appears irregularly or that changes in amount (e.g., utility bills)</p> <p><b>Wage:</b> amount of money paid to an employee at a specific rate per hour worked.</p> <p><b>Want (non-essential):</b> things we don't really need but would like to have; nonessential purchases a person wants to feel happy, make life convenient, fit in with peers, etc. (e.g., games console)</p> <p><b>Warranty:</b> product's written guarantee. If something goes wrong within a set period of time, it will be repaired or replaced free of charge.</p> <p><b>Wealth:</b> total value of money and other assets, minus outstanding debts</p> <p><b>Zero-Based Budget:</b> financial plan where every anticipated earning is assigned a role to be spent, saved, or invested somewhere, so there's no "leftover" money with no purpose</p>
<p><b>Introduction:</b> 30 minutes</p> <p><b>VocFit Crosswalk:</b></p> <p><b>Cognitive Abilities:</b> Concentrate on a task over time without becoming distracted</p> <p><b>Interpersonal Skills:</b> Listen actively</p> <p><b>General:</b> Listens and pays attention</p>	<p>Watch these YouTube videos on Needs vs. Wants</p> <p><a href="https://www.bing.com/videos/search?q=Needs+vs+Wants+for+Teens&amp;&amp;view=detail&amp;mid=3F192C8FDFDAD3EEE6CD3F192C8FDFDAD3EEE6CD&amp;&amp;FORM=VRDGAR&amp;ru=%2Fvideos%2Fsearch%3Fq%3DNeeds%2Bvs%2BWants%2Bfor%2BTeens%26FORM%3DVDMHRS">https://www.bing.com/videos/search?q=Needs+vs+Wants+for+Teens&amp;&amp;view=detail&amp;mid=3F192C8FDFDAD3EEE6CD3F192C8FDFDAD3EEE6CD&amp;&amp;FORM=VRDGAR&amp;ru=%2Fvideos%2Fsearch%3Fq%3DNeeds%2Bvs%2BWants%2Bfor%2BTeens%26FORM%3DVDMHRS</a></p> <p><a href="https://www.bing.com/videos/search?q=Needs+vs+Wants+High+School+Lesson&amp;&amp;view=detail&amp;mid=92C344B21512EAD71C8092C344B21512EAD71C80&amp;&amp;FORM=VRDGAR&amp;ru=%2Fvideos%2Fsearch%3Fq%3DNeeds%2Bvs%2BWants%2BHigh%2BSchool%2BLesson%26FORM%3DVDMHRS">https://www.bing.com/videos/search?q=Needs+vs+Wants+High+School+Lesson&amp;&amp;view=detail&amp;mid=92C344B21512EAD71C8092C344B21512EAD71C80&amp;&amp;FORM=VRDGAR&amp;ru=%2Fvideos%2Fsearch%3Fq%3DNeeds%2Bvs%2BWants%2BHigh%2BSchool%2BLesson%26FORM%3DVDMHRS</a></p> <p>Watch the YouTube/Music videos for an introduction to Budgeting:</p> <p>YouTube Video: "What is a Budget?": <a href="#">Student Budgeting - Bing video</a></p> <p>Music Videos: <a href="#">Money Management Rap - Smart Songs - Bing video</a> <a href="#">How to Make a Budget and Save Money - Bing video</a></p> <p>Use these videos/music videos to introduce each section: Comparison Shopping</p> <p>Comparison Shopping: Music Video – Comparison Shopping featuring Quese: <a href="https://www.bing.com/videos/search?q=comparison+shopping&amp;&amp;view=detail&amp;mid=EBED373857D4A8559783EBED373857D4A8559783&amp;&amp;FORM=VRDGAR&amp;ru=%2Fvideos%2Fsearch%3Fq%3Dcomparison%2Bshopping%26FORM%3DHDRSC3">https://www.bing.com/videos/search?q=comparison+shopping&amp;&amp;view=detail&amp;mid=EBED373857D4A8559783EBED373857D4A8559783&amp;&amp;FORM=VRDGAR&amp;ru=%2Fvideos%2Fsearch%3Fq%3Dcomparison%2Bshopping%26FORM%3DHDRSC3</a></p>
<p><b>Lesson Activities</b></p>	

<p><b>Activity 1</b> 30-40 minutes</p> <p><b>VocFit Crosswalk:</b> <b>Cognitive Abilities:</b> Comprehend/read instructions; Shift attention back and forth between tasks and sources of information</p> <p><b>Communication Skills:</b> Communicate face-to-face with others; Speak clearly so that others can understand</p> <p><b>Interpersonal Skills:</b> Work with co-worker in a group or team; Cooperate with others to accomplish work activities; Follow directions; Listen actively</p> <p><b>Self-Determination:</b> Make choices, decisions, and plans to meet own goals; Identify and express own strengths and weaknesses; Anticipate the thoughts/actions of others; determine priorities</p> <p><b>General:</b> Cooperative and courteous; Listens and pays attention; Asks for help and clarification when needed; Communicates</p>	<p><b>Needs vs. Wants – 3 Mini-Activities:</b> Mini-Activities can be completed as stand-alone activities or grouped together. Activities can be completed over multiple days.</p> <ul style="list-style-type: none"> <li>• PowerPoint: Needs, Wants, Values (30-45 minutes)</li> <li>• Needs vs. Wants Worksheet (45-60 minutes)</li> <li>• Needs vs. Wants – Interactive online drag-and-drop game with group discussion (60 minutes)</li> </ul> <p><b>#1 – PowerPoint: Needs, Wants, Values</b></p> <ul style="list-style-type: none"> <li>• PPT can be found at <a href="https://wp.me/a9Fwrm-1hH">https://wp.me/a9Fwrm-1hH</a> and Instructor’s Guide can be found in <a href="#">Appendix A</a>.</li> <li>• Instructors can print off the PPT for students to take notes during the discussion or for future reference.</li> </ul> <p>Students need to understand the difference between needs and wants and how they influence financial decisions. A need is a necessity or an essential item that is required for life. A want is unnecessary, but desired to increase the quality of living.</p> <p><b>Instructor’s Guide – Values, Needs &amp; Wants PowerPoint</b></p> <p>Slide 1: Title Slide Slide 2: What Are Values? Slide 3-4: Needs vs. Wants Slide 5: Needs Slide 6: Wants Slide 7: Determining Needs – Identifying Wants Slide 8: You Decide! Slide 9: Summary – Needs vs. Wants Slide 10: Remember</p> <p><b>#2 – Needs vs. Wants – Needs vs. Wants Worksheet</b> available in <a href="#">Appendix A</a>.</p> <p>Students will decide if certain items are a need or a want. The students will compare their answers to show how people have different interpretations of needs and wants.</p> <ol style="list-style-type: none"> <li>1. Students will each be given a worksheet with a list of items/activities. Students will individually determine if the examples are needs or wants by checking the related column.</li> <li>2. After everyone has finished the worksheet, everyone will complete the following activity.</li> <li>3. Students will line up in the middle of the room. Each side of the room will be labeled. The left side of the room will be “wants” will and the right side “needs”.</li> <li>4. An item from the completed worksheet will be read. Students move to the side of the room based on their choice.</li> <li>5. Students will explain why they chose the item as a need or want. Instructor needs to stress the different interpretations of needs and wants.</li> <li>6. Students come back to the middle of the room and go through the same process for each item.</li> <li>7. Students need to be asked how each item could affect a person’s finances depending on whether it was a need or want</li> </ol>
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<p>adequately; Respects rights and privacy of others</p>	<p><b>#3 – Needs vs. Wants – Interactive Online Drag-and-Drop Game</b></p> <p><a href="https://barclayslifefskills.com/educators/tools/needs-and-wants/">https://barclayslifefskills.com/educators/tools/needs-and-wants/</a></p> <p>Students can work in pairs or in a small group. During the game, the instructor should lead a discussion on how our needs and wants can change over time depending on our circumstances, attitudes, and lifestyle. It would be helpful to type up the scenarios and create a visual handout to share with students before the game starts for reference. Read over the scenario before starting the game and identify the key information. Students needs to be familiar with the scenario before the game starts to make good choices.</p> <p>Students can choose from the choice of three scenarios: preparing for a trip abroad, starting a new job, or moving into a new home. Once students choose a scenario, they are required to sort items into the ‘needs’ or ‘wants’ pile. As each student takes a turn, ask questions to spark discussion: Why is that a want and not a need? Why is that a need and not a want? Discuss how our attitudes and lifestyles change over time. What life events might alter our needs vs wants?</p>
<p><b>Activity 2:</b> 45 minutes</p> <p><b>VocFit Crosswalk:</b> <b>Cognitive Abilities:</b> Comprehend/read instructions; Shift attention back and forth between tasks and sources of information</p> <p><b>Communication Skills:</b> Communicate face-to-face with others; Speak clearly so that others can understand</p> <p><b>Interpersonal Skills:</b> Work with co-worker in a group or team; Follow directions; Listen actively</p> <p><b>Self-Determination:</b> Make choices, decisions, and plans</p>	<p><b>Budgeting – 2 Mini-Activities:</b> Mini-Activities can be completed as stand-alone activities or grouped together. Activities can be completed over multiple days.</p> <ul style="list-style-type: none"> <li>• PowerPoint – Budgeting (30-45 minutes)</li> <li>• Organizing Budget Expenses (45 Minutes)</li> </ul> <p><b>#1 – PowerPoint: Budgeting</b></p> <ul style="list-style-type: none"> <li>• PPT – Budgeting – PPT can be found at <a href="https://wp.me/a9Fwrm-1hl">https://wp.me/a9Fwrm-1hl</a> and Instructor’s Guide can be found in <a href="#">Appendix B</a>.</li> <li>• Instructors can print off the PPT for students to take notes during the discussion or for future reference (if needed).</li> </ul> <p>Students need to understand the need for a personal budget in making financial decisions. The PPT gives an overview of the importance of making a personal budget reinforcing vocabulary used throughout the lesson.</p> <p><b>Instructor’s Guide – Budgeting PowerPoint:</b></p> <p>Slide 1: Title Slide Slide 2: What is a Budget? Slide 3: What Budgets Make Sense Slide 4: Budget Categories Slide 5: Income: Money Earned Slide 6: Taxes and Deductions Slide 7: Savings: Pay Yourself First Slide 8: Expenses Slide 9: Needs vs. Wants Slide 10: Fixed Expenses Slide 11: Variable Expenses Slide 12: Ways to Reduce your Grocery Bill Slide 13: Discretionary Expenses</p>

to meet own goals;  
Identify and express  
own strengths and  
weaknesses;  
Anticipate the  
thoughts/actions of  
others; determine  
priorities

**General:**

Listens and pays  
attention; Asks for  
help and  
clarification when  
needed;  
Communicates  
adequately;  
Cooperative and  
courteous; Respects  
rights and privacy of  
others

Slide 14: Budget Summary

**#2 – Organizing Budget Expenses** – Category Deck Cards 1 & 2 are available in [Appendix B](#).

**Using this Activity in Class:**

In this activity, students will work in groups to categorize common budget expenses based on a series of prompts. As budgets vary from person to person, students will be able to compare their categorization and reasoning to other groups' choices.

Some of the rounds (Rounds 1 - 3) can be used as a race or a competitive game, but other rounds are intended to be reflective to get students to consider how each person's values and personal experiences affect how they budget their expenses.

<b>Deck 1</b> <b>Category Cards</b> (Includes 5 types of category rounds)	<b>Deck 2</b> <b>Expense Cards</b> (Includes 20 types of common budget expenses)
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**Part I: Prepare the Activity**

- A. Print out copies and cut out Card Decks 1 and 2 above for each group for your class size. Each team should consist of 4-6 students to foster engaging discussions.
- B. Have ready one roll of tape for each group, as well as enough wall space for each group.

❖ **Instructor Tip: These instructions have students tape up their cards on a clear wall or board, but students can also sort and shuffle cards on a table or desks pushed together.**

**Part II: Conduct the Activity**

- C. Have students get into teams of 4-6 members per team.
- D. Distribute one set of both card decks to each team.
- E. After all teams have their card decks, explain these directions:
  - a. There will be 5 rounds, each with their own category. Each group will tape up the Category Card(s) that correspond with that round. (For Round descriptions and instructions, see Step 5 below.)
  - b. Students then have 3-5 minutes to work together to decide which Expense Cards belong under each category.
  - c. The instructor will then facilitate a whole group discussion to explore how each team categorized their budget expenses. Each group should be prepared to explain their reasoning.
  - d. At the end of each round, students reset their board by removing all the cards.
  - e. Repeat this process for all 5 rounds.
- F. The first 3 rounds are designed to have students categorize the expenses. The last 2 rounds are intended to be more open-ended and provide

opportunities for rich discussion about values and priorities. Refer to this table for instructions for each round.

Round #	Category	Instructions
1	Fixed vs. Variable	Students place expense cards underneath each category based on whether or not the expense fluctuates each time they use the service.
2	Weekly vs. Monthly vs. Annually	Students place expense cards underneath each category based on how often they think each expense should be paid for.
3	Wants vs. Needs	Students place expense cards underneath each category based on whether they think the expense is a want or a need.
4	Rank by Importance	Students rank each expense card by level of importance. They can make a horizontal line of cards or a vertical stack to indicate the lowest priority to highest priority.
5	Stages of Life	This round has 3 steps. a) Students tape up “High School Student” on the wall b) Then, students tape the expense cards that they think relate to a high school student c) Finally, students create 2-4 <b>new</b> cards for items they think are missing After discussion, take down all cards and repeat steps for the other various profiles.

**Part III: Whole Class Reflection Questions**

- C. After playing the activity, have students reflect on and discuss the following questions:
- a. Which categories was your group most divided on? Why do you think this was?
  - b. Which categories was your group most agreed on? Why do you think that was?
  - c. What would you say to someone who is creating a budget for the first time and wants to copy their friend's budget exactly? Why?

**Ways to Modify This Activity:**

**1. Slideshow**

Instead of having students post up Category Cards, you can put these on a slideshow and project each round on the front board. (Example: Fixed on

	<p>the left side, Variable on the right side). Then, just distribute the Expense Cards to each group.</p> <p><b>2. Whole class</b></p> <p>Have students get into pairs. Each pair receives one expense card (you may have to remove or add expense cards to fit your class size). Post up the Category Cards on the walls or as a slideshow and have the partners move to the side of the room that they think the expense card is most appropriate for. Students should work closely with their partner to discuss possible options before committing to one category.</p>				
<p><b>Activity 3:</b> 15-45 minutes</p> <p><b>VocFit Crosswalk:</b> <b>Cognitive Abilities:</b> Comprehend/read instructions; Shift attention back and forth between tasks and sources of information; Add, subtract, multiply, divide</p> <p><b>Computer Skills:</b> Navigate to a specific web address; Click on a desired web link; Scroll through a web page to find specific info; Use an online search engine</p> <p><b>Communication Skills:</b> Communicate face-to-face with others; Speak clearly so that others can understand</p> <p><b>Interpersonal Skills:</b> Follow directions; Listen actively</p>	<p><b>Comparison Shopping – 4 Mini-Activities:</b> Mini-Activities can be completed as stand-alone activities or grouped together. Activities can be completed over multiple days.</p> <ul style="list-style-type: none"> <li>• My Shopping Experiences (15 minutes)</li> <li>• Comparison Shopping PowerPoint &amp; Activities (30-45 minutes)</li> <li>• Comparison Shopping - Put it to the Test (30-45 minutes)</li> <li>• Comparison Shopping – Shopping Wisely (45 minutes)</li> </ul> <p><b>#1 – My Shopping Experiences (T-Chart)</b></p> <ol style="list-style-type: none"> <li>1. Draw an example of a T-Chart on the chalkboard, whiteboard, or LCD display as follows:</li> </ol> <table border="1" data-bbox="440 1102 1453 1302"> <thead> <tr> <th data-bbox="440 1102 945 1144">Wise Buying Decisions</th> <th data-bbox="945 1102 1453 1144">Unwise Buying Decisions</th> </tr> </thead> <tbody> <tr> <td data-bbox="440 1144 945 1302"></td> <td data-bbox="945 1144 1453 1302"></td> </tr> </tbody> </table> <ol style="list-style-type: none"> <li>2. Give examples of wise buying decisions and unwise buying decisions to get students thinking about their own choices.</li> <li>3. Ask students to create a T-Chart like your example on a sheet of paper.</li> <li>4. Ask students to think about their own buying experiences and write down 2 examples of a wise buying decision and 2 examples of an unwise buying decision.</li> <li>5. Ask students to share their stories.</li> </ol> <p><b>#2 – Comparison Shopping PowerPoint &amp; Activities</b></p> <ul style="list-style-type: none"> <li>• <b>PPT – Comparison Shopping</b> can be found at <a href="https://wp.me/a9Fwrm-1hj">https://wp.me/a9Fwrm-1hj</a> and <b>Instructor’s Guide</b> is available in <a href="#">Appendix C</a>. Instructors can print off the PPT for students to take notes during the discussion or for future reference.</li> <li>• <b>Comparison Shopping Note Taking Guide</b> is available in <a href="#">Appendix C</a>.</li> <li>• <b>The Right Price Worksheet</b> is available in <a href="#">Appendix C</a>.</li> </ul> <p>Students will be introduced to the benefits of comparison shopping. They will explore</p>	Wise Buying Decisions	Unwise Buying Decisions		
Wise Buying Decisions	Unwise Buying Decisions				

<p><b>Self-Determination:</b> Make choices, decisions, and plans to meet own goals; Identify and express own strengths and weaknesses; determine priorities</p> <p><b>General:</b> Listens and pays attention; Asks for help and clarification when needed; Communicates adequately; Cooperative and courteous; Respects rights and privacy of others</p>	<p>product features that should be considered before making spending decisions and understand how decision-making skills impact their shopping and spending habits.</p> <p>The PPT will discuss how making wise consumer decisions is an important skill when managing personal and family finances. Today’s marketplace can be overwhelming with numerous options of products to purchase and a large variety of features and quality differences within those products.</p> <ul style="list-style-type: none"> <li>• Impulse Buying <ul style="list-style-type: none"> <li>○ unplanned buying; “emotional buying”</li> <li>○ little consideration of the product occurs</li> </ul> </li> <li>• Comparison shopping <ul style="list-style-type: none"> <li>○ planned buying; “rational buying”</li> <li>○ practice of comparing prices, features, benefits, risks, and other characteristics of two or more similar products or services</li> </ul> </li> <li>• Benefits of Comparison Shopping <ul style="list-style-type: none"> <li>○ allows individuals to purchase the same product or service for less money</li> <li>○ buy more goods and services with the same amount of money</li> <li>○ buy a better-quality product for the same amount of money increasing long-term satisfaction of the product</li> </ul> </li> </ul> <p>Throughout the PPT, the concepts of making informed consumer product choices will be reinforced to help students and families spend wisely and build a better financial future. By comparison shopping, one can find the best deal, reduce costs without cutting back on necessary items, save money, and meet student and family needs.</p> <p>Slide 1: Comparison Shopping  Slide 2: What are Your Spending Habits?  Slide 3: Shopping Habits  Slide 4: Comparison Shopping  Slide 5: Comparison Shopping Steps  Slide 6: The Right Price  Slide 7: Comparison Shopping – Step One  Slide 8: The Right Price – Step One  Slide 9: Comparison Shopping – Step Two  Slide 10: The Right Price – Step Two  Slide 11: Comparison Shopping – Step Three  Slide 12: The Right Price – Step Three  Slide 13: Comparison Shopping – Step Four  Slide 14: The Right Price – Step Four  Slide 16: The Right Price – Step Five  Slide 17: Making Good Choices</p> <p><b>#3 – Comparison Shopping - Put it to the Test</b> – worksheet is available in <a href="#">Appendix C</a>.</p> <p>Instructions: Students are going to compare three rolls of different paper towels. It is recommended that generic, store brand, and name brand products (of the same size) are purchased to show the greatest differences, then labeled A, B, and C along with</p>
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the price to prevent the influence brand association might have on test results. Instructors should be sure to record which product is which brand and save the receipts, so the cost of each type is known.

