

**Family Literacy Curriculum
Consumerism Module
Managing Your Family's Finances**

Purpose:

Learners will scan sales ads for "the best deal" in order to stick to a budget when shopping. They will articulate problems they have with paying for things and will practice returning an item to a store. They will prepare a monthly budget for themselves and explore ways to protect themselves against credit card fraud and ID theft.

Lesson 1: Being a Smart Shopper



Lesson 2: Problems with Paying for Things

Lesson 3: Understanding a Monthly Budget



Lesson 4: Making a Monthly Budget



Lesson 5: Protecting Yourself Against Identity Theft

Lesson 1: Being a Smart Shopper

Life Skills:

Learners will . . .

- Examine sales ads for the "best deals."
- Shop for things on a group budget.

Language Skills:

Learners will . . .

- Discuss differences between shopping in the U.S. and in other countries.
- Discriminate, in listening and pronunciation, between similar-sounding numbers (e.g., "13" v. "30").
- Acquire vocabulary related to food, cleaning products, and tools.
- Skim sales ads for quantity and cost.

Literacy Skills:

Literacy learners will . . .

- Copy numerals for units of 10, from 10 to 100
- Match uppercase and lowercase consonants
- Write food-related vocabulary with the initial consonants "p," "b," and "j" and begin to grasp sound-symbol correspondence.

EFF Skills:

Learners will . . .

- Read with understanding.
- Use math to solve problems.
- Cooperate with others.

Word Bank:

Sales ads; names of foods, household cleaning products, and tools; "stick to a budget"

Materials Needed:

- Flip chart or board and markers
- **Handout 1: "\$3.70 or \$3.17?"** (Note: Cut each copy in half)
- **Handout 2: "\$1.50 or \$1.15?"** (Note: Cut each copy in half)
- Three sets of circular sales ads – one with food items; one with household cleaning products; and one with tools (e.g., hardware store ads)
- **Handout 3: Food Shopping Project** (1 copy)
- **Handout 4: Apartment Shopping Project** (1 copy)
- **Handout 5: Tool Shopping Project** (1 copy)
- A class set of *The Oxford Picture Dictionary* (2nd ed.).
- A set of number flashcards with the numbers 1-20
- **Handout 6: Numbers, 10-100**
- **Handout 7: Matching Consonants**
- **Handout 8: Foods with "B," "P," and "J"**
- Scissors and tape

Presenting the Concepts

1. Elicit from students how they buy food in their home countries: Do they go to a supermarket? Do farmers sell fruits and vegetables outside? Did they have to shop in different stores? Did they buy food every day?
2. Discuss with students how supermarkets in this country are different from places where you buy food in other countries. (For example, do the fruits and vegetables taste the same? Are there many different kinds of food?)
3. Ask students what they thought the first time they went into a supermarket in the United States.

Extra practice for beginners

Read through the The Oxford Picture Dictionary (2nd ed.) vocabulary on pages 72-73 ("A Grocery Store"). Discuss the concept of aisles; the different sections of a supermarket (e.g., Frozen Foods, Dairy, Paper Products); and what you find in each section.

Activity 1: Pair Number Dictation

Note

Before you begin this activity, you will want to cut in half the copies of **Handout 1: "\$3.70 or \$3.17?"** and **Handout 2: "\$1.50 or \$1.15?"**.

1. Explain to students that before they talk about shopping, they will practice pronouncing dollar amounts that sound very similar. Write the following numbers on the board, and ask students how they say them:

\$13.00 \$30.00

2. Tell students that the numbers 13, 14, 15, 16, 17, 18, and 19 have the accent at the end of the word; demonstrate this by saying the word "thir-TEEN" and smiling as you say "teen." Have students repeat a few examples.
3. Next, explain that the numbers 30, 40, 50, 60, 70, 80, and 90 sound like you are saying the letter "D" at the end: thir-D. Demonstrate this pronunciation, having students repeat a few examples.
4. Write the following numbers on the board, and ask students to pronounce them:

\$4.13
\$90.19
\$70.05
\$80.99

Literacy students

*If literacy students seem comfortable with reading and saying numbers, they can complete the pair activity that follows. However, if they need extra practice recognizing numbers by sight and writing them, you or the aide can conduct a pullout session. Use flashcards to review the numbers from 1-20; then count by tens from 10 to 100. You may want to use coins to help illustrate the denominations of ten (e.g., 10 cents, 50 cents, 80 cents, etc.) Next, use **Handout 6: Numbers, 10-100** to help students recognize the numbers by sight: say each number and have students repeat it, and then have students copy the numbers. After they have finished, have them say the numbers again; then point to different numbers and see if students can name them.*

5. Have students form pairs; in each pair, one student will be the cashier, and the other will be the customer.
6. Give the cashiers the top half of **Handout 1: "\$3.70 or \$3.17?"**; explain that they will read each price to their partner, who is the customer.
7. Give customers the bottom half of **Handout 1** and explain that they will listen for the price, ask the question on the paper ("\$3.70 or \$3.17?"), and circle the correct number.
8. Model the process with a student volunteer: Read the first number on **Handout 1**; have a student volunteer ask for clarification; and then write the two numbers on the board, circling the correct one.
9. Have students complete the exercise in pairs. As they finish, give them **Handout 2: "\$1.50 or \$1.15?"**; have them repeat the exercise, switching roles.