1. Pass out *Put it to the Test* worksheet to each student and divide students into groups of 2-3.
2. Read the introductory paragraph aloud on the worksheet and remind students to test the products carefully and record detailed observations to ensure accurate results.
3. Before students begin working on the worksheet, have one person from each group pick up three paper towels of each brand to take back to their table.
4. Allow time for students to experiment and complete the worksheet.
5. Have students share their personal findings and compare those findings with others in the class.

Everyone in the class may not have found the same product to be “the best”.

**#4 – Comparison Shopping – Shopping Wisely** – worksheet is available in [Appendix C](#).

## Shopping Wisely

“Where should I shop for a DVD player, and what’s the best brand to buy? Is it cheaper to buy store-brand ice cream even though my favorite brand of ice cream is on sale? “

We all want to stretch our money as far as it will go. But being a wise consumer requires the right information and plenty of practice. This lesson is designed to help students understand the purchasing alternatives available to them and to help them practice techniques for finding the best price on a product they want to buy. The lesson begins by introducing the concept of comparison-shopping and making students aware of the many alternatives they have as consumers. Next, students practice the steps necessary to make an informed buying decision on an item of clothing or an electronic device. We have many choices today regarding where and how we shop. Students compare shopping sources as they research buying the same product from a store, by mail, or online.

### Activity 1:

- Define comparison-shopping and terms associated with it: “brand name,” “generic brand,” “discount store,” “thrift store.” Talk about why it’s important for a wise shopper to make comparisons between products and shopping sources.
- Make a list of the items that students say they purchase on a regular basis. Collect store circulars and catalogs that advertise those items. Ask students to bring in ads or catalogs from their favorite places to shop. Compare the costs of items using these resources.

- Use online resources to check prices on selected items. Many large stores have their own websites.

**Activity 2:** Use a chart to compare prices for each student’s favorite soft drink. Conduct a blind taste test of various cola drinks: Pepsi, Coke, and a store brand. As students sample brands A, B and C, record their preferences on the board. Talk about their reactions. Were they able to identify which drink was the store brand? Which did they like best? Stress that sometimes a generic or store brand is as good as, or better than, a brand name product, and is usually cheaper.

**Activity 3:** When comparing similar items, there are factors other than price when considering purchases. For example, pay attention to quality as well as price when buying a pair of jeans that you want to last for a long time. Sometimes waiting for a sale is worth the time and effort. Prices for the same item often differ according to geographical areas of the country, the type of store, and the season of the year. Also, you may find different prices in the same store for the same item (e.g., radio), depending on the brand name or manufacturer. Some factors to compare are: price, features, benefits, warranties, and store policies.

Being a wise shopper means asking yourself questions:


- What do I want?
- What quality do I need?
- How much can I spend?
- Where will I shop?
- Is there a warranty?

Divide the class into groups. Have each group choose an article of clothing (e.g., leather jacket, running shoes) or an electronic device (e.g., portable CD player, computer monitor) to “purchase” using comparison-shopping techniques. Have each group determine a budget limit for their purchase. Students then use catalogs or the Internet to locate three alternative selections for the item. All three selections may be available at the same store. Ask them to record the information they’ve found on a chart. After they have compared the cost and individual features of the three items, have them present their findings to the class.

**Activity 4:** You can also compare different shopping sources for the same product.

Shopping sources include: department stores, discount stores, thrift stores, flea markets, yard sales, warehouse buying clubs, television shopping networks, mail-order catalogs, online shopping, etc.

- Brainstorm a list of shopping sources.
- Have each student choose one item of any kind that they realistically plan to purchase in the near future. They should select an item that could be purchased from a variety of sources.
- Ask them to write down the name of the item, its price, and the stores that may carry it.
- Remind them to be specific about the brand name, the model number, and brand features. Stores don’t always carry identical products, even though the brand name may be the same.

	<ul style="list-style-type: none"> <li>• Have students compare the cost of buying the identical item from a store, by mail, or online. Students may check store advertisements, visit, or call the store to check on the price and other information. They will also use mail-order catalogs and the Internet to gather information. Ask them to research the item and record their findings using the chart on the worksheet</li> </ul>
<p><b>Activity 4:</b> 30-60 minutes</p> <p><b>VocFit Crosswalk:</b> <b>Cognitive Abilities:</b> Comprehend/read instructions; Add, subtract, multiply, and divide</p> <p><b>Communication Skills:</b> Communicate face-to-face with others; Speak clearly so that others can understand</p> <p><b>Interpersonal Skills:</b> Work with co-worker in a group or team; Follow directions; Listen actively; Ask clarifying questions</p> <p><b>Self-Determination:</b> Make choices, decisions, and plans to meet own goals; Identify and express own strengths and weaknesses; Anticipate the thoughts/actions of others; determine priorities</p> <p><b>General:</b> Listens and pays attention; Asks for help and clarification when needed;</p>	<p><b>Money Decisions Games – 2 Mini-Activities:</b> Mini-Activities can be completed as stand-alone activities or grouped together. Activities can be completed over multiple days.</p> <ul style="list-style-type: none"> <li>• Game Show – The Price is Right (30-45 minutes)</li> <li>• The Pay Day Game (60 Minutes)</li> </ul> <p><b>#1 – Game Show – The Price is Right</b> – Worksheets “The Price is Right- My Guess” and “The Price is Right – How Did I Do?” are available in <a href="#">Appendix D</a>. “The Price is Right – Products and Prices PPT” for the variation of this activity can be found at <a href="https://wp.me/a9Fwrn-1hJ">https://wp.me/a9Fwrn-1hJ</a>. Instructor’s Guide for the PPT is also available in <a href="#">Appendix D</a>.</p> <div style="border: 2px solid black; padding: 10px; text-align: center; margin: 10px 0;"> <h2 style="margin: 0;">The Price is Right</h2> </div> <p>Students may not have experience shopping. Instructors may take students to a grocery/department store to shop for household items. This activity can be done in the classroom. It will give the students a sense of the price range of many items.</p> <p><b>Materials:</b></p> <ul style="list-style-type: none"> <li>• 25 items (or more) from a grocery/department store.</li> <li>• A list of all the items – “The Price is Right – My Guess” &amp; “The Price is Right – How Did I Do?” Worksheets</li> <li>• An index card for each item</li> <li>• See “Variation” option below (PPT/Slideshow)</li> </ul> <p><b>Instructions:</b></p> <ol style="list-style-type: none"> <li>1. Bring in a large assortment of items from a grocery/department store. Examples could include: a box of macaroni, a can of soup, a bottle of shampoo, a package of rice, a video game, a DVD, etc. Try to have at least 25 items.</li> <li>2. Spread the items out on tables.</li> <li>3. On an index card, write the actual cost, “the right price” and a wrong price. Make the prices different enough to demonstrate a clear choice. For instance, on the box of macaroni, if the price is \$.69, the wrong choice should be \$1.20.</li> <li>4. Give each student a list of the items.</li> <li>5. Have the students guess the price of each item and write it on the worksheet. Once students have gone through all the items, they can compare their answers to the correct price. The student that selects “the right price” on the most items is the winner.</li> <li>6. To extend this activity, give each student a certain amount of monopoly</li> </ol> 



<p>Communicates adequately; Cooperative and courteous</p>	<p>money/play money, such as \$50.00, and have them purchase as many items as possible with the money. The student with the least amount of money left over and/or the student that can purchase the most items is the winner(s).</p> <p><b>Variation:</b> If it is not possible to bring in an assortment of items, make a PowerPoint/Slideshow with a picture of each item with “the right price” and a wrong price on each slide. Complete PowerPoint with products and prices is linked above.</p> <p><b>#2 – The Pay Day Game</b> – Activity and/or Worksheets available in <a href="#">Appendix D</a>.</p> <p>This is a fun, interactive activity that encourages lots of discussion, debate, and opportunities for students to practice their numeracy skills. Students are to think about their own finances in terms of what affects their income and outgoings. Discussion cards are included to generate group discussion and critical thinking.</p> <p>Please note – you will need adapt cards to suit the needs of individuals in your group and to reflect real life rent/cost of living where you live. You also need to decide if you are budgeting for a week or month and adapt the cards as necessary.</p> <p>Open with a general discussion about banking. Who has a bank account? How do you know how much money you have in your bank? What does income mean? Can you give me an example of income? What about expenditure? Can you give me an example of expenditure? What about regular expenditure? How do you monitor your income and expenditure?</p> <p>Hand out bank balance sheets. If using fake money, ask one member of each group to volunteer to be the banker – this is an additional responsibility, and this player should continue to play the game. Alternatively, a member of staff can take on the role of banker. The banker is responsible for distributing income to players and collecting expenditure. Explain to the students that in the game they will have to manage a budget for a week/month for someone who has a job and is living independently.</p> <p>Provide each group with shuffled income, expenditure, and discussion cards. Ensure plenty of discussion cards are added to encourage discussion and critical thinking.</p> <p>Provide students with an opening balance. This could be the average monthly or weekly salary for an entry level job at a community business. Students then take turns to take a card and complete their bank balance sheet, using either a + or – symbol to indicate income or expenditure. Adaptation - after a few rounds introduce a rent card for everyone. Students should continue to play until all cards have been used. Depending on the choices they make, some students will have surplus money at the end of the month and some may be negative.</p> <p>Reflection activity – small group discussion. Suggested questions to prompt critical thinking:</p> <ul style="list-style-type: none"> <li>• In your own words, explain what a budget is and what it’s used for?</li> <li>• What information or financial documents do you we need to help make a</li> </ul>
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	<p>budget?</p> <ul style="list-style-type: none"> <li>• How can budgeting help people keep track of their spending and saving, and avoid getting into debt?</li> <li>• Do you think budgeting is easy or hard? Explain your answer.</li> <li>• Ask students to imagine they are financial advisors what ‘top tips’ would they give to someone who wants to save money.</li> </ul>
<p><b>Activity 5:</b> 45 minutes</p> <p><b>VocFit Crosswalk:</b> <b>Cognitive Abilities:</b> Comprehend/read instructions; Shift attention back and forth between tasks and sources of information; Add, subtract, multiply, and divide</p> <p><b>Communication Skills:</b> Communicate face-to-face with others; Speak clearly so that others can understand</p> <p><b>Interpersonal Skills:</b> Work with co-worker in a group or team; Follow directions; Listen actively; show compassion towards coworkers and/or clients</p> <p><b>Self-Determination:</b> Make choices, decisions, and plans to meet own goals; determine priorities</p> <p><b>General:</b> Listens and pays attention; Asks for help and clarification when</p>	<p><b>Shake Out My Future</b> - Activity available in <a href="#">Appendix E</a>.</p> <p>Without goals, life becomes a toss of the die. We forfeit the right to be in control of our future. The good news is, with some forethought, preparation, and goals we have control of our destiny. Granted, we can’t control all aspects of our future, but with some planning and consideration we stand a much greater chance of attaining the lifestyle we envision for ourselves and our families.</p> <p>Directions for Activity:</p> <ul style="list-style-type: none"> <li>• For each category, roll the die to determine what your final outcome would be.</li> <li>• Roll the die and cross out the number that is rolled. <ul style="list-style-type: none"> <li>○ For example: In the housing category, if you roll a 2 you would cross out the word “Mansion”.</li> </ul> </li> <li>• Continue until you have rolled the die enough times to have only one option remaining. This will be your final outcome for each category.</li> <li>• Record your outcome in the box next to the category and answer the reflection question.</li> </ul>

<p>needed; Communicates adequately; Cooperative and courteous</p>	
<b>Extension Activities: Critical Thinking Questions and Evaluation Tools</b>	
<p><b>Extension Activities: Critical Thinking Questions and Evaluation Tools</b></p>	<ol style="list-style-type: none"> <li>1. Knowledge / Remembering: <ul style="list-style-type: none"> <li>• Make a list of 5 needs and 5 wants.</li> <li>• How do values affect your spending decisions?</li> <li>• Describe one method of keeping track of all your expenses in a month.</li> <li>• What are the five steps to Comparison Shopping?</li> </ul> </li>   <li>2. Comprehension / Understanding: <ul style="list-style-type: none"> <li>• Why do people have different needs and wants?</li> <li>• Why is it important to know what you value, need and want?</li> <li>• Why is important to know where you are spending your money when it relates to a budget?</li> <li>• Many people struggle to live within their budget. Why do you think budgeting is so difficult for so many?</li> <li>• Why is it important to complete each comparison shopping steps?</li> </ul> </li>   <li>3. Applying: <ul style="list-style-type: none"> <li>• What would happen if you spent all your money on a new video game when you had a phone bill to pay?</li> <li>• How do your personal experiences and values affect your money management decisions?</li> <li>• How does prioritizing your spending affect your finances?</li> <li>• Apply the skills learned in the Comparison Shopping Lesson by evaluating a product you would like to test (i.e., potato chips, video game). Use the Put it to the Test worksheet as a format for your research. You can find additional information for your research at <a href="http://www.consumerreports.org">www.consumerreports.org</a>.</li> </ul> </li>   <li>4. Analyzing: <ul style="list-style-type: none"> <li>• Do you think your needs and wants will change as you get older? How?</li> <li>• How do your wants differ from your parents wants?</li> <li>• How do you think your spending habits will change as you get older?</li> <li>• What parts of a budget do you think are most important for you and why? How will this change as you get older?</li> <li>• Ask your parents if they have a budget. What items are in their budget. How does it impact their decisions?</li> </ul> </li>   <li>5. Evaluating: <ul style="list-style-type: none"> <li>• How is knowing the difference between a need and a want help you make money decisions?</li> <li>• What do you believe are traits of people who manage their money well?</li> <li>• How do you think paying attention to your spending habits will impact a budget?</li> <li>• Write down everything you bought last week. Consider your list—were there any impulse items? Did you comparison shop for any large ticket items? Is</li> </ul> </li> </ol>

	<p>everything on your list something you needed or just wanted?</p> <p>6. Creating:</p> <ul style="list-style-type: none"><li>• How would you help another student who was spending all their money at the vending machine? What advice would you give them?</li><li>• A time capsule is a container that holds items. If you would put three items in a time capsule to describe you and what you feel is important, what would they be?</li><li>• Identify something special you would like to save for and create a weekly budget sheet showing your income (e.g., pocket money) and expenses, thinking about how you could save for the item.</li><li>• Work with other students to create a budget for a proposed group activity or end of year celebration/graduation, researching any costs that may be incurred.</li><li>• How do you envision your life in five years? Write a letter to your future-self detailing what you think your life will be like in five years. When writing your letter address the following categories; where you will live, what type of transportation you are using, education level achieved, if you have a family or not, how much money you will make, type of career you have chosen, and what types of activities you enjoy.</li><li>• Write a Rap Song about Budgeting. Use key factors from the lessons. Make a video of yourself to share with the other students.</li></ul>
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Lesson Plan modified from:

Wiggins, G. P., & McTighe, J. (2006). *Understanding by design* (Expand 2nd ed.). Upper Saddle River, N.J.: Pearson Education, Inc.

## Instructor's Guide – Values, Needs & Wants PowerPoint

Slide 1: Title Slide

Slide 2: What Are Values?

- a. Define values by reading aloud the bullets on this slide.
- b. Provide examples of things people value
  - i. Freedom
  - ii. Health
  - iii. Friendship
- c. Ask participants to think of an example of how values influence the
  - i. decision-making process.
  - ii. If health is valued, one may purchase a gym membership.
  - iii. If doing well in school is valued, a participant may decide to stay home the night before a test to study rather than going to

Slide 3-4: Needs vs. Wants

Slide 5: Needs

- a. A need is defined as something necessary/required for life and living.
- b. Allow participants time to brainstorm and create a list of items that they need and ask for volunteers to share their list.

Slide 6: Wants

- a. A want is defined as something unnecessary, but desired. It often increases the quality of living or makes a person happier.
- b. Allow participants time to brainstorm and create a list of items they want.
- c. Have participants share their lists and describe why they chose those items.

Slide 7: Determining Needs – Identifying Wants

Slide 8: You Decide!

- a. Ask small groups to receive (or locate) Need and Want activity cards
- b. As each item is brought up on the PowerPoint presentation, have participants discuss whether the item is a need or a want, and then ask small groups to hold up the appropriate card.
- c. Encourage discussion about each item and how individuals may have different perceptions of the items.
  - a. Car – Need or Want
    - i. If public transportation is not available, and a person must get to school or work, a car is a need. The type of car (color, make, model, year) is a want.
  - b. Nike Sneakers – Need or Want
    - i. Wearing sneakers may be a requirement for gym class or a sporting event, so the sneakers may be a need. The type of sneaker (Nike, Adidas, Payless, etc.) is a want.
  - ii. Hot Tub – Want
  - iii. Computer – Need or Want
    1. If required for work, having a computer at home may be a need. However, public access at schools or libraries may make having a home computer a want.
  - iv. Food – Need
    1. In order to remain healthy, food must be consumed and is a need. Choosing where to obtain the food, eating out or cooking at home is a want.
  - v. iPad – Need or Want
    1. If required for school/work, having an iPad may be a need. However, if school or work provides one, having an iPad may be a want.

vi. Cell Phone – Need or Want

1. Cell phones are more common and prevalent in today's world. It may be a need, but the type of phone and/or data plan may be a want.

vii. Clothes – Need or Want

1. An individual needs clothes, but the type of clothes he or she wears is a want.

Slide 9: Summary – Needs vs. Wants

Slide 10: Remember

- a. Review vocabulary terms and definitions that appear on this slide.

# NEEDS VS. WANTS

Item/Activity	Need	Want
Winter Coat		
Going to the movies		
Apple iPhone		
Starbucks Coffee		
Apartment		
Laptop Computer		
Going to a football game		
A car/truck or bus ticket		
Owning a PlayStation/Xbox		
Pizza		
Toothbrush and Toothpaste		
Hoverboard		
Soap		
Automatic Dishwasher		
Swimsuit/Bathing Suit		
Eggs		

## Instructor's Guide – Budgeting PowerPoint:

Slide 1: Title Slide

Slide 2: What is a Budget?

Slide 3: What Budgets Make Sense

- a. A good budget is:
  - i. Flexible: It should change as your needs change.
  - ii. Ongoing: It's not a one-time event. A budget should be part of your everyday life.
  - iii. Clear and easy to use: 12 page spreadsheets are out!

Slide 4: Budget Categories

- a. Be clear on what you make and how much you spend.
- b. Anticipate all of your potential expenses.

Slide 5: Income: Money Earned

Slide 6: Taxes and Deductions

Slide 7: Savings: Pay Yourself First

- a. A good rule of thumb is to keep at least three months' worth of living expenses in your savings account just in case you run into an emergency like losing your job or your car breaks down.
- b. The personal savings rate is, essentially, the amount of after-tax income left once household bills are paid.

Slide 8: Expenses

Slide 9: Needs vs. Wants

- a. It's hard to differentiate between needs and wants. What are some more examples of each?