Activity 2: Shopping Projects

Note

It's normal for it to take a little time to organize this activity, because there are many different steps in it.

Literacy students

As the other students work on the shopping projects, the aide can conduct a pullout session with literacy students to help them develop phonic awareness.

- *Use **Handout 7: Matching Consonants** to review the six initial consonants students will focus on in the next few lessons; have students match the uppercase and lowercase letters.*
- *Give students **Handout 8: Foods with "B," "P," and "J"**; take out the circular ads, scissors, and tape so you can use them in the next steps.*
- *Look at the first page of the handout. Say the "B" sound, and then say the words on the handout that start with B. As you say each word, point to a picture of the*

food item in the circular ads; have students look at the picture and repeat the word several times.

- *Next, students should cut out the picture of the food item and tape it next to the word on the handout. Then they should write the letter "B" in front of each word and practice saying the words aloud again.*
- *Repeat these steps for the pages with "P" and "J".*
- *For homework, ask students to copy all of the words in their notebook.*

1. Tell students that they are going to practice shopping for three things: food to cook a meal, things for a new apartment, and tools for a carpenter's job. Put the corresponding sets of sales ads on three tables, and ask students to go to the table with the group they want to join (i.e., "food," "apartment," or "tool" group).

2. Give the "food" group the **Handout 3: Food Shopping Project**. Give the "apartment" group the **Handout 4: Apartment Shopping Project**, and give the "tool" group **Handout 5: Tool Shopping Project**. Read aloud the directions on each handout. Explain that students will look through the sales ads together to find the food, cleaning supplies, or tools that they want to buy. They will talk to the other people in their group about which things to buy; when they decide to buy something, they will write down on the handout the name of the item, how much or how many to buy, and how much it costs.

3. Tell students that they will need to be careful when they choose what to buy because they have to stick to a budget; explain "stick to a budget" (i.e., only spend the money that you have).

4. Write an example on the board, like this:

<u>Name of Item</u>	<u>How much or how many do you need?</u>	<u>Price</u>
Soap	3 bars	3 for \$.99

5. When each group has completed its handout, have a group representative present the group's shopping list to the class, reading the items and prices as you note them on the board. When each group finishes its presentation, calculate together the total cost of the items in each shopping list. Ask students if each group had enough money to buy everything.

6. Ask students what they thought of this exercise; was it easy to find things to buy for the money they had? Did they have enough money to buy everything? What stores had the lowest prices?



Parent-Child Activity: Bingo

To reinforce numeracy skills, have parents and children play bingo together. Because bingo sets often have a limited number of tokens to mark the boards, you can substitute dried beans or jellybeans as tokens. It's also fun to bring small "prizes" for winners (e.g., colored pencils or pens, erasers, stickers). Each time a parent or child wins a game, have them call out the numbers in the next game.

HANDOUT 1: "\$3.70 or \$3.17?"

"That'll be _____"

1. \$3.70 (Three-seventy)
2. \$2.15 (Two-fifteen)
3. \$1.40 (One-forty)
4. \$3.18 (Three-eighteen)
5. \$.90 (Ninety cents)
6. \$4.14 (Four-fourteen)
7. \$3.19 (Three-nineteen)
8. \$2.60 (Two-sixty)

✂-----

1. \$3.70 or \$3.17?
2. \$2.50 or \$2.15?
3. \$1.40 or \$1.14?
4. \$3.80 or \$3.18?
5. \$.90 or \$.19?
6. \$4.40 or \$4.14?
7. \$3.90 or \$3.19?
8. \$2.60 or \$2.16?

HANDOUT 2: "\$1.50 or \$1.15?"

"That'll be _____"

1. \$1.15 (One-fifteen)
2. \$4.80 (Four-eighty)
3. \$2.70 (Two-seventy)
4. \$3.16 (Three-sixteen)
5. \$1.90 (One-ninety)
6. \$.77 (Seventy-seven cents)
7. \$2.14 (Two-fourteen)
8. \$4.30 (Four-thirty)

✂-----

1. \$1.50 or \$1.15?
2. \$4.80 or \$4.18?
3. \$2.70 or \$2.17?
4. \$3.60 or \$3.16?
5. \$1.90 or \$1.19?
6. \$.77 or \$.17?
7. \$2.40 or \$2.14?
8. \$4.30 or \$4.13?