Slide 10: Fixed Expenses

Slide 11: Variable Expenses

Slide 12: Ways to Reduce your Grocery Bill

- a. If you buy fewer groceries and eat out more, your food expenses will go up. If you follow these tips, you will reduce your grocery bill and create less variability between your grocery bills from week-to-week.
- b. Make a shopping list
  - i. Deviating from your list usually causes you to buy things you don't really need — and impulse buying can significantly add to your bill. Limiting yourself to one trip a week will also keep you on track with your list. Those extra trips almost always end with more in your cart than you set out to buy.
- c. Study grocery ads
  - i. Note what's on sale and plan your menu around sale items. Just make sure the sale items you buy are ones you will really use. Pick two stores to shop at — going to more will take too much time and use up any savings in gas money. Make one of the stores an outlet store and consider shopping there first. Then you can buy at the main grocery store what you couldn't find at a cheaper price at the outlet store.
- d. Buy store-brand products
  - i. Brand-name products almost always cost more than store brands. Shoppers should also realize that store brands are often made by the same companies that make brand-name products. In these cases, the food inside each package is the same; the only difference is the package itself. Coupon clipping might not be as helpful as you think because most coupons are put out by brand-name companies.
- e. Avoid impulse purchases
  - i. Don't push your cart up and down all the aisles; stick to the ones that hold items on your list. In some stores, it's best to shop the outer perimeter of the store and avoid the middle aisles where many non-essential items are located. That doesn't always work, however, as many



stores are now sticking impulse-buy items in those outer aisles. At first, you may not even realize it, but think about how often you've seen glaze and shortcakes displayed right next to the fresh strawberries.

- f. Learn the basic prices of your favorite foods.
  - i. This may take some time and serious study at the grocery store, but it's the only way to know if something is a bargain. Also, use simple math to figure out if the popular come-on for "10 cans for \$10" is really a good deal. And remember, you don't always have to buy all 10 cans; the price for that kind of deal may be set per can.

Slide 13: Discretionary Expenses

Slide 14: Budget Summary

- a. Set your priorities. What do you want to accomplish with your money?

# MOVE: Organize Budget Expenses

## Using this Activity in Class

In this activity, interns will work in groups to categorize common budget expenses based on a series of prompts. As budgets vary from person to person, interns will be able to compare their categorization and reasoning to other groups' choices.

Some of the rounds (Rounds 1 - 3) can be used as a race or a competitive game, but other rounds are intended to be reflective to get interns to consider how each person's values and personal experiences affect how they budget their expenses.

<p><a href="#">Click here for: Deck 1</a></p> <p><b>Category Cards</b></p> <p>(Includes 5 types of category rounds)</p>	<p><a href="#">Click here for: Deck 2</a></p> <p><b>Expense Cards</b></p> <p>(Includes 20 types of common budget expenses)</p>
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## Part I: Prepare the Activity

- C. Print out copies and cut out Card Decks 1 and 2 above for each group for your class size. Each team should consist of 4-6 interns to foster engaging discussions.
- D. Have ready one roll of tape for each group, as well as enough wall space for each group.

❖ **Instructor Tip:** These instructions have interns tape up their cards on a clear wall or board, but interns can also sort and shuffle cards on a table or desks pushed together.

## Part II: Conduct the Activity

- G. Have interns get into teams of 4-6 members per team.
- H. Distribute one set of both card decks to each team.
- I. After all teams have their card decks, explain these directions:
  - a. There will be 5 rounds, each with their own category. Each group will tape up the Category Card(s) that correspond with that round. (For Round descriptions and instructions, see Step 5 below.)
  - b. Interns then have 3-5 minutes to work together to decide which Expense Cards belong under each category.
  - c. The instructor will then facilitate a whole group discussion to explore how each team categorized their budget expenses. Each group should be prepared to explain their reasoning.
  - d. At the end of each round, interns reset their board by removing all the cards.
  - e. Repeat this process for all 5 rounds.
- J. The first 3 rounds are designed to have interns categorize the expenses. The last 2 rounds are intended to be more open-ended and provide opportunities for rich discussion about values and priorities. Refer to this table for instructions for each round.

Round #	Category	Instructions
1	Fixed vs. Variable	Interns place expense cards underneath each category based on whether or not the expense fluctuates each time

		they use the service.
2	Weekly vs. Monthly vs. Annually	Interns place expense cards underneath each category based on how often they think each expense should be paid for.
3	Wants vs. Needs	Interns place expense cards underneath each category based on whether they think the expense is a want or a need.
4	Rank by Importance	Interns rank each expense card by level of importance. They can make a horizontal line of cards or a vertical stack to indicate the lowest priority to highest priority.
5	Stages of Life	<p>This round has 3 steps.</p> <p>d) Interns tape up “High School Student” on the wall</p> <p>e) Then, interns tape the expense cards that they think relate to a high school student</p> <p>f) Finally, interns create 2-4 <b>new</b> cards for items they think are missing</p> <p>After discussion, take down all cards and repeat steps for the other various profiles.</p>

**Part III: Whole Class Reflection Questions**

- K. After playing the activity, have interns reflect on and discuss the following questions:
- a. Which categories was your group most divided on? Why do you think this was?
  - b. Which categories was your group most agreed on? Why do you think that was?
  - c. What would you say to someone who is creating a budget for the first time and wants to copy their friend's budget exactly? Why?

**Ways to Modify This Activity:**

**3. Slideshow**  
 Instead of having interns post up Category Cards, you can put these on a slideshow and project each round on the front board. (example: Fixed on the left side, Variable on the right side). Then, just distribute the Expense Cards to each group.

**4. Whole class**  
 Have interns get into pairs. Each pair receives one expense card (you may have to remove or add expense cards to fit your class size). Post up the Category Cards on the walls or as a slideshow and have the partners move to the side of the room that they think the expense card is most appropriate for. Interns should work closely with their partner to discuss possible options before committing to one category.

## Round 1

# Fixed

Costs that do not change based on your use of product or service

# Variable

Costs that change based on your use of product or service

## Round 2

# Weekly

7 days

# Monthly

30 days

# Annually

1 Year

## Round 3

Wants

Needs

## Round 4

# Rank by importance

Place “low priority” cards on the left,  
then make a line to  
“high priority” cards on the right

## Round 5

High School  
Student

College Student



Working Young  
Adult

Parent with  
Children

Housing / Rent

Utilities (electricity,  
water, gas)

Groceries

TV: cable / streaming  
service

Internet

Cell phone and data

Dining out at restaurants

Entertainment (movies,  
concerts, etc)

Travel

Clothing

Health Insurance

Transportation

Electronics  
Emergency fund

Student loans

Credit card payments

Retirement Savings

Personal savings goals

Personal care (haircuts,  
nails, etc)

# Gifts

## Appendix C

### Instructor's Guide – Comparison Shopping PowerPoint:

#### Slide 1: Comparison Shopping

- a. Ask interns what they think “comparison shopping” means.
- b. Why do interns think we need to learn about comparison shopping?

#### Slide 2: What are your spending habits?

- a. Ask interns to think about the last item they purchased.
- b. Why did they choose that specific product?
  1. Was their selection based on size?
  2. Or was it because of the color?
  3. Or was it the price or different criteria?
  4. Did they compare products before making their selection, or did they just buy the first thing they saw?
- c. Often, people are impulse shoppers. Today, interns will learn the benefits of comparison shopping and the steps to follow to make the best decision.

#### Slide 3: Shopping Habits

- a. Ask interns to give an example of an emotional buying purchase
- b. Ask interns to think about what “rational buying” means

#### Slide 4: Comparison Shopping

- a. Ask interns to give an example of how you could buy the same product or service for less money.

#### Slide 5: Comparison Shopping Steps

- a. Have interns record the steps on their note taking guide “Comparison Shopping Note Taking Guide”

#### Slide 6: The Right Price

- a. Pass out The Right Price worksheet to each intern.
- b. As you read the information on the slide, refer interns to the directions and scenario section on the worksheet.
- c. Explain that as they learn each step of the comparison shopping process, they will complete sections on The Right Price worksheet to make the best decision for José.

#### Slide 7: Comparison Shopping – Step One

- a. Ask one intern to share the last item he/she purchased and why it was purchased.
  1. Example: He bought a bottle of water. He was thirsty and needed a drink.
  2. Reinforce that there is nothing wrong with buying a \$1.00 bottle of water when one is thirsty. However, if other options would have been considered based upon what the person actually needs, it may be possible for a person to get a drink at the water fountain or bring a container of water from home.

#### Slide 8: The Right Price – Step One

- a. Before showing the slide, allow time for interns to answer the three questions on their worksheet under Step 1.
- b. Ask interns to share their responses.
- c. Show the information on the slide and discuss differences.



Slide 9: Comparison Shopping – Step Two

- a. Explain the factors one considers when determining the quality of a product differs from item to item. An unbiased testing agency specifically points out which factors are most important to consider and they are also not associated with manufacturers, so they provide impartial information without negative consequences if manufacturers do not agree with their results.

Slide 10: The Right Price – Step Two

- a. Before showing the slide, instruct interns to review all information in the chart carefully.
- b. Show the slide to point out the price, features, and quality of each bike helmet.

Slide 11: Comparison Shopping – Step Three

- a. Before showing the slide information, in pairs, have interns brainstorm products that may have a total cost that is more than what is shown on the price tag.
- b. Ask a few pairs to share their ideas.
  1. Examples: clothes, electronics

Slide 12: The Right Price – Step Three

- a. The total cost José might have to pay
- b. No additional costs José might need to consider
  1. May have to replace the helmet as he grows older
  2. May want to buy a different style if he takes up bike racing, skateboarding, etc.

Slide 13: Comparison Shopping – Step Four

- a. Encourage interns to think about the frequency in which a product will be used and the degree of “wear and tear” it will receive.
- b. Describe the example of a prom dress and describe how purchasing a dress that could be worn for more than just the prom would considerably decrease the total cost per wear.

Slide 14: The Right Price – Step Four

- a. Before showing the slide, allow time for interns to answer the question on their worksheet under Step 4.
- b. Ask interns to share their response.
- c. Show the slide and discuss any differences.

Slide 15: Comparison Shopping – Step Five

- a. After defining “opportunity cost” on their note taking guides, have interns think of an example of when they had to give up something to receive another.
- b. Ask interns to share their ideas.
  1. Example: If an individual receives \$50 for his birthday and he wants to purchase a new pair of jeans and shoes, he might have to give up the exact style or brand of jeans he wants to have enough money to buy both jeans and shoes.

Slide 16: The Right Price – Step Five

- a. Before showing the slide, allow time for interns to answer the question on their worksheet under Step 5.
- b. Ask interns to share their responses about the opportunity costs made.
- c. Have interns make their final decision and record why they chose it.
- d. Ask interns to share their final decision.
- e. Show the slide and discuss any differences.

# Comparison Shopping Note Taking Guide

## What Are Your Spending Habits?

What is the last item you purchased? \_\_\_\_\_

Did you inspect the product carefully, or did you buy the first thing you saw? \_\_\_\_\_

Define Impulse Buying:

Define Comparison Shopping:

Benefits of Comparison Shopping:



Define Opportunity Cost:

## Steps to Comparison Shopping

Step One:  
Step Two:  
Step Three:  
Step Four:  
Step Five:

# The Right Price

Determine the best choice or the “right price” by reading the chart below, completing the five comparison shopping steps and questions on the left. Finally, provide a description of why the helmet **you chose** is best.

**Scenario:** José is 15 and wants to purchase a new bike helmet for under \$35. Because he lives in a warm climate, he can ride his bike to school year-round and wants the helmet to last for several years. Features that José needs to consider include a strong chin strap and buckles, proper ventilation, and high impact absorption.

**Comparison Shopping Steps:**

**Step 1:**

- How will José use the helmet?
- How long should it last?
- What features does he need?

**Step 2:**

Review the description and features in the chart to determine the quality of each helmet.

**Step 3:**

Are there additional costs that should be considered?



















**Step 4:**

How often will José use the helmet and what type of use will it receive?

**Step 5:**

What is the opportunity cost and what is your decision?

Buying Decision: **Describe why you feel the helmet you chose is the best choice for Jose.**

<u>Key</u>	Description	Price	Chin Strap & Buckle System	Ventilation	Impact Absorption
 = Excellent  = Okay  = Poor					
 Nutcase \$49.99	ABS shell with protective EPS. Eleven (11) vents offer maximum airflow on hot summer days. It even boasts an optional handy snap-on visor.				
 Giro Atmos \$190	Superior technology, Tour de France-proven performance, and leading style. If you want the absolute best helmet for the speed and thrill of wide-open roads, this is the one.				
 Schwinn Intercept \$19.99	Delivers great features at a base-model price. Has easy sizing adjustments and great durability. Includes: easy-adjust Cam-lock levers, air-moving Channeled Ventilation, and the option of adding a Flip Mirror.				

# Put it to the Test

Welcome to the Put it to the Test Consumer Product testing agency. Today you will become Put it to the Test employees and perform experimental research on consumer products using the five steps of comparison shopping. Today's product of choice is paper towels used for daily cleaning tasks in the kitchen, bathroom and on windows. Consumers using the paper towels want to ensure the paper towel will absorb liquids, be durable during scrubbing and be strong enough for a variety of jobs.

## **Step One:**

- How will consumers use the product? \_\_\_\_\_
- How long should the product last? \_\_\_\_\_
- What features do consumers need? \_\_\_\_\_

**Step Two:** To determine the quality of products, experimental tests must be conducted. Complete test 1, 2 and 3 using a new paper towel for each test for all three brands.

- Test 1 – Absorbency
  - To test the product's absorbency, pour  $\frac{1}{4}$  cup water on the table and quickly use the paper towel to wipe up the water in one stroke. Does the paper towel absorb all the water? If not, estimate what percentage of the water the product absorbed. Record what the product looks like after the test is complete and how it feels.
  - Record any additional notes and your reaction to the absorbency capabilities of the product.
- Test 2 – Durability
  - Completely wet the product and ring out any excess water. Lay the product flat on a table and move back and forth in a scrubbing motion. Count each motion and stop when the product begins to tear.
  - Record the number of scrubbing motions completed before tearing began and what the product now looks like. How does the product feel? Did the product withstand the test?
  - Record any additional notes about the durability capabilities of the product.
- Test 3 – Strength
  - To test the strength, completely wet the product and ring out any excess water. Holding all four corners of the product, place one penny on the product at a time until the sheet rips.
  - Record the number of pennies the product could hold.
  - Record any additional notes and your reaction about the strength of the product.

	<b>Product A</b>	<b>Product B</b>	<b>Product C</b>
	Price: \$ _____	Price: \$ _____	Price: \$ _____
<b>Test 1: Absorbency</b>	Observation before test:	Observation before test:	Observation before test:
	Reaction after test:	Reaction after test:	Reaction after test:
<b>Test 2: Durability</b>	Observation before test:	Observation before test:	Observation before test:
	Reaction after test:	Reaction after test:	Reaction after test:
<b>Test 3: Strength</b>	Observation before test:	Observation before test:	Observation before test:
	Reaction after test:	Reaction after test:	Reaction after test:

**Step Three:**

Are there additional costs that should be considered? If so, please describe. \_\_\_\_\_

\_\_\_\_\_

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**Step Four:**

- How often will this product be used? \_\_\_\_\_

- What type of wear and tear will the product receive? \_\_\_\_\_

- How does the product's use impact the final decision on which to purchase? \_\_\_\_\_

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**Step Five:**

- Describe the opportunity costs that should be considered when making the final product decision.

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- As a Put it to the Test employee, it is your responsibility to carefully review all the information recorded from the five steps of the comparison shopping process before making a final decision. Record your final decision and identify four supporting reasons why the product you selected is the best choice.

- Final Choice: \_\_\_\_\_

○

○

○

○

# Shopping Wisely

“Where should I shop for a DVD player, and what’s the best brand to buy? Is it cheaper to buy store-brand ice cream even though my favorite brand of ice cream is on sale? “

We all want to stretch our money as far as it will go. But being a wise consumer requires the right information and plenty of practice. This lesson is designed to help interns understand the purchasing alternatives available to them and to help them practice techniques for finding the best price on a product they want to buy. The lesson begins by introducing the concept of comparison-shopping and making interns aware of the many alternatives they have as consumers. Next, interns practice the steps necessary to make an informed buying decision on an item of clothing or an electronic device. We have many choices today regarding where and how we shop. Interns compare shopping sources as they research buying the same product from a store, by mail, or online.

**Activity 1:**

- Define comparison-shopping and terms associated with it: “brand name,” “generic brand,” “discount store,” “thrift store.” Talk about why it’s important for a wise shopper to make comparisons between products and shopping sources.
- Make a list of the items that interns say they purchase on a regular basis. Collect store circulars and catalogs that advertise those items. Ask interns to bring in ads or catalogs from their favorite places to shop. Compare the costs of items using these resources.
- Use online resources to check prices on selected items. Many large stores have their own websites.

**Activity 2:** Use a chart to compare prices for each intern’s favorite soft drink. Conduct a blind taste test of various cola drinks: Pepsi, Coke, and a store brand. As interns sample brands A, B and C, record their preferences on the board. Talk about their reactions. Were they able to identify which drink was the store brand? Which did they like best? Stress that sometimes a generic or store brand is as good as, or better than, a brand name product, and is usually cheaper.

Soft Drink	Product A	Product B	Product C
<b>Cost One Can</b>	Price: \$ _____	Price: \$ _____	Price: \$ _____
<b>Preference/Liked Best</b>			
<b>Guess the Brand</b>			



**Activity 3:** When comparing similar items, there are factors other than price when considering purchases. For example, pay attention to quality as well as price when buying a pair of jeans that you want to last for a long time. Sometimes waiting for a sale is worth the time and effort. Prices for the same item often differ according to geographical areas of the country, the type of store, and the season of the year. Also, you may find different prices in the same store for the same item (e.g. radio), depending on the brand name or manufacturer. Some factors to compare are: price, features, benefits, warranties, and store policies.

Being a wise shopper means asking yourself questions:

- What do I want?
- What quality do I need?
- How much can I spend?
- Where will I shop?
- Is there a warranty?

Divide the class into groups. Have each group choose an article of clothing (e.g. leather jacket, running shoes) or an electronic device (e.g. portable CD player, computer monitor) to “purchase” using comparison-shopping techniques. Have each group determine a budget limit for their purchase. Interns then use catalogs or the Internet to locate three alternative selections for the item. All three selections may be available at the same store. Ask them to record the information they’ve found on a chart. After they have compared the cost and individual features of the three items, have them present their findings to the class.

<b>Electronic Device</b>	<b>1</b>	<b>2</b>	<b>3</b>
Store			
Brand name			
Price			
Basic Features			
Special Features			
Warranty			
Refund/Exchange Policies			
Other			

<b>Item of Clothing</b>	<b>1</b>	<b>2</b>	<b>3</b>

Brand Name			
Price			
Where to be worn			
Style			
Durability			
Comfort			
Refund/Exchange Policies			

**Activity 4:** You can also compare different shopping sources for the same product. Shopping sources include: department stores, discount stores, thrift stores, flea markets, yard sales, warehouse buying clubs, television shopping networks, mail-order catalogs, online shopping, etc.

- Brainstorm a list of shopping sources.
- Have each intern choose one item of any kind that they realistically plan to purchase in the near future. They should select an item that could be purchased from a variety of sources.
- Ask them to write down the name of the item, its price, and the stores that may carry it.
- Remind them to be specific about the brand name, the model number, and brand features. Stores don't always carry identical products, even though the brand name may be the same.
- Have interns compare the cost of buying the identical item from a store, by mail, or online. Interns may check store advertisements, visit or call the store to check on the price and other information, or call the stores to check their price. They will also use mail-order catalogs and the Internet to gather information. Ask them to research the item and record their findings using the chart below:

Item: \_\_\_\_\_

Brand: \_\_\_\_\_

	Store	Mail-Order Catalogue	On-line Shopping Company
Company			
Address or Website			
Price			

Shipping Cost			
Delivery Time			
Warranty			
Return Policy			
Other Information			

# The Price is Right



Interns may not have experience shopping. Instructors may take interns to a grocery/department store to shop for household items. This activity can be done in the classroom. It will give the interns a sense of the price range of many items.

## Materials:

- 25 items (or more) from a grocery/department store.
- A list of all the items
- An index card for each item
- See “Variation” option below (PPT/Slideshow)

## Instructions:

1. Bring in a large assortment of items from a grocery/department store. Examples could include: a box of macaroni, a can of soup, a bottle of shampoo, a package of rice, a video game, a DVD, etc. Try to have at least 25 items.
2. Spread the items out on tables.
3. On an index card, write the actual cost, “the right price” and a wrong price. Make the prices different enough to demonstrate a clear choice. For instance, on the box of macaroni, if the price is \$.69, the wrong choice should be \$1.20.
4. Give each intern a list of the items. (see example provided)
5. Have the interns guess the price of each item and write it on the worksheet. Once interns have gone through all the items, they can compare their answers to the correct price. The intern that selects “the right price” on the most items is the winner.
6. To extend this activity, give each intern a certain amount of monopoly money/play money, such as \$50.00, and have them purchase as many items as possible with the money. The intern with the least amount of money left over and/or the intern that can purchase the most items is the winner(s).

**Variation:** If it is not possible to bring in an assortment of items, make a PowerPoint/Slideshow with a picture of each item with “the right price” and a wrong price on each slide. Slides would look like the ones below.

	\$1.19
	\$3.64
	\$4.64
	\$7.56



## The Price is Right – My Guess

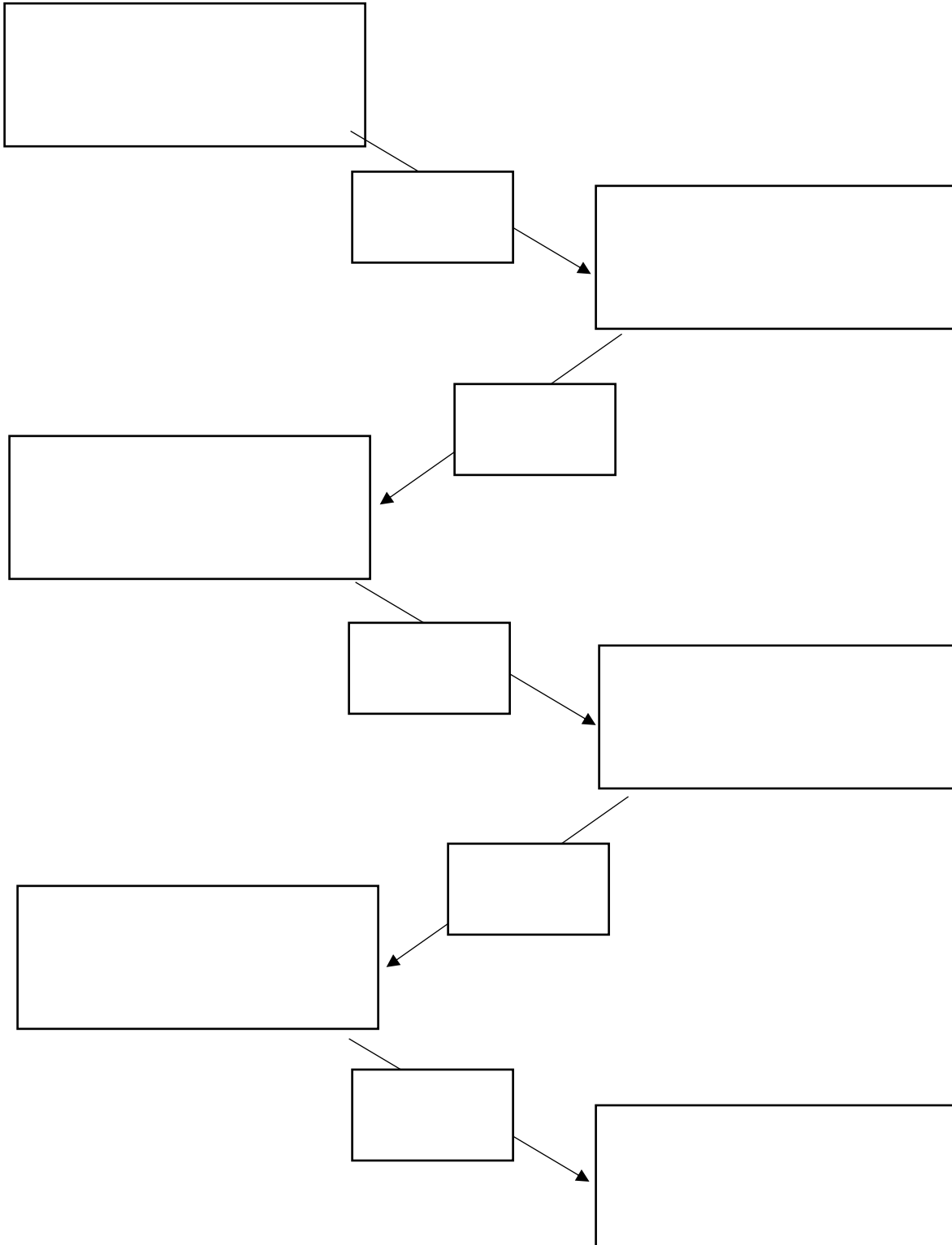
Product	My Guess
1. Tide Laundry Detergent – 92 fl. oz.	
2. Toothpaste	
3. Can of Soup	
4. Jif Peanut Butter – 28 oz.	
5. Tylenol – 100 ct.	
6. Box of Kleenix	
7. Box of Cheerios – Family Size	
8. Box of Pasta – 16 oz.	
9. Pantene Shampoo – 20 fl. oz.	
10. Betty Crocker Cake Mix	
11. Microwave Popcorn – 12 ct.	
12. Deodorant	
13. Irish Spring Body Wash – 18 fl. oz.	
14. Purell Hand Sanitizer – 8 fl. oz.	
15. Bounty Paper Towels – 2 Double Rolls	
16. 2 Liter Bottle of Pepsi	
17. Bag of Fritos – 9.25 oz.	
18. Computer Paper – 500 sheets	
19. Can of Tuna	
20. Charmin Toilet Paper – 6 Mega Rolls	
21. Sugar – 4 lb. bag	
22. Can of Corn	
23. Dawn Dish Soap- 19.4 fl. oz.	
24. <i>Frozen</i> DVD	
25. Bag of Fun Size Snickers Candy Bars	

## The Price is Right – How Did I Do?

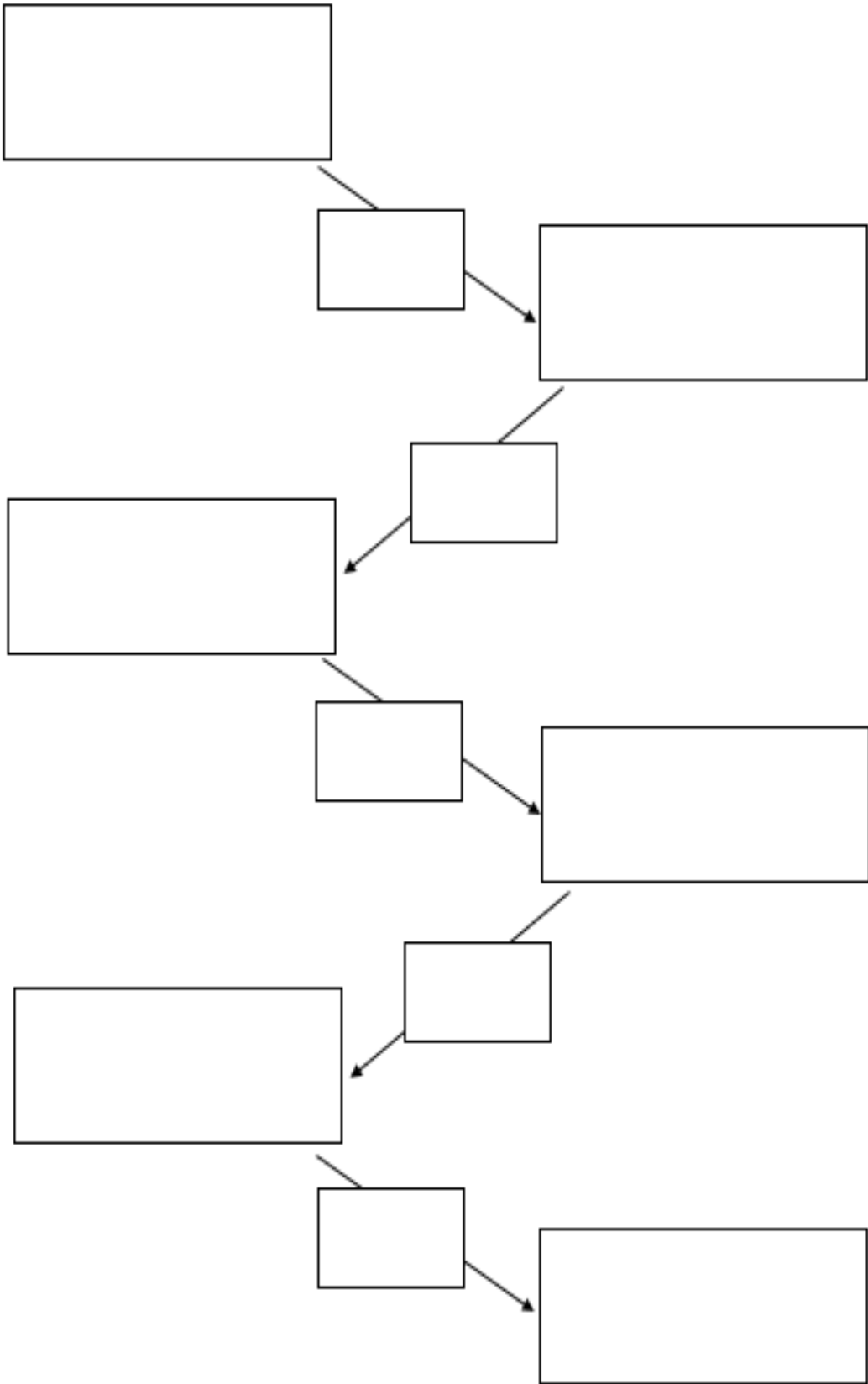
Product	My Guess	Actual Price	Correct Y or N
26. Tide Laundry Detergent – 92 fl. oz.		\$11.97	
27. Toothpaste		\$1.84	
28. Can of Soup		\$.92	
29. Jif Peanut Butter – 28 oz.		\$3.84	
30. Tylenol – 100 ct.		\$6.97	
31. Box of Kleenix		\$1.37	
32. Box of Cheerios – Family Size		\$3.64	
33. Box of Pasta – 16 oz.		\$1.24	
34. Pantene Shampoo – 20 fl. oz.		\$4.97	
35. Betty Crocker Cake Mix		\$1.22	
36. Microwave Popcorn – 12 ct.		\$4.38	
37. Deodorant		\$3.40	
38. Irish Spring Body Wash – 18 fl. oz.		\$3.97	
39. Purell Hand Sanitizer – 8 fl. oz.		\$2.48	
40. Bounty Paper Towels – 2 Double Rolls		\$4.64	
41. 2 Liter Bottle of Pepsi		\$1.78	
42. Bag of Fritos – 9.25 oz.		\$3.28	
43. Computer Paper – 500 sheets		\$3.97	
44. Can of Tuna		\$.88	
45. Charmin Toilet Paper – 6 Mega Rolls		\$6.97	
46. Sugar – 4 lb. bag		\$2.82	
47. Can of Corn		\$.87	
48. Dawn Dish Soap- 19.4 fl. oz.		\$2.64	
49. Frozen DVD		\$14.96	
50. Bag of Fun Size Snickers Candy Bars		\$3.78	
<b>Total Number Right</b>			

## Bank balance

- Fill in your starting amount in the first box
- Put the amount on the card in the little box by the arrow and add a + (income) sign or a - (outgoing) sign next to it.
- Calculate your new balance and write it in the next box







**Gym Membership  
\$24.99**



**Weekly  
Groceries \$50**



**\$90 for a new pair of  
sneakers**



**\$15 for a new  
shirt/top**



**\$5 per day out to lunch  
x 20 days per month =  
\$100**



**\$45 for monthly  
phone bill**



**\$2.50 for a coffee x 8 days =  
\$20**



**Extra value meal  
every day for  
lunch \$4.49 x 5  
=\$22.45**



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Savings from bringing a packed lunch into work  
**\$2.50 per day  
 lunch x 20 days  
 per month = \$50**



**You owe a friend \$20.**



**Pay up!**

**Get a haircut**

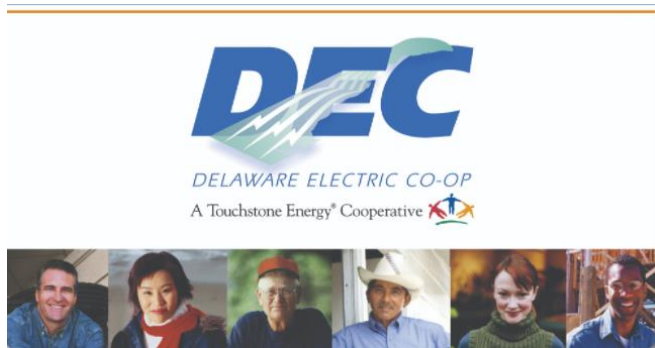
**\$20**



**Do you buy  
 cigarettes?  
 \$10**

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**Pay monthly electric bill \$50**



**Pay your monthly DART bus ticket bill \$80**



**Pay monthly water bill \$40**

**Pay monthly rent**

**TIDEWATER**  
UTILITIES, INC.

A Middlesex Water Company Affiliate



**\$500**

**Housing benefit pays you  
\$120 monthly towards  
your rent**



**You win \$20 on  
a scratch card**





**You get caught on the bus with no ticket. \$10 fine**



**You lose your employee ID. Buy another one. \$5**



**Go to movies. \$12**



**Go bowling. \$12**

**Free day out at a  
summer music festival  
saves you money  
\$10**



**Buy  
toiletries.  
\$10**

**Pay back loan of \$50  
plus interest of \$10**

**It's a family  
member's  
birthday. Buy a  
present. \$20**



# The Money Shop



**It's your birthday.  
A family member  
gives you \$20.**

**You go to the movies.  
Do you go on the  
weekend costing \$12 or  
go on the discount night  
for \$6?**



**What is a pay stub?**

**What are taxes?**

Earnings		rate	hours	this period	year to date
Regular		8.2500	40.59	334.87	5,108.7
<b>Gross Pay</b>				<b>\$334.87</b>	5,108.7
Deductions		Statutory			
	Social Security Tax			-20.76	
	Medicare Tax			-4.85	
	IL State Income Tax			-16.74	
<b>Net Pay</b>				<b>\$292.52</b>	
<b>Net Check</b>				<b>\$292.52</b>	



Discussion Card: 3 minutes to discuss

Discussion Card: 3 minutes to discuss

**What is something you are going to need to budget your money for?**

**What are some activities you can do in your free time?**



Discussion Card: 3 minutes to discuss

Discussion Card: 3 minutes to come up with some things to do near you.

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You pay a \$50 deposit for a summer vacation.

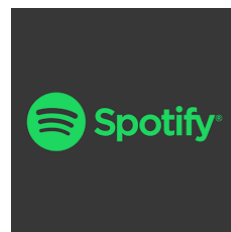


Pay \$9.99 for your Netflix Premium subscription.



You pay \$50 for a concert ticket in Philadelphia

Pay \$9.99 for your Spotify Premium subscription.





**Pay back \$100 you borrowed for travel and other expenses**



Spend \$20 at Aldi or \$30 at Walmart for a similar item.



**The screen on your phone is broken.**

**Will you pay \$80 to have it repaired or spend \$20 on a cheap basic phone?**



Go for ice-cream  
with friends

\$10



You have a tax refund

\$150

It's your birthday. You  
received \$50 from  
friends and family

You return sneakers  
that don't fit. \$90  
refund

You sell some old  
games and DVDs on  
eBay for \$30

<p>You sell old belongings at a yard sale</p> <p>\$50</p>	<p>Your friend pays you money he owes you.</p> <p>\$20</p>

# SHAKE OUT MY FUTURE



Directions:

- For each category, roll the die to determine what your final outcome would be.
- Roll the die and cross out the number that is rolled.
  - For example: In the housing category, if you roll a 2 you would cross out the word “Mansion”.
- Continue until you have rolled the die enough times to have only one option remaining. This will be your final outcome for each category.
- Record your outcome in the box next to the category and answer the reflection question.

## Housing

1. Condominium
2. Mansion
3. Apartment
4. Ranch
5. Trailer



My final housing is:

What house would you have liked? What would you have to do to achieve this living situation?

## Transportation

1. Bus
2. Bike
3. Walking
4. Car
5. Parents



My final transportation is:

Is having a car necessary? Are ways you can reduce transportation expenses?

## Education Level

1. No High School Diploma
2. High School Graduate
3. Certification/Diploma Program
4. Associates Degree
5. Bachelor's Degree



My education level option is:

What level of education would you like to pursue? What are ways to begin preparing yourself now for this achievement?

### Family

1. Single
2. Married
3. Engaged
4. Living at home
5. Dating

My family is:

My future family may include....

### Financial



1. Full-time job
2. In debt
3. Financially secure
4. No job
5. Financial aid/assistance

My financial situation is:

When it comes to saving money, I am....

### Activities



1. Sports
2. Church Activities
3. Clubs/Organizations
4. Study Groups
5. Volunteering

My final activity is:

One activity I would like to get involved in is....

Which categories do you feel are the most important?

What are steps you can take to achieve your ideal lifestyle?



Lessons for  
Living, Learning,  
and  
Working



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**Lesson Plan Contents Page**

**Unit 3: Functional Math**



**Objective: 3.5 The student will be able to demonstrate basic money skills with real coins, bills, and digital money transactions.**

**STEP ONE: Pre-Planning/Pre-Activities:**

**STEP TWO: The Lesson Plan**

**STEP THREE: Appendices & Additional Resources**

<b>Unit 3: Functional Math 3.5 The student will be able to demonstrate basic money skills with real coins, bills, and digital money transactions.</b>	<b>Total Activities: 5</b>
<b><i>STEP ONE: Pre-Planning/Pre-Activities: Individualize these sections to make this section more meaningful for the intern.</i></b>	
<p><b>Lesson Plan Summary:</b> Students will understand basic money skills. Students will recognize different coins/bills and values. They will be able to make change. Students will understand the purpose of the Dollar Up Method to eliminate the need to count change and to instead use only bills to pay for items in the community (e.g., grocery shopping). Students will learn to utilize an ATM for deposits/withdrawals and safely make purchases on-line.</p> <p>Glossary &amp; Key Words  Introduction – Recognizing Values of Money (coins/dollars)  Activity 1 – Dollar-Up  Activity 2 – Making Change  Activity 3 – Reading Grocery Ads  Activity 4 – Using an ATM  Activity 5 – Online Shopping</p>	
<b>What you will need: Materials &amp; Resources</b>	
<b>Handouts:</b>	<p>All Handouts/Worksheets can be found in the Appendices, and PowerPoints will be linked in each activity.</p> <p>PowerPoints &amp; Worksheets:</p> <ul style="list-style-type: none"> <li>• Introduction- Recognizing Coins and Values <ul style="list-style-type: none"> <li>• Various worksheets to choose from: <a href="https://www.k5learning.com/free-preschool-kindergarten-worksheets/money/identify-coins">https://www.k5learning.com/free-preschool-kindergarten-worksheets/money/identify-coins</a></li> </ul> </li> <li>• Activity 1 – Dollar-Up <ul style="list-style-type: none"> <li>• Dollar-Up Worksheet</li> <li>• Burger King Dollar-Up</li> <li>• Chinese Take-Out Menu</li> <li>• Dollar-Up Practice Worksheets</li> </ul> </li> <li>• Activity 2 – Making Change <ul style="list-style-type: none"> <li>• Chick-fil-A: Making Change Worksheet</li> <li>• Buffalo Wild Wings: Making Change Worksheet</li> </ul> </li> <li>• Activity 3 – Reading Grocery Ads <ul style="list-style-type: none"> <li>• Instructions</li> <li>• Worksheet</li> </ul> </li> <li>• Activity 4 – Using an ATM <ul style="list-style-type: none"> <li>• How to Use an ATM – PowerPoint</li> <li>• How to Use an ATM – Article</li> <li>• Using an ATM – Community Activity</li> </ul> </li> <li>• Activity 5 – Online Shopping <ul style="list-style-type: none"> <li>• Online Shopping PowerPoint</li> <li>• Online Shopping Activity Worksheet</li> </ul> </li> </ul>
<b>Technology:</b>	Internet access for YouTube videos and web search activity.

	<p>Introduction/Opening:</p> <ul style="list-style-type: none"> <li>• Break the Bank: Sorting Coins by Value- Online Game <ul style="list-style-type: none"> <li>○ <a href="https://www.abcya.com/games/break_the_bank_sorting">https://www.abcya.com/games/break_the_bank_sorting</a></li> </ul> </li> <li>• Counting Coins Review Video: <ul style="list-style-type: none"> <li>○ <a href="https://www.khanacademy.org/math/cc-2nd-grade-math/x3184e0ec:money-and-time/cc-2nd-money/v/counting-american-coins">https://www.khanacademy.org/math/cc-2nd-grade-math/x3184e0ec:money-and-time/cc-2nd-money/v/counting-american-coins</a></li> </ul> </li> </ul> <p>Activity 2</p> <ul style="list-style-type: none"> <li>• <a href="https://www.youtube.com/watch?v=G3IRi9fjMys">https://www.youtube.com/watch?v=G3IRi9fjMys</a></li> </ul> <p>Activity 4</p> <ul style="list-style-type: none"> <li>• <a href="https://www.youtube.com/watch?v=NwcO2O_Gv9M">https://www.youtube.com/watch?v=NwcO2O_Gv9M</a></li> <li>• <a href="https://www.youtube.com/watch?v=jqwKHvA-Jew">https://www.youtube.com/watch?v=jqwKHvA-Jew</a></li> <li>• <a href="https://www.youtube.com/watch?v=82J5MBuuw44">https://www.youtube.com/watch?v=82J5MBuuw44</a></li> </ul>	
<p><b>Other materials needed for activities:</b></p>	<ul style="list-style-type: none"> <li>• Paper</li> <li>• Markers/Pens</li> <li>• Index Cards</li> <li>• Laminating Paper</li> <li>• Store Circulars/Catalogs</li> <li>• Chinese Take-Out Menus</li> </ul>	
<p><b>How to Assess Understanding</b></p>		
<p><b>Knowledge</b> </p> <p>What will they <b>know</b> because of the lesson?</p>	<p><b>Skills</b> </p> <p>What will they be able to <b>do</b> because of the lesson?</p>	<p><b>Check for Understanding / Evaluation</b></p> <p>What will the Instructor ask/do to determine interns' level of understanding? How can the intern <b>demonstrate their understanding?</b></p>
<p>Glossary/Vocabulary Be able to know the vocabulary presented.</p>	<p>Be able to use the vocabulary presented in a variety of settings.</p>	<p>Check context of their vocabulary use to ensure their understanding.</p>
<p>Identify the names of different coins and bills.</p>	<p>Recognize coins and bills and identify their value.</p>	<p>Check the identification of coins and bills to ensure understanding</p>
<p>Able to add and subtract money values.</p>	<p>Solve real-life scenarios with bills, quarters, dimes, nickels, and pennies.</p>	<p>Purchase items from the store using correct amount of money (bills/coins).</p>
<p>Identify the Dollar-Up method</p>	<p>Make purchases using the Dollar-Up Strategy</p>	<p>Community outing to grocery store to make a purchase based on the Dollar-Up method</p>

Identify the steps to deposit/withdraw money from an ATM	Utilize the steps to deposit/withdraw money using an ATM.	Go to bank and withdraw or deposit money using the ATM from their account.
Identify the steps to purchase an item/items online	Be able to use the steps to purchase items using a “mock” debit/credit card	Purchase items online and have them shipped to the appropriate address
Identify the subtraction method when making change	Recognize how much change they should expect back when making purchases	Create various scenarios to determine if change is required and how much should be given back

**STEP TWO: The Lesson Plan**

*Please customize these activities according to your school setting, its policies, vision, and core values. Please use and modify them based on the objective and the needs of your students.*

<b>Glossary</b>	<p>Ensure the students are familiar with glossary words connected with this lesson.</p> <p><b>Please incorporate any glossary terms utilized at your school that would enhance the lesson plan and make this objective more meaningful for the students.</b></p> <p><b>Glossary Terms</b></p> <p><b><u>Types of Money:</u></b></p> <p><b>Coins:</b> flat, typically round piece of metal with an official stamp, used as money; money in the form of coins</p> <p><b>Cents:</b> monetary unit of the US, Canada, and various other countries, equal to one hundredth of a dollar, euro, or other decimal currency unit; a small sum of money</p> <p><b>Penny:</b> one-cent coin equal to one hundredth of a dollar</p> <p><b>Nickel:</b> five-cent coin; five cents</p> <p><b>Dime:</b> ten-cent coin; ten cents</p> <p><b>Quarter:</b> coin representing 25 cents, one fourth of a US or Canadian dollar</p> <p><b>Dollar Bill:</b> basic monetary unit of the US, Canada, Australia, and certain countries in the Pacific, Caribbean, Southeast Asia, Africa, and South America</p> <p><b><u>Additional Vocabulary:</u></b></p>
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	<p><b>Automatic Teller Machine (ATM):</b> electronic computer terminals which offer automated, computerized banking to withdraw cash or deposit funds into an account; allows customers to obtain cash and conduct banking transactions</p> <p><b>Balance:</b> amount of money in a bank account.</p> <p><b>Card Verification Value (CVV):</b> helps verify the legitimacy of a credit card. Depending on the card, the security code can be a three-digit or four-digit number, printed on either on the back of the card or the front.</p> <p><b>Change:</b> the money returned after paying for something with more money than it costs.</p> <p><b>Credit Card:</b> card that allows the holder to make purchases without cash by borrowing money.</p> <p><b>Debit Card:</b> plastic card that enables ATM transactions and purchases instead of using cash or writing a check; electronically connected to the cardholder’s bank account; bank card that looks like a credit card, but it takes money directly from your checking account to pay for the entire purchase all at once</p> <p><b>Deposit:</b> money put into an account</p> <p><b>Personal Identification Number (PIN):</b> ATM and Debit cards require using a PIN to access the account to perform transactions; a PIN confirms that the user of the card is authorized to access the account</p> <p><b>Receipt:</b> proof that you have bought and paid for something; usually on a piece of paper, but may be online</p> <p><b>Withdrawal:</b> amount of money taken out of an account that results in a lower balance</p>
<p><b>Introduction:</b> 20 minutes</p> <p><b>VocFit Crosswalk:</b> <b>Cognitive Abilities:</b> Be very exact/very accurate; Shift attention back and forth between tasks and sources of information; Shift attention back and forth between tasks and sources of</p>	<p><b>Sorting Coins Review Game:</b></p> <ul style="list-style-type: none"> <li>• Break the Bank: Sorting Coins by Value- Online Game <ul style="list-style-type: none"> <li>○ <a href="https://www.abcya.com/games/break_the_bank_sorting">https://www.abcya.com/games/break_the_bank_sorting</a></li> </ul> </li> </ul> <p>Identify Coins Various Worksheets: <a href="https://www.k5learning.com/free-preschool-kindergarten-worksheets/money/identify-coins">https://www.k5learning.com/free-preschool-kindergarten-worksheets/money/identify-coins</a></p> <p>Watch this video to review Counting Coins:</p> <ul style="list-style-type: none"> <li>• Counting Coins Review Video: <ul style="list-style-type: none"> <li>○ <a href="https://www.khanacademy.org/math/cc-2nd-grade-math/x3184e0ec:money-and-time/cc-2nd-money/v/counting-american-coins">https://www.khanacademy.org/math/cc-2nd-grade-math/x3184e0ec:money-and-time/cc-2nd-money/v/counting-american-coins</a></li> </ul> </li> </ul>

<p>information; Add, subtract, multiply, divide</p> <p><b>General:</b> Asks for help and clarification when needed; Completes tasks accurately</p>	
<p><b>Lesson Activities</b></p>	
<p><b>Activity 1</b> 30-40 minutes</p> <p><b>VocFit Crosswalk:</b> <b>Cognitive Abilities:</b> Comprehend/read instructions; Be very exact/very accurate; Shift attention back and forth between tasks and sources of information; Add, subtract, multiply, divide</p> <p><b>Interpersonal Skills:</b> Cooperate with others to accomplish work activities; Follow directions; Listen actively</p> <p><b>General Skills:</b> Cooperative and courteous; Listens and pays attention; Asks for help and clarification when needed; Communicates adequately</p>	<p><b>Dollar-Up – 4 Mini-Activities:</b> Mini-Activities can be completed as stand-alone activities or grouped together. Activities can be completed over multiple days. Worksheets can be found in <a href="#">Appendix A</a>.</p> <ul style="list-style-type: none"> <li>• Dollar-Up Worksheet (10-15 minutes)</li> <li>• Burger King Dollar-Up (15 Minutes)</li> <li>• Chinese Take-Out Menu (30-45 minutes)</li> <li>• Dollar-Up Practice Worksheets (10-30 minutes)</li> </ul> <p>The Dollar-Up Method is a great tool for students to use when trying to pay for something. The Dollar-Up Method teaches students how to take a total and determine what the next whole dollar is. After finding the next whole dollar, a student then knows how much to pay. For instance, if an item is \$2.99 the student would determine \$3.00 to be the next “dollar-up”. If the total is less than a dollar, like \$0.95, the “dollar-up” is \$1.00.</p> <p><b>Activity 1: Dollar-Up Worksheet:</b> Look at the prices for different items and use the Dollar-Up Method to determine how many dollars you need to give the cashier.</p> <p><b>Activity 2: Burger King Dollar-Up:</b> How much money do you need to purchase the food items from Burger King? Find the next dollar-up to pay for these items from Burger King</p> <p><b>Activity 3: Chinese Take-Out Menu:</b> Use a Chinese takeout menu to find the price of each item for the order. Then total up the order and find the next dollar-up to pay for your order. Finally, calculate the change you would receive.</p> <p><b>Activity 4: Dollar-Up Practice Worksheets:</b> This is a collection of worksheets where students have to round up to the next dollar and find the correct combination of five dollar and one-dollar bills to pay for the products. This is great for students who understand how to round up to the next dollar to make a purchase, but have difficulty finding the correct bills to pay. This worksheet has the options of 3 five-dollar bills, and 5 one-dollar bills to make the purchase. The first few pages get progressively harder, and the rest of the document is randomly mixed. You may want to laminate, or put in the protective cover and place in a notebook to be able to reuse them without wasting paper.</p>
<p><b>Activity 2:</b></p>	<p><b>Making Change- Review Video and 2 Mini Activities:</b> Mini-Activities can be</p>

45 minutes

**VocFit Crosswalk:**

**Cognitive Abilities:**  
Comprehend/read instructions; Be very exact/very accurate; Shift attention back and forth between tasks and sources of information; Add, subtract, multiply, and divide

**Interpersonal Skills:**  
Follow directions; Listen actively

**General:**  
Listens and pays attention; Asks for help and clarification when needed; Communicates adequately

completed as stand-alone activities or grouped together. Activities can be completed over multiple days. Worksheets are available in [Appendix B](#).

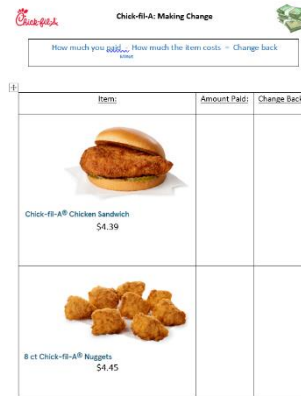
**Activity 1: Making Change Review Video**

<https://www.youtube.com/watch?v=G3IRi9fjMys>

- Watch the video above to do a brief review on how to make change using the subtraction method



**Activity 2: Chick-fil-A: Making Change Worksheet:** How much change should you expect back when buying the provided items from Chick-fil-A? Determine the amount you are going to pay, then use the subtraction method to determine how much change you will get back.

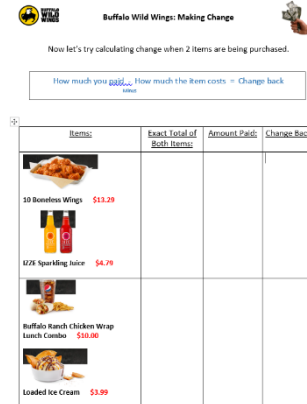
**Activity 3: Buffalo Wild Wings: Making Change Worksheet:** Take it up a notch- How much change should you expect back when buying multiple items from Buffalo Wild Wings?



Chick-fil-A: Making Change

How much you paid... How much the item costs = Change back





Item:	Amount Paid:	Change Back:
 Chick-fil-A® Chicken Sandwich \$4.39		
 8 ct Chick-fil-A® Nuggets \$4.45		



Buffalo Wild Wings: Making Change

Now let's try calculating change when 2 items are being purchased.

How much you paid... How much the item costs = Change back

Items:	Exact Total of Both Items:	Amount Paid:	Change Back:
 10 Boneless Wings \$13.29			
 12% Sparkling Juice \$4.76			
 Buffalo Ranch Chicken Wrap Lunch Combo \$10.00			
 Loaded Ice Cream \$3.99			

**Activity 3:**  
30-45 minutes

**VocFit Crosswalk:**  
**Cognitive Abilities:**  
Comprehend/read instructions; Add, subtract, multiply, divide

**Communication Skills:**  
Communicate face-to-face with others; Speak clearly so that others can understand

**Interpersonal Skills:**  
Follow directions; Listen actively

**Self-Determination:**  
Make choices, decisions, and plans to meet own goals; Identify and express own strengths and weaknesses; determine priorities

**General:**  
Listens and pays attention; Asks for help and clarification when needed; Communicates adequately; Cooperative and courteous

**Reading Grocery Ads** – worksheet is available in the Appendix. Instructor’s Guide is also available in [Appendix C](#).

## Reading Grocery Ads

Students often have limited experience shopping for groceries. This is a practice activity to acquaint them with grocery advertisements. Students will explore grocery advertisements and make choices in selecting foods and comparing costs.

**Materials:**

- Copies of grocery advertisement circulars for each student
- Worksheet with questions related to understanding the grocery ads.  
Questions will vary depending on the specific advertisement chosen. Sample questions are provided for instructors in crafting their own worksheet.

**Activities:**

1. Discuss grocery shopping and comparing store advertisements.
2. Distribute a copy of the same grocery advertisement circular to each student. If having students work in groups, one circular per group.
3. Distribute the worksheet. Students can answer the questions individually or locate the information as a group.



**Activity 4:**  
30 minutes

**VocFit Crosswalk:**  
**Cognitive Abilities:**  
Comprehend/read

**How to Use an ATM – 4 Mini-Activities:** Mini-Activities can be completed as stand-alone activities or grouped together. Activities can be completed over multiple days. PowerPoint can be found at <https://wp.me/a9Fwrm-1hL> and the worksheets can be found in [Appendix D](#).

- How to Use an ATM – Videos
- How to Use an ATM – PowerPoint



<p>instructions; Be very exact/very accurate; Shift attention back and forth between tasks and sources of information</p> <p><b>Communication Skills:</b> Communicate face-to-face with others; Speak clearly so that others can understand</p> <p><b>Interpersonal Skills:</b> Listen actively; Ask clarifying questions; Follow directions; Work with a co-worker in a group or team; Work in close physical proximity to other people</p> <p><b>General:</b> Follows directions; Listens and pays attention; Refrains from unnecessary social interaction (talking)</p>	<ul style="list-style-type: none"> <li>○ How to Use an ATM – Article</li> <li>● Using an ATM – Community Activity</li> </ul> <p><b>Activity 1: How to Use an ATM – Videos:</b> Watch any or all of the following videos on how to Use an ATM.</p> <ul style="list-style-type: none"> <li>● <a href="https://www.youtube.com/watch?v=NwcO2O_Gv9M">https://www.youtube.com/watch?v=NwcO2O_Gv9M</a></li> <li>● <a href="https://www.youtube.com/watch?v=jqwKHvA-Jew">https://www.youtube.com/watch?v=jqwKHvA-Jew</a></li> <li>● <a href="https://www.youtube.com/watch?v=82J5MBuuw44">https://www.youtube.com/watch?v=82J5MBuuw44</a></li> </ul> <p><b>Activity 2: How to Use an ATM – PowerPoint &amp; How to Use an ATM – Article:</b> Copy of the article can be distributed to each student and read through for information and discussion. The PowerPoint is a simple visual presentation of “How to Use an ATM”.</p> <ul style="list-style-type: none"> <li>Slide 1: Cover Slide</li> <li>Slide 2: What is an ATM</li> <li>Slide 3: What to do at an ATM</li> <li>Slide 4: Correct Way to Insert Card</li> <li>Slide 5: Deposit</li> <li>Slide 6: Withdrawal</li> <li>Slide 7: Don’t Forget...</li> </ul> <p><b>Activity 3: Using an ATM – Community Activity:</b> Instruction is conducted in a bank and/or a grocery store in the community with an ATM located inside. Students are taught to withdraw money (\$10 and \$20) using an ATM card. Students perform two trials, following the steps to withdraw money from the ATM. At the end of the activity, students return the money that was withdrawn into the appropriate account.</p>
<p><b>Activity 5:</b> 45-60 minutes</p> <p><b>VocFit Crosswalk:</b> <b>Cognitive Abilities:</b> Be very exact/very accurate; Add, subtract, multiply, and divide; Shift attention back and forth between tasks or sources of info</p> <p><b>General:</b> Asks for help and clarification when</p>	<p><b>Online Shopping-</b> PowerPoint can be found at <a href="https://wp.me/a9Fwrm-1hM">https://wp.me/a9Fwrm-1hM</a> and the worksheet can be found in <a href="#">Appendix E</a>.</p> <p>This activity allows students to practice shopping online (in this activity, we will use Amazon to show the steps in purchasing an item online). They will then have an opportunity to use a “mock” credit/debit card to purchase 1 or more items using an online store of their choice.</p> <p><b>Materials:</b></p> <ul style="list-style-type: none"> <li>● Online Shopping PowerPoint</li> <li>● Online Shopping Activity Worksheet</li> </ul> <p><b>Activity:</b></p> <ul style="list-style-type: none"> <li>● <b>PowerPoint: Online Shopping</b> <ul style="list-style-type: none"> <li>○ PPT can be found in the 3.5 Basic Money Skills – PPT &amp; Worksheets Folder</li> </ul> </li> </ul>

needed; Completes tasks accurately

**Computer Skills:**  
 Navigate to a specific web address; Scroll through a webpage to find specific info; Enter text applying basic key functions (e.g. space bar, enter/return, shift, delete, backspace); Use an online search engine


- Instructors can print off the PPT for students to take notes during the discussion or for future reference.
- **Worksheet: Online Shopping Activity.** Students will practice shopping online for items and inputting personal information and credit/debit card information
  - Students will choose a store they'd like to shop at online
  - Select item(s) they'd like to "purchase". You may give them a budget if you'd like to add an additional money skill into the activity.
  - Determine the price of the item(s)
  - Input shipping information (could be their personal address, the school's address, or a made up address you've given them)
  - Input card information ("mock" credit card is printed on worksheet)
  - Determine order total (including tax if applicable)

**Online Shopping Activity**


Name: \_\_\_\_\_

**Directions:** Using the credit card information below, practice completing an online transaction at a store of your choice.

Front of card



Back of card



Name of store:	
Item(s) you'd like to buy:	
Price of the item(s):	
Shipping address:	
Order total (including tax- if applicable):	

**Extension Activities: Critical Thinking Questions and Evaluation Tools**

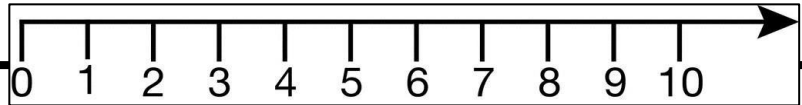
**Extension Activities: Critical Thinking Questions and Evaluation Tools**


1. Knowledge / Remembering:
  - Make a list of the names of the different coins and dollar bills.
  - List the steps for depositing money using an ATM.
  - Label the parts of a credit/debit card
2. Comprehension / Understanding:
  - To utilize an ATM, you must have a PIN Number. Why is important to keep your PIN number confidential?
  - Paraphrase and explain the process of shopping online
3. Applying:
  - Utilize an ATM to obtain money to go on a community outing to the movie theater.
  - What steps should you take if you forget your PIN number?
  - Create a cartoon strip of someone purchasing an item and requiring change

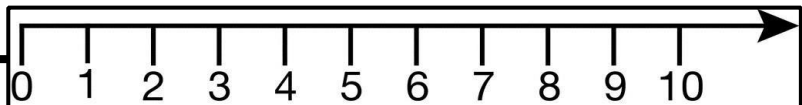
	<ol style="list-style-type: none"><li>4. Analyzing:<ul style="list-style-type: none"><li>• Why is using the Dollar-Up method a good practice when deciding on a budget for groceries?</li></ul></li><li>5. Evaluating:<ul style="list-style-type: none"><li>• Discuss the different combinations to build a specific amount of money. Decide which combination is the best way to represent that amount.</li></ul></li><li>6. Creating:<ul style="list-style-type: none"><li>• Develop a list of safety tips for utilizing an ATM or online shopping. Make the safety tips into a poster or a brochure.</li></ul></li></ol>
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Lesson Plan modified from:

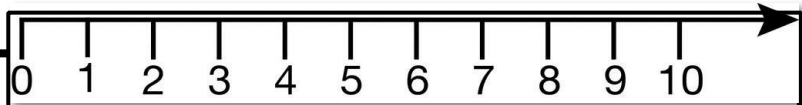
Wiggins, G. P., & McTighe, J. (2006). *Understanding by design* (Expand 2nd ed.). Upper Saddle River, N.J.: Pearson Education, Inc.




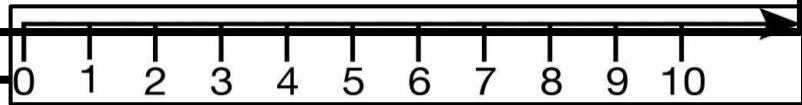
1.  \$1.99 Round up





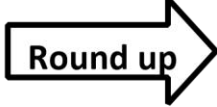
2.  \$5.56 Round up




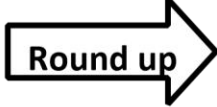
3.  \$3.67 Round up




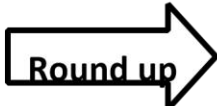
4.  \$6.84 Round up

1.  \$5.59 


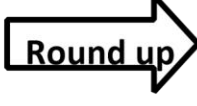
0 1 2 3 4 5 6 7 8 9 10

2.  \$1.96 


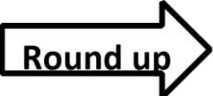
0 1 2 3 4 5 6 7 8 9 10

3.  \$2.62 


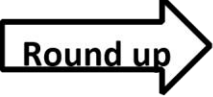
0 1 2 3 4 5 6 7 8 9 10

4.  \$6.64 


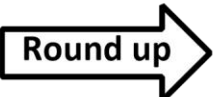
0 1 2 3 4 5 6 7 8 9 10

1.   $\$1.69$  


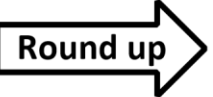
0 1 2 3 4 5 6 7 8 9 10

2.   $\$2.86$  

0 1 2 3 4 5 6 7 8 9 10



3.   $\$3.52$  

0 1 2 3 4 5 6 7 8 9 10

4.   $\$4.64$  

0 1 2 3 4 5 6 7 8 9 10

## Burger King - Dollar Up Menu

Item	Price	Dollar-Up
 <p data-bbox="284 693 414 724">Whopper</p>	<p data-bbox="592 535 755 598">\$4.32</p>	<p data-bbox="1055 556 1339 577">_____</p>
 <p data-bbox="235 1102 479 1134">Double Whopper</p>	<p data-bbox="592 913 755 976">\$5.45</p>	<p data-bbox="1071 976 1339 997">_____</p>
 <p data-bbox="316 1501 389 1533">Fries</p>	<p data-bbox="592 1323 755 1386">\$1.75</p>	<p data-bbox="1096 1375 1339 1396">_____</p>

 <p>Original Chicken Sandwich</p>	<p>\$4.21</p>	<p>_____</p>
 <p>Tendercrisp Chicken Sandwich</p>	<p>\$5.24</p>	<p>_____</p>
 <p>Tendergrill Chicken Sandwich</p>	<p>\$5.14</p>	<p>_____</p>
 <p>Extra Long Cheeseburger</p>	<p>\$4.11</p>	<p>_____</p>



 <p>Chicken Nuggets</p>	<p>\$1.50</p>	<p>_____</p>
 <p>Chicken Fries</p>	<p>\$3.10</p>	<p>_____</p>
 <p>Cheeseburger</p>	<p>\$1.75</p>	<p>_____</p>
 <p>Fish n Crisp Sandwich</p>	<p>\$3.90</p>	<p>_____</p>



# Chinese Takeout – Dollar Up

Directions: Use a Chinese takeout menu to find the price of each item for the order. Then total up the order and find out your change when you pay with a \$20 bill.

Find the final cost of each meal and the change.

1. Spring Rolls \_\_\_\_\_
  2. Small Beef Fried Rice \_\_\_\_\_
- Total: \_\_\_\_\_
- You pay with \$20, change received: \_\_\_\_\_

1. Crab Ragoon \_\_\_\_\_
  2. Large Beef Lo Mein \_\_\_\_\_
- Total: \_\_\_\_\_
- You pay with \$20, change received: \_\_\_\_\_

1. Small Shrimp Fried Rice \_\_\_\_\_
2. Small Vegetable Lo Mein \_\_\_\_\_
3. Large Egg Drop Soup \_\_\_\_\_



- Total: \_\_\_\_\_
- You pay with \$20, change received: \_\_\_\_\_

1. Egg Rolls \_\_\_\_\_
  2. Large Hot and Sour Soup \_\_\_\_\_
  3. Small General Tso's Chicken \_\_\_\_\_
- Total: \_\_\_\_\_
- You pay with \$20, change received: \_\_\_\_\_



Directions: Use a Chinese takeout menu to find the price of each item for the order. Then total up the order find the next dollar-up to pay for your order. Finally, calculate the change you would receive.

Find the final cost of each meal and the change.

1. Large Wonton Soup \_\_\_\_\_
2. Large Beef Chow Mein \_\_\_\_\_
3. Large Beef and Broccoli \_\_\_\_\_
4. Small Shrimp Fried Rice \_\_\_\_\_



Total: \_\_\_\_\_

Next Dollar-up to pay for your order: \_\_\_\_\_

Change Received: \_\_\_\_\_

1. Small Hot and Sour Soup \_\_\_\_\_
2. Large House Fried Rice \_\_\_\_\_
3. Vegetable Egg Foo Young \_\_\_\_\_
4. Large Chicken with Broccoli \_\_\_\_\_

Total: \_\_\_\_\_

Next Dollar-up to pay for your order: \_\_\_\_\_

Change Received: \_\_\_\_\_

1. Spring Rolls \_\_\_\_\_
2. Large Chicken Fried Rice \_\_\_\_\_
3. Small Shrimp Chow Mein \_\_\_\_\_
4. Small Sesame Beef \_\_\_\_\_
5. Mixed Vegetables \_\_\_\_\_

Total: \_\_\_\_\_

Next Dollar-up to pay for your order: \_\_\_\_\_

Change Received: \_\_\_\_\_



Directions: Use the Chinese takeout menu to find the price of each item for the order. Then total up the order find the next dollar-up to pay for your order. Finally, calculate the change you would receive. Do not forget to multiply the quantity by the price for some items.

Find the final cost of each meal and the change.

1. 2 Springs Rolls \_\_\_\_\_
2. Large Chicken Lo Mein \_\_\_\_\_
3. 2 Large Szechuan Beefs \_\_\_\_\_
4. 1 Large Orange Chicken \_\_\_\_\_



Total: \_\_\_\_\_

Next Dollar-up to pay for your order: \_\_\_\_\_

Change Received: \_\_\_\_\_

1. 2 Crab Ragoons \_\_\_\_\_
2. 2 Large Vegetable Fried Rice \_\_\_\_\_
3. 1 Small Mongolian Beef \_\_\_\_\_
4. 2 Small Moo Shu Porks \_\_\_\_\_

Total: \_\_\_\_\_

Next Dollar-up to pay for your order: \_\_\_\_\_

Change Received: \_\_\_\_\_

1. 3 Egg Rolls \_\_\_\_\_
2. 2 Large Shrimp Fried Rice \_\_\_\_\_
3. 3 Mixed Vegetables \_\_\_\_\_

Total: \_\_\_\_\_

Next Dollar-up to pay for your order: \_\_\_\_\_

Change Received: \_\_\_\_\_



For me:

You have \$30 to spend at the Chinese Restaurant. You can have a drink, and if you have something to eat for lunch, a drink, and an appetizer, you are ordering a small or large plate for lunch!

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

For my Friend:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

Total: \_\_\_\_\_

Next Dollar-Up to Pay for your meal: \_\_\_\_\_

Change Received: \_\_\_\_\_

Did you stay in budget? \_\_\_\_\_



Directions: Round up to the next dollar. Circle what bills you would use to pay.

<p><b>\$1.59</b> DOLLAR UP</p> <p>\$ _____</p>	<table border="1"><tbody><tr><td data-bbox="360 548 565 659"><b>5</b></td><td data-bbox="599 548 803 659"><b>5</b></td><td data-bbox="837 548 1042 659"><b>5</b></td><td></td><td></td></tr><tr><td data-bbox="360 701 565 812"><b>1</b></td><td data-bbox="599 701 803 812"><b>1</b></td><td data-bbox="837 701 1042 812"><b>1</b></td><td data-bbox="1076 701 1281 812"><b>1</b></td><td data-bbox="1315 701 1520 812"><b>1</b></td></tr></tbody></table>	<b>5</b>	<b>5</b>	<b>5</b>			<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>5</b>	<b>5</b>	<b>5</b>									
<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>							
<p><b>\$2.29</b> DOLLAR UP</p> <p>\$ _____</p>	<table border="1"><tbody><tr><td data-bbox="360 938 565 1050"><b>5</b></td><td data-bbox="599 938 803 1050"><b>5</b></td><td data-bbox="837 938 1042 1050"><b>5</b></td><td></td><td></td></tr><tr><td data-bbox="360 1092 565 1203"><b>1</b></td><td data-bbox="599 1092 803 1203"><b>1</b></td><td data-bbox="837 1092 1042 1203"><b>1</b></td><td data-bbox="1076 1092 1281 1203"><b>1</b></td><td data-bbox="1315 1092 1520 1203"><b>1</b></td></tr></tbody></table>	<b>5</b>	<b>5</b>	<b>5</b>			<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>5</b>	<b>5</b>	<b>5</b>									
<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>							
<p><b>\$3.99</b> DOLLAR UP</p> <p>\$ _____</p>	<table border="1"><tbody><tr><td data-bbox="360 1308 565 1419"><b>5</b></td><td data-bbox="599 1308 803 1419"><b>5</b></td><td data-bbox="837 1308 1042 1419"><b>5</b></td><td></td><td></td></tr><tr><td data-bbox="360 1461 565 1572"><b>1</b></td><td data-bbox="599 1461 803 1572"><b>1</b></td><td data-bbox="837 1461 1042 1572"><b>1</b></td><td data-bbox="1076 1461 1281 1572"><b>1</b></td><td data-bbox="1315 1461 1520 1572"><b>1</b></td></tr></tbody></table>	<b>5</b>	<b>5</b>	<b>5</b>			<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>5</b>	<b>5</b>	<b>5</b>									
<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>							

<p><b>\$4.79</b> DOLLAR UP</p> <p>\$ _____</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>5</b></td> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>5</b></td> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>5</b></td> <td style="width: 20px;"></td> <td style="width: 20px;"></td> <td style="width: 20px;"></td> </tr> <tr> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>1</b></td> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>1</b></td> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>1</b></td> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>1</b></td> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>1</b></td> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>1</b></td> </tr> </table>	<b>5</b>	<b>5</b>	<b>5</b>				<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>5</b>	<b>5</b>	<b>5</b>											
<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>								

Directions: Round up to the next dollar. Circle what bills you would use to pay.

<p><b>\$5.63</b> DOLLAR UP</p> <p>\$ _____</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>5</b></td> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>5</b></td> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>5</b></td> <td style="width: 20px;"></td> <td style="width: 20px;"></td> <td style="width: 20px;"></td> </tr> <tr> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>1</b></td> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>1</b></td> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>1</b></td> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>1</b></td> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>1</b></td> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>1</b></td> </tr> </table>	<b>5</b>	<b>5</b>	<b>5</b>				<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>5</b>	<b>5</b>	<b>5</b>											
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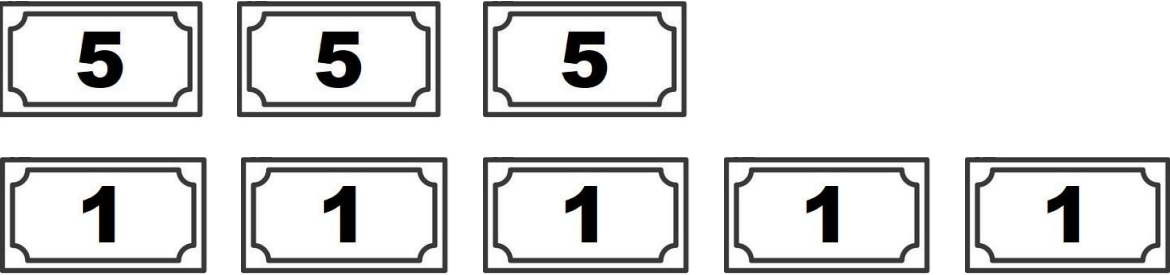
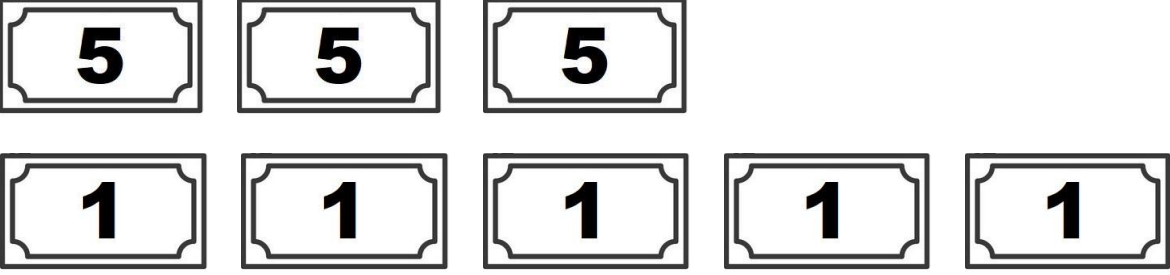

<p><b>\$6.54</b> DOLLAR UP</p> <p>\$ _____</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>5</b></td> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>5</b></td> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>5</b></td> <td style="width: 20px;"></td> <td style="width: 20px;"></td> <td style="width: 20px;"></td> </tr> <tr> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>1</b></td> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>1</b></td> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>1</b></td> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>1</b></td> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>1</b></td> <td style="border: 1px solid black; padding: 5px; text-align: center; width: 30px; height: 40px;"><b>1</b></td> </tr> </table>	<b>5</b>	<b>5</b>	<b>5</b>				<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>5</b>	<b>5</b>	<b>5</b>											
<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>								

<p><b>\$7.94</b> DOLLAR UP</p> <p>\$ _____</p>	<table border="1"> <tr> <td><b>5</b></td> <td><b>5</b></td> <td><b>5</b></td> <td></td> <td></td> </tr> <tr> <td><b>1</b></td> <td><b>1</b></td> <td><b>1</b></td> <td><b>1</b></td> <td><b>1</b></td> </tr> </table>	<b>5</b>	<b>5</b>	<b>5</b>			<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>5</b>	<b>5</b>	<b>5</b>									
<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>							
<p><b>\$8.17</b> DOLLAR UP</p> <p>\$ _____</p>	<table border="1"> <tr> <td><b>5</b></td> <td><b>5</b></td> <td><b>5</b></td> <td></td> <td></td> </tr> <tr> <td><b>1</b></td> <td><b>1</b></td> <td><b>1</b></td> <td><b>1</b></td> <td><b>1</b></td> </tr> </table>	<b>5</b>	<b>5</b>	<b>5</b>			<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>5</b>	<b>5</b>	<b>5</b>									
<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>							

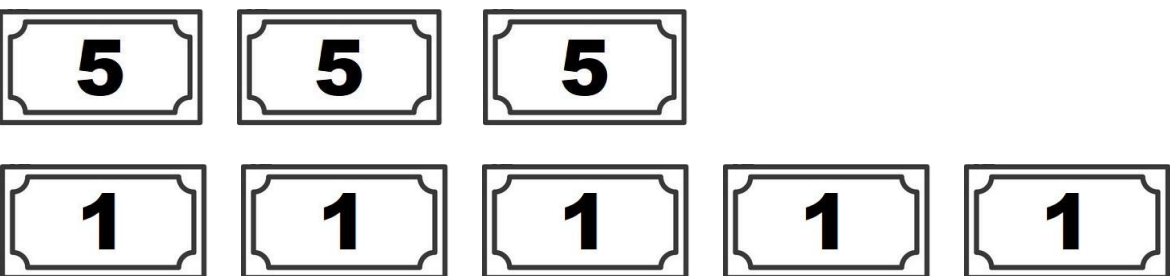
Directions: Round up to the next dollar. Circle what bills you would use to pay.

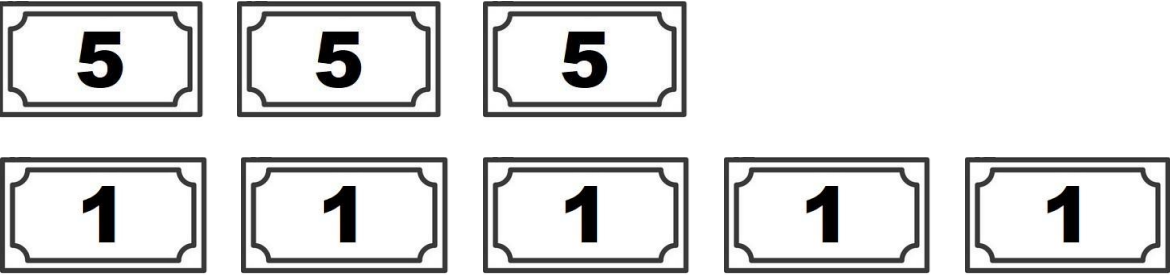
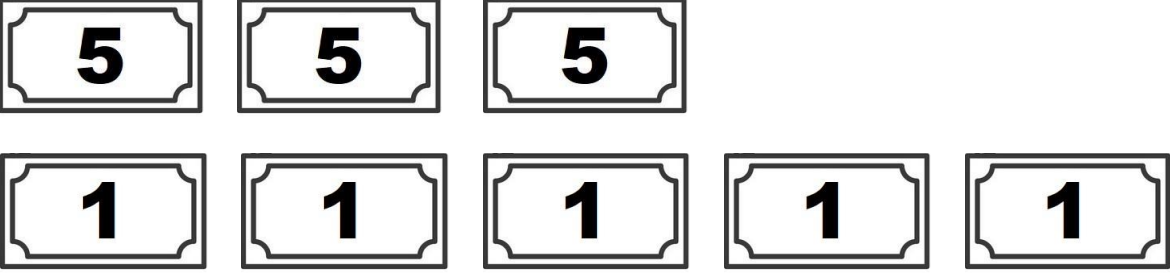

<p><b>\$9.15</b> DOLLAR UP</p> <p>\$ _____</p>	<table border="1"> <tr> <td><b>5</b></td> <td><b>5</b></td> <td><b>5</b></td> <td></td> <td></td> </tr> <tr> <td><b>1</b></td> <td><b>1</b></td> <td><b>1</b></td> <td><b>1</b></td> <td><b>1</b></td> </tr> </table>	<b>5</b>	<b>5</b>	<b>5</b>			<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>5</b>	<b>5</b>	<b>5</b>									
<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>							



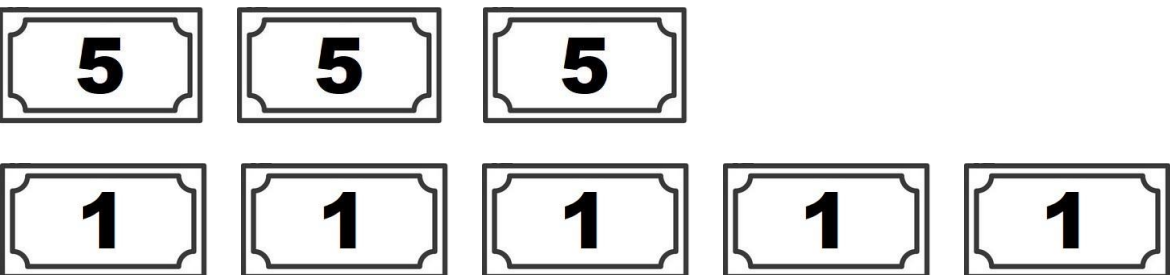
<p><b>\$10.20</b> DOLLAR UP</p> <p>\$ _____</p>	
<p><b>\$11.25</b> DOLLAR UP</p> <p>\$ _____</p>	
<p><b>\$12.30</b> DOLLAR UP</p> <p>\$ _____</p>	

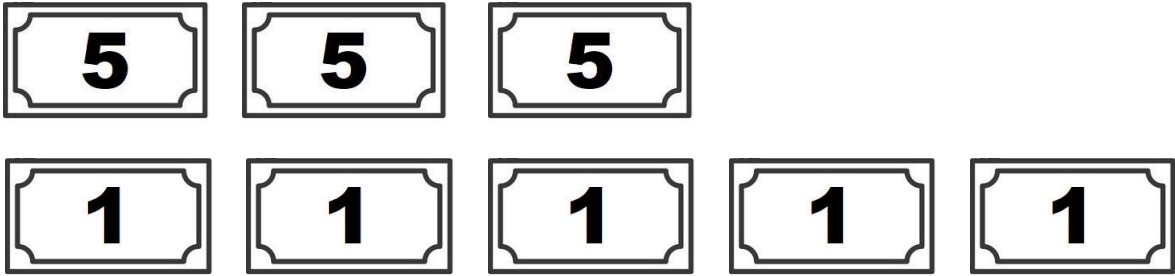


Directions: Round up to the next dollar. Circle what bills you would use to pay.

<p><b>\$13.35</b> DOLLAR UP</p> <p>\$ _____</p>	
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<p><b>\$14.40</b> DOLLAR UP</p> <p>\$ _____</p>	
<p><b>\$11.45</b> DOLLAR UP</p> <p>\$ _____</p>	
<p><b>\$12.50</b> DOLLAR UP</p> <p>\$ _____</p>	

Directions: Round up to the next dollar. Circle what bills you would use to pay.

<p><b>\$13.55</b> DOLLAR UP</p> <p>\$ _____</p>	
-----------------------------------------------------	--------------------------------------------------------------------------------------

<p>\$14.60 DOLLAR UP</p> <p>\$ _____</p>	
<p>\$15.65 DOLLAR UP</p> <p>\$ _____</p>	
<p>\$16.70 DOLLAR UP</p> <p>\$ _____</p>	

Directions: Round up to the next dollar. Circle what bills you would use to pay.

<p>\$17.75 DOLLAR UP</p> <p>\$ _____</p>	<table border="1"> <tr> <td>5</td> <td>5</td> <td>5</td> <td></td> <td></td> </tr> <tr> <td>1</td> <td>1</td> <td>1</td> <td>1</td> <td>1</td> </tr> </table>	5	5	5			1	1	1	1	1
5	5	5									
1	1	1	1	1							
<p>\$18.80 DOLLAR UP</p> <p>\$ _____</p>	<table border="1"> <tr> <td>5</td> <td>5</td> <td>5</td> <td></td> <td></td> </tr> <tr> <td>1</td> <td>1</td> <td>1</td> <td>1</td> <td>1</td> </tr> </table>	5	5	5			1	1	1	1	1
5	5	5									
1	1	1	1	1							
<p>\$19.85 DOLLAR UP</p> <p>\$ _____</p>	<table border="1"> <tr> <td>5</td> <td>5</td> <td>5</td> <td></td> <td></td> </tr> <tr> <td>1</td> <td>1</td> <td>1</td> <td>1</td> <td>1</td> </tr> </table>	5	5	5			1	1	1	1	1
5	5	5									
1	1	1	1	1							
<p>\$0.99 DOLLAR UP</p> <p>\$ _____</p>	<table border="1"> <tr> <td>5</td> <td>5</td> <td>5</td> <td></td> <td></td> </tr> <tr> <td>1</td> <td>1</td> <td>1</td> <td>1</td> <td>1</td> </tr> </table>	5	5	5			1	1	1	1	1
5	5	5									
1	1	1	1	1							

Directions: Round up to the next dollar. Circle what bills you would use to pay.

<p>\$3.99 DOLLAR UP</p> <p>\$ _____</p>	<table border="1"><tbody><tr><td>5</td><td>5</td><td>5</td><td></td><td></td></tr><tr><td>1</td><td>1</td><td>1</td><td>1</td><td>1</td></tr></tbody></table>	5	5	5			1	1	1	1	1
5	5	5									
1	1	1	1	1							
<p>\$14.63 DOLLAR UP</p> <p>\$ _____</p>	<table border="1"><tbody><tr><td>5</td><td>5</td><td>5</td><td></td><td></td></tr><tr><td>1</td><td>1</td><td>1</td><td>1</td><td>1</td></tr></tbody></table>	5	5	5			1	1	1	1	1
5	5	5									
1	1	1	1	1							
<p>\$11.59 DOLLAR UP</p> <p>\$ _____</p>	<table border="1"><tbody><tr><td>5</td><td>5</td><td>5</td><td></td><td></td></tr><tr><td>1</td><td>1</td><td>1</td><td>1</td><td>1</td></tr></tbody></table>	5	5	5			1	1	1	1	1
5	5	5									
1	1	1	1	1							
<p>\$18.46 DOLLAR UP</p> <p>\$ _____</p>	<table border="1"><tbody><tr><td>5</td><td>5</td><td>5</td><td></td><td></td></tr><tr><td>1</td><td>1</td><td>1</td><td>1</td><td>1</td></tr></tbody></table>	5	5	5			1	1	1	1	1
5	5	5									
1	1	1	1	1							

Directions: Round up to the next dollar. Circle what bills you would use to pay.

<p><b>\$7.99</b> DOLLAR UP</p> <p>\$ _____</p>	<table border="1"><tbody><tr><td><b>5</b></td><td><b>5</b></td><td><b>5</b></td><td></td><td></td></tr><tr><td><b>1</b></td><td><b>1</b></td><td><b>1</b></td><td><b>1</b></td><td><b>1</b></td></tr></tbody></table>	<b>5</b>	<b>5</b>	<b>5</b>			<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>5</b>	<b>5</b>	<b>5</b>									
<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>							
<p><b>\$5.78</b> DOLLAR UP</p> <p>\$ _____</p>	<table border="1"><tbody><tr><td><b>5</b></td><td><b>5</b></td><td><b>5</b></td><td></td><td></td></tr><tr><td><b>1</b></td><td><b>1</b></td><td><b>1</b></td><td><b>1</b></td><td><b>1</b></td></tr></tbody></table>	<b>5</b>	<b>5</b>	<b>5</b>			<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>5</b>	<b>5</b>	<b>5</b>									
<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>							
<p><b>\$12.59</b> DOLLAR UP</p> <p>\$ _____</p>	<table border="1"><tbody><tr><td><b>5</b></td><td><b>5</b></td><td><b>5</b></td><td></td><td></td></tr><tr><td><b>1</b></td><td><b>1</b></td><td><b>1</b></td><td><b>1</b></td><td><b>1</b></td></tr></tbody></table>	<b>5</b>	<b>5</b>	<b>5</b>			<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>5</b>	<b>5</b>	<b>5</b>									
<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>							
<p><b>\$2.46</b> DOLLAR UP</p> <p>\$ _____</p>	<table border="1"><tbody><tr><td><b>5</b></td><td><b>5</b></td><td><b>5</b></td><td></td><td></td></tr><tr><td><b>1</b></td><td><b>1</b></td><td><b>1</b></td><td><b>1</b></td><td><b>1</b></td></tr></tbody></table>	<b>5</b>	<b>5</b>	<b>5</b>			<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>5</b>	<b>5</b>	<b>5</b>									
<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>							

Directions: Round up to the next dollar. Circle what bills you would use to pay.

<p>\$18.99 DOLLAR UP</p> <p>\$ _____</p>	<table border="1"><tbody><tr><td>5</td><td>5</td><td>5</td><td></td><td></td></tr><tr><td>1</td><td>1</td><td>1</td><td>1</td><td>1</td></tr></tbody></table>	5	5	5			1	1	1	1	1
5	5	5									
1	1	1	1	1							
<p>\$10.99 DOLLAR UP</p> <p>\$ _____</p>	<table border="1"><tbody><tr><td>5</td><td>5</td><td>5</td><td></td><td></td></tr><tr><td>1</td><td>1</td><td>1</td><td>1</td><td>1</td></tr></tbody></table>	5	5	5			1	1	1	1	1
5	5	5									
1	1	1	1	1							
<p>\$14.99 DOLLAR UP</p> <p>\$ _____</p>	<table border="1"><tbody><tr><td>5</td><td>5</td><td>5</td><td></td><td></td></tr><tr><td>1</td><td>1</td><td>1</td><td>1</td><td>1</td></tr></tbody></table>	5	5	5			1	1	1	1	1
5	5	5									
1	1	1	1	1							
<p>\$0.50 DOLLAR UP</p> <p>\$ _____</p>	<table border="1"><tbody><tr><td>5</td><td>5</td><td>5</td><td></td><td></td></tr><tr><td>1</td><td>1</td><td>1</td><td>1</td><td>1</td></tr></tbody></table>	5	5	5			1	1	1	1	1
5	5	5									
1	1	1	1	1							

Directions: Round up to the next dollar. Circle what bills you would use to pay.

<p>\$2.99 DOLLAR UP</p> <p>\$ _____</p>	<table border="1"><tbody><tr><td data-bbox="362 443 565 558">5</td><td data-bbox="599 443 802 558">5</td><td data-bbox="842 443 1045 558">5</td><td data-bbox="1079 443 1282 558"></td><td data-bbox="1317 443 1520 558"></td></tr><tr><td data-bbox="362 596 565 711">1</td><td data-bbox="599 596 802 711">1</td><td data-bbox="842 596 1045 711">1</td><td data-bbox="1079 596 1282 711">1</td><td data-bbox="1317 596 1520 711">1</td></tr></tbody></table>	5	5	5			1	1	1	1	1
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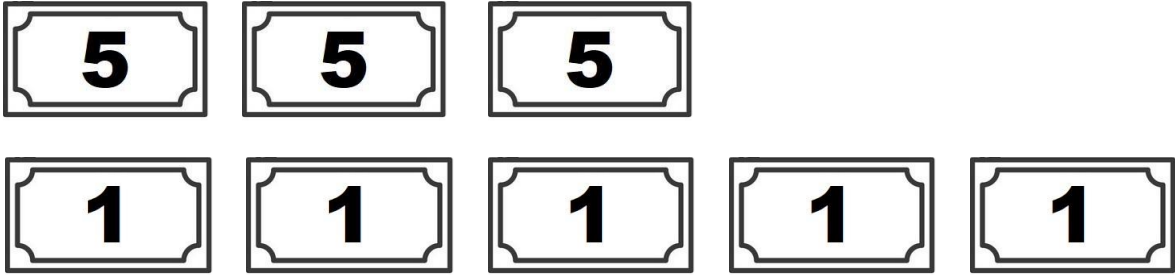


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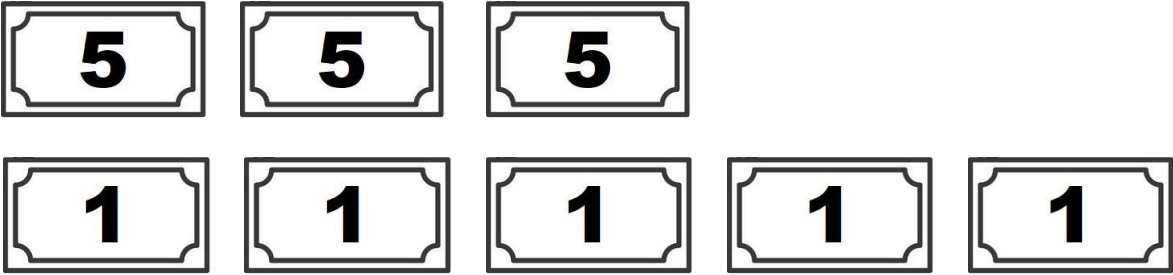
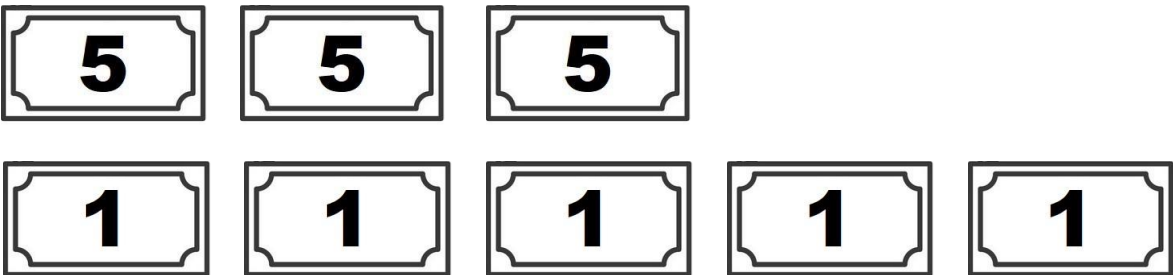
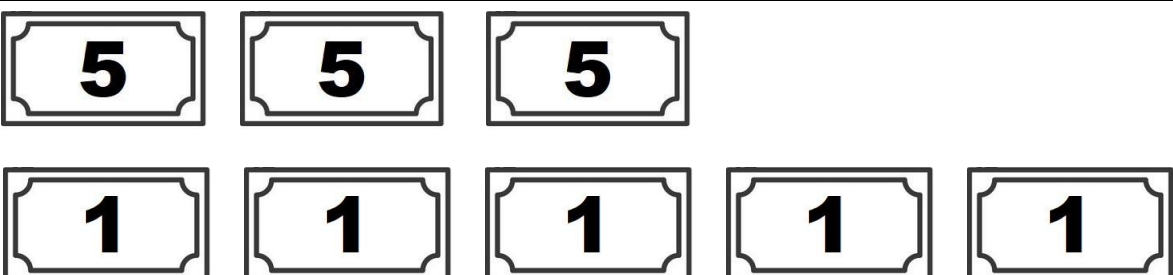
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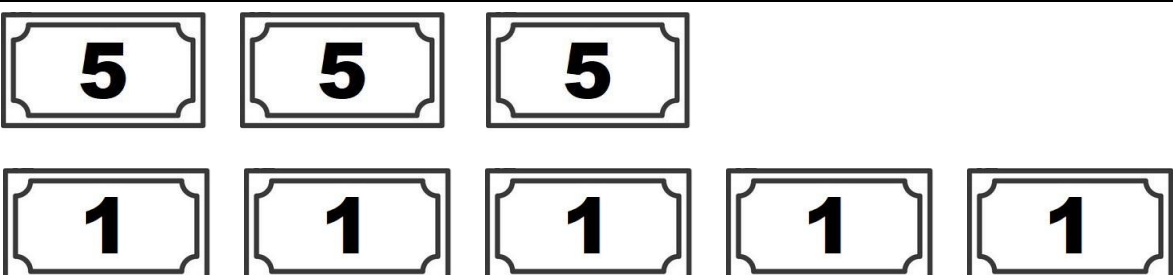
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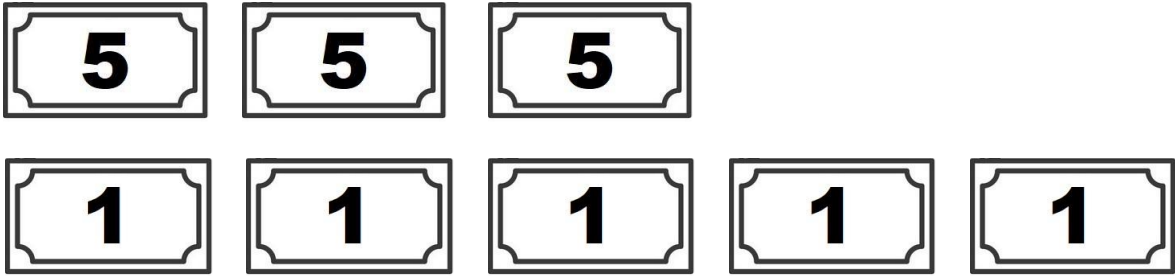
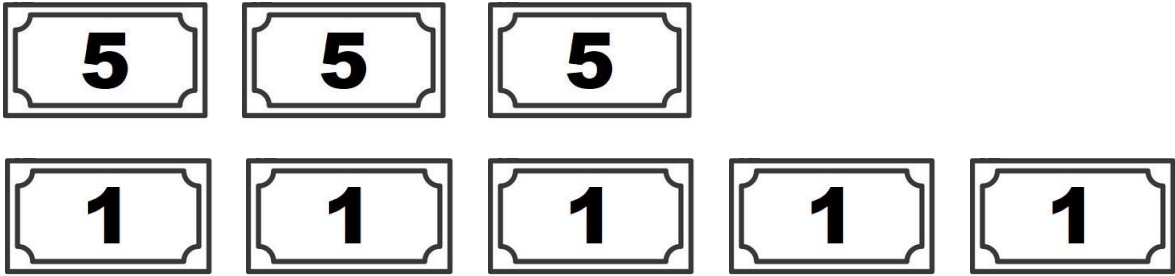
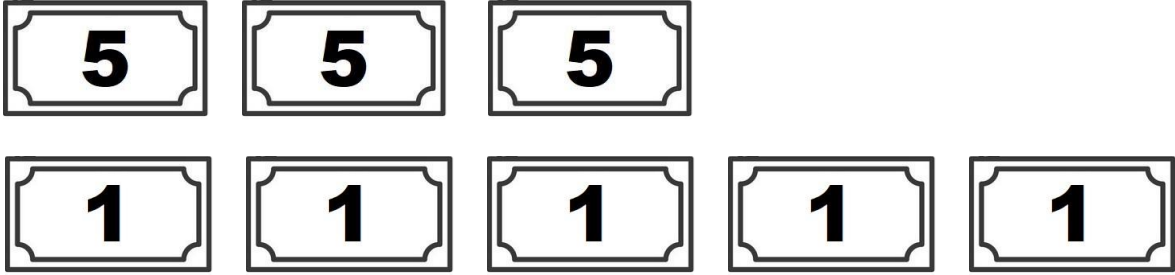
Directions: Round up to the next dollar. Circle what bills you would use to pay.

<p><b>\$3.19</b> DOLLAR UP</p> <p>\$ _____</p>	
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<p>\$6.28 DOLLAR UP</p> <p>\$ _____</p>	
<p>\$9.39 DOLLAR UP</p> <p>\$ _____</p>	
<p>\$12.44 DOLLAR UP</p> <p>\$ _____</p>	

Directions: Round up to the next dollar. Circle what bills you would use to pay.

<p>\$15.99 DOLLAR UP</p> <p>\$ _____</p>	
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<p><b>\$18.98</b> DOLLAR UP</p> <p>\$ _____</p>	
<p><b>\$0.59</b> DOLLAR UP</p> <p>\$ _____</p>	
<p><b>\$6.49</b> DOLLAR UP</p> <p>\$ _____</p>	

Directions: Round up to the next dollar. Circle what bills you would use to pay.

<p>\$12.99 DOLLAR UP</p> <p>\$ _____</p>	
<p>\$18.46 DOLLAR UP</p> <p>\$ _____</p>	
<p>\$2.59 DOLLAR UP</p> <p>\$ _____</p>	
<p>\$8.46 DOLLAR UP</p> <p>\$ _____</p>	

Directions: Round up to the next dollar. Circle what bills you would use to pay.

Lessons for Living, Learning, and Working Unit 3: Joyce, N. & Lichtenwalner, C.



<p><b>\$13.99</b> DOLLAR UP</p> <p>\$ _____</p>	<table border="1"> <tbody> <tr> <td><b>5</b></td> <td><b>5</b></td> <td><b>5</b></td> <td></td> <td></td> </tr> <tr> <td><b>1</b></td> <td><b>1</b></td> <td><b>1</b></td> <td><b>1</b></td> <td><b>1</b></td> </tr> </tbody> </table>	<b>5</b>	<b>5</b>	<b>5</b>			<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
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### Chick-fil-A: Making Change



How much you paid - How much the item costs = Change back  
 Minus

<u>Item:</u>	<u>Amount Paid:</u>	<u>Change Back:</u>
 Chick-fil-A® Chicken Sandwich \$4.39		
 8 ct Chick-fil-A® Nuggets \$4.45		





**Chocolate Chunk Cookie**

**\$1.49**



**Spicy Deluxe Sandwich w/ Pepper Jack**

**\$8.95**







## Buffalo Wild Wings: Making Change



Now let's try calculating change when 2 items are being purchased.

$\text{How much you paid} - \text{How much the item costs} = \text{Change back}$ <p>Minus</p>
-----------------------------------------------------------------------------------------------

<u>Items:</u>	<u>Exact Total of Both Items:</u>	<u>Amount Paid:</u>	<u>Change Back:</u>
 <p><b>10 Boneless Wings    \$13.29</b></p>  <p><b>IZZE Sparkling Juice    \$4.79</b></p>			
 <p><b>Buffalo Ranch Chicken Wrap Lunch Combo    \$10.00</b></p> 			

<p><b>Loaded Ice Cream</b>    <b>\$3.99</b></p>			
 <p><b>Fried Pickles</b>    <b>\$9.79</b></p>  <p><b>Nashville Hot Chicken Sandwich</b>    <b>\$13.29</b></p>			
 <p><b>Grilled Chicken Buffalitos</b> <b>\$12.29</b></p>  <p><b>Chips and Dip Trio</b>    <b>\$11.79</b></p>			

Appendix C

# Reading Grocery Ads

Students often have limited experience shopping for groceries. This is a practice activity to acquaint them with grocery advertisements. Students will explore grocery advertisements and make choices in selecting foods and comparing costs.

**Materials:**

- Copies of grocery advertisement circulars for each student.
- Worksheet with questions related to understanding the grocery ads. Questions will vary depending on the specific advertisement chosen. Sample questions are provided for instructors in crafting their own worksheet.

**Activities:**

1. Discuss grocery shopping and comparing store advertisements.
2. Distribute a copy of the same grocery advertisement circular to each student. If having students work in groups, one circular per group.
3. Distribute the worksheet. Students can answer the questions individually or locate the information as a group.





# Reading Grocery Ads Worksheet

t the name of the grocery store and the dates this ad is effective.

2. Navel oranges are 4 for \$1.00. How many oranges can you buy if you have \$4.00 to spend on oranges?
3. Which two type of apples are advertised for \$1.99/lb.?
4. What is the price for a Party Pack of Tyson Anytizer Boneless Buffalo Bites?
5. Jumbo Red Seedless Grapes are listed as \$2.99/lb. How much would you pay for 2 lbs.?
6. Starkist Chunk Light Tuna pouches are 4 for \$5.00? How much would you pay if you bought just 2 pouches?
7. Campbell's Soup Cups are listed 2 for \$7.00. Name the 3 kinds of soup offered at that price.
8. Cucumbers are \$.77 each. You need 3 cucumbers for a recipe you are making. How much will you spend on cucumbers?
9. Name three fruits shown on the last page of the flyer.
10. Name three vegetables shown on page four.
11. What is the size of the jar for Mt. Olive Kosher Baby Pickles?
12. In the advertisement it talks about having the "BEST Produce Period". List the website that will tell you how to make the most of your produce.
13. In a section of the advertisement, it lists products that are on sale for \$2.00, \$3.00, \$4.00, and \$5.00. List four products that are listed for \$3.00.

14. In the Deli & Bakery section of the advertisement, they sell donuts that are made fresh daily. How many assorted donuts are in the prepackaged container? What is the cost?

15. How can you save \$5.00 instantly on your grocery bill?

# How to Use an ATM

ATMs, or Automated Teller Machines, provide a simple, convenient way to access your bank account from just about anywhere. Though ATMs may seem confusing at first, they're actually incredibly straightforward and easy to operate.

## Part 1

### Starting the Process

# 1

**Practice basic safety procedures.** People using ATMs will occasionally be targets of robberies and other crimes, so you'll want to be sure to be safe. First, make sure that the area is well lit and you are alone. Be on your guard if other people show up. Stand so that your screen and key presses are masked.

- You'll also want to look at the machine itself. Devices called card skimmers are becoming more common and, while there is no universal signal that an ATM is compromised, if something seems off about how the card slot looks then you'll just want to find another machine to use.
- Only use ATMs during the day in well trafficked areas, if possible.

# 2

**Insert your debit card into the ATM.** Mobile banking cards come in two varieties — *debit* cards and *credit* cards. Debit cards are most frequently used in ATMs; they're linked to the exact amount you have in your bank account. Credit cards can be used in some cases, but fees and interest rates usually make them expensive to use. Insert your card into the card slot, ensuring that the chip side is facing inward.

- Particular machines may have a special fee (usually when in a tourist area) which should be labeled on the machine.
- If you travel out of the country, there may be additional fees associated with the distance or currency change.

# 3

**Try to use ATMs and debit cards that are issued by the same bank.** For example, if you own a *Chase* debit card, look for a *Chase* ATM or local branch. Although you can use almost any debit card on almost any ATM, you will likely be charged an additional fee for withdrawing money if the ATM is for a bank other than one you have an account with. Additionally, some of the services offered by the ATM may not be available if your card and ATM don't match.

- In addition, when the branch is closed, you will still be able to access the ATM by swiping your bank's card on the card reader, giving you added security.

# 4

**Select your language.** Most ATMs will offer transactions in several different languages, usually at least three or more dependent on where you live. Where in the process you change the language can depend on the machine, but it is usually directly after inserting your card.

# 5

**Enter your PIN when prompted.** "PIN" stands for "personal identification number," and it's typically a four- to six-digit password people use to access their bank account. Enter your PIN number when asked to by the machine, making sure to shield the pad with your hand so that nearby onlookers can't see it. You should also watch out for cameras that are placed on the ATM itself, as these can be placed by criminals in order to steal your card information.

- While PINs are typically four or six digits long, note that this length may vary depending on the financial institution associated with your ATM card.

## Part 2

### Completing Transactions

# 1

**Withdraw money.** You can withdraw money for almost any ATM, regardless of the associated bank (though this may incur fees). You will usually have two withdrawal options:

- Fast cash - which allows you to quickly withdraw a set amount as labeled on the machine. This is usually either \$40, \$50, or \$60.



- Targeted withdrawal - which allows you to specify how much you want to withdraw by typing in the amount.
- Be careful of your limits. Most ATMs and banks limit how much you can withdraw from an ATM in a given day. The limit varies widely based on your bank and your account type, but limits between \$300-\$1000 are common.

## 2

**Deposit money.** You can deposit money as well, as long as you are using an ATM associated with your bank. You should be presented with the choice of what account you want the money deposited in to. The funds may not be immediately available, or only some of them may be immediately available. There are two ways that you can deposit money:

- Deposit cash. This is usually fed into the machine, though sometimes a deposit envelope may be required. If you are using a modern ATM, you should be able to insert a stack of bills, often between 30-50 bills at a time, and the machine will count them up automatically.
- Deposit checks. Older machines may require that you use a deposit slip in order to deposit a check, but for most modern machines you can simply feed the check into the ATM. The ATM will provide you with specific instructions, and a deposit envelope if you don't have one.
- If you do need to fill out a deposit envelope, it's better to get the envelope from the machine and then exit out of the transaction, filling out the details and inserting the check into the envelope in your car or other safe location. Simply return to the machine, reinsert your card, and start the process over again once the envelope is prepared.

## 3

**Check your account balance.** You should have the option to check your account balance, or how much money you have available in your account, so long as you are using an ATM associated with your bank. This balance is often printed out on a receipt or sheet of paper, although it may be displayed on the screen as well.

## 4

**Transfer money or make payments.** Many bank's ATMs will allow you to transfer money between multiple accounts you hold with the same bank, or even transfer money to other people's accounts.

Lessons for Living, Learning, and Working Unit 3: Joyce, N. & Lichtenwalner, C.

Occasionally you may also have the option to make payments, such as paying pre-set up bills or fees on your bank account itself.

### Part 3

## Ending Your Session

# 1

**Follow the prompts to end your session.** Once you've completed your transaction, you'll have to follow the on-screen prompts in order to exit out and get your card back. Often times, a short cut can be to simply press the red X on the keypad, which is similar to the "back" option on a computer.

# 2

**Don't forget to take your card and money!** It's easy to forget to take your money or card when you're in a hurry but be careful and be extra sure to take all of your belongings when you're done. This includes a cell phone you might have set down on the machine!

# 3

**Switch to mobile banking.** Be aware that for everything but withdrawing money, you can now use mobile banking if you bank with one of the major banks. Mobile banking, which uses your smart phone, allows you to deposit checks, check your balance, transfer money, and includes many of the other services of the ATM.

## Q&A

### • Question

#### **How do I use a debit card in an ATM for the first time?**

First, you'll need to select a PIN. You may need to call or visit your bank to do this, or there may be instructions on the paperwork that came with your card. Typically, you can activate your new card by using it in an ATM and entering the PIN. If that doesn't work, you may need to call the number on the card and activate it over the phone before you can use it in an ATM.

### • Question

#### **Which side of the card do I insert into the machine?**

That depends on the machine. Most ATMs will have an image on the screen or next to the card reader

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showing which way to insert the card, especially if the card slot is vertical. For horizontally oriented card readers, the card is typically inserted face up, with the magnetic strip facing down and to the left.

- Question

### **How do you use a credit card at an ATM?**

First, you'll need to check with your card provider to make sure your account is set up to allow cash withdrawals. They can help you set up a PIN for your credit card, if you didn't already do so when you activated it. Once you have your PIN, you can use the credit card the same way you would use a debit card. However, be aware that you'll probably need to pay a hefty cash advance fee.

- Question

### **How can I change my PIN?**

(1) Insert your ATM/Debit Card and enter your existing PIN. (2) At the bottom of the screen, select "More." (3) Select "Change PIN." (4) Enter new PIN. (5) Re-enter new PIN and select "OK."

- Question

### **How do I identify my PIN number?**

Either you ask for it directly in the bank, over the counter, or it should be sent to you in a letter through mail when you start up your account. It is advised to discard this letter once you have memorized your PIN number.

- Question

### **I don't know my PIN. How do I get it?**

You have to ask it from the bank connected to your ATM card. Call the bank, or go on its website.

- Question

### **Can I cancel a transaction if I've entered my PIN and the amount to withdraw, but the cash hasn't appeared yet?**

Hitting the cancel button should stop the process before the ATM debits your account. However, since it was so late in the process, it's a good idea to check your bank account balance or transaction history. If your account was debited but you didn't get your cash, contact your bank immediately to sort it out.

- Question

### **When do I remove the card after putting it in the ATM?**

Some ATMs allow you to withdraw your card right after putting it in. Others make you wait until after you finish the transaction. Follow the instructions on the screen if you're not sure.

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- Question

**I put my debit card in and entered my PIN, then changed my mind and took the card out. Did I leave anything the next person could use?**

This depends on the type of machine and card. If it is a chip and PIN card, or an ATM that requires the card remain in for the transaction to proceed, there should not be a problem. But some ATMs allow the transaction to continue after the card is taken out, in which case your account could have been compromised if someone came up after you before the transaction timed out. Watch your account closely for any suspicious transactions, and in the future make sure to hit "cancel" and make sure the screen returns to the default display before walking away from the ATM.

- Question

**How can I change the PIN for my ATM card?**

Contact your bank by phone or in person and request the change.

## **Tips**

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- Some ATMs have headphone inputs for disabled users.
- If your card is lost or stolen, call your bank as soon as possible to tell them it is lost and obtain a replacement.
- Some ATMs provide audio feedback tones or spoken assistance and braille for disabled users.
- If you make a mistake entering a number or you pick a choice you didn't mean, press "cancel" or "no". Most machines will ask you "is this correct?" to give you a chance to change your entries.
- Prepare your deposit before putting in your card, especially if you have checks. You can take some extra envelopes and prepare deposits ahead of time, in your home or car.
- If you are still unsure how to use ATM, go inside the bank or ask an employee or ask someone you trust to help you the first time.
- Some banks do not require a deposit slip. If you're not sure, ask. In this case, you may need to write your account number on the check when you endorse it.



# Using an ATM at the Bank or Grocery Store

**Community Based Instruction:** To teach students to use a debit card to withdraw money from an ATM.

**Setting and Materials:**

**Settings:** Instruction is conducted in a bank and/or a grocery store in the community with an ATM located inside. Students perform two trials, following the steps to withdraw money from the ATM.

**Materials:** Materials include the following:

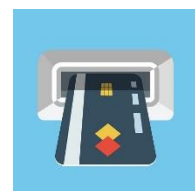
- ATM/DEBIT card
- Itemized checklist that listed the task-analyzed steps of each task.



**Directions:** Students are taught to withdraw money from a bank and/or a Grocery Store using an ATM card. They are taught to withdraw \$10 and \$20 by accessing an ATM. At the end of the activity, students return the money that was withdrawn into the appropriate account.

**Task analysis for use of the ATM:**

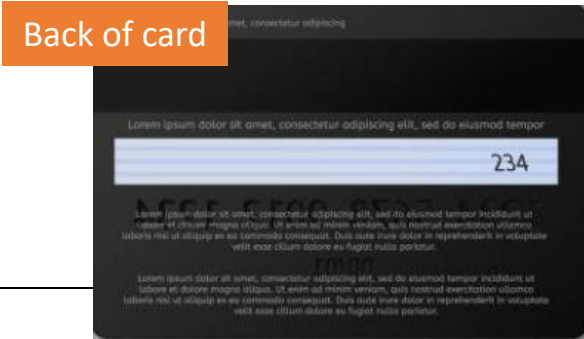
1. Insert the access card
2. Enter the personal identification number
3. Press the button indicating that the correct number has been entered
4. Press the button to indicate a withdrawal from a checking account
5. Enter 1000 or 2000 to indicate dollar and cent amount
6. Press the "correct" button
7. Lift the door and remove the bill
8. Press the button to indicate end of transaction
9. Remove access card and receipt from appropriate slots



# Online Shopping Activity







Name: \_\_\_\_\_

**Directions:** Using the credit card information below, practice completing an online transaction at a store of your choice.



Item(s) you'd like to buy:	
Price of the item(s):	
Shipping address:	
Order total (including tax- if applicable):	

Directions: Round up to the next dollar. Circle what bills you would use to pay

<p>\$12.20 DOLLAR UP</p> <p>\$ _____</p>	<p> </p>
<p>\$14.91 DOLLAR UP</p> <p>\$ _____</p>	<p> </p>
<p>\$17.76 DOLLAR UP</p> <p>\$ _____</p>	<p> </p>

\$15.55

DOLLAR UP

\$

\_\_\_\_\_