HANDOUT 3: Food Shopping Project



You have \$40 and need to make dinner for 10 people tomorrow.

What do you buy?

Name of Food

How much or how many
do you need?

Price

HANDOUT 4: Apartment Shopping Project



Now you are living with your brother and sister-in-law. Tomorrow you are moving into your own apartment, and it needs a little cleaning.

You have \$50. What things do you buy for cleaning? How much do they cost?

Name of Item

How much or how many
do you need?

Price

HANDOUT 5: Tool Shopping Project



You get a job as a carpenter, but you need your own tools.

You have \$100. What tools do you buy? How much do they cost?

Name of Tool

How much or how many
do you need?

Price

HANDOUT 6: Numbers, 10- 100

10	<u>10</u>	_____	_____	_____	_____
20	_____	_____	_____	_____	_____
30	_____	_____	_____	_____	_____
40	_____	_____	_____	_____	_____
50	_____	_____	_____	_____	_____
60	_____	_____	_____	_____	_____
70	_____	_____	_____	_____	_____
80	_____	_____	_____	_____	_____
90	_____	_____	_____	_____	_____
100	_____	_____	_____	_____	_____

HANDOUT 7: Matching Consonants

P

j

B

t

H

b

J

h

T

c

C

p

HANDOUT 8: Foods with "B," "P," and "J"

B

__read

__ananas

__roccoli

__utter

P

__ie

__otatoes

__ears

__eanuts

J

__uice

__elly



Lesson 2: Problems with Paying for Things

Life Skills:

Learners will . . .

- Calculate the amount of change due.
- Ask for the correct change or bill.
- Return a defective item.

Language Skills:

Learners will . . .

- Role-play telling the cashier that they have incorrect change.
- Create a dialogue to report a mistake on a restaurant check.
- Sequence and practice a conversation to return a defective item.

Literacy Skills:

Literacy learners will . . .

- Recognize and copy numerals from 1 to 50
- Write food-related vocabulary with the initial consonant "c" and begin to grasp sound-symbol correspondence.

Technology Skills:

Learners will . . .

- Solve math problems on the Internet.

EFF Skills:

Learners will . . .

- Speak so others can understand.
- Resolve conflict and negotiate.
- Cooperate with others.

Word Bank:

Mistake, check (i.e., as the bill in a restaurant), bill (i.e., one-dollar bill), due, charge, payment, exchange, return

Materials Needed:

- Flip chart or board and markers
- Batteries, a \$20 bill, and a \$5 and \$1 bill (optional)
- **Handout 9: Sentence Strips** (one copy for each pair, cut into strips)
- **Handout 10: Computer-Assisted Math Activities, Intermediate Students** (1 copy)
- **Handout 11: Computer-Assisted Math Activities, Beginners** (1 copy)
- Computers with Internet access
- A class set of *The Oxford Picture Dictionary* (2nd ed.)
- **Handout 12: Numbers 1-100** (for literacy students)
- **Handout 13: Foods with "C"** (for literacy students)
- Circular ads with pictures of food (for literacy students)
- Scissors and tape (for literacy students)

Presenting the Concepts:

1. Ask students if they ever get the wrong change when they are shopping. When this happens, what do they say?
2. Tell students that today, you are going to practice telling people that there is a mistake with the change or with the bill.

Literacy students

*As the other students complete the activity that follows, you or the aide can conduct a pullout session to help literacy students recognize by sight and write the numbers 1-50. Use **Handout 12: Numbers, 1-100**: say each number up to 50 and have students repeat it, and then have students copy the numbers. After they have finished, have them say the numbers again; then point to different numbers and see if students can name them. For homework, they should copy the numbers 1-50 in their notebooks.*

Activity 1: Reporting Incorrect Change or an Incorrect Check

1. Tell students the following story; you can illustrate it by holding up batteries, a \$20 bill, and a \$5 and \$1 bill as you tell the story:

Yasmin buys some batteries for \$4.79. She gives the cashier \$20. He gives her back only \$6. What can she say?

2. Elicit suggestions from students as to what Yasmin can say. Facilitate discussion by supplying related vocabulary (e.g., "wrong change").
3. Write a dialogue on the board together and have students practice it.

Sample dialogue:

Yasmin: I think I have the wrong change.

Cashier: Oh?

Yasmin: I gave you \$20. You gave me back \$6.

Cashier: I'm sorry. Here's the rest of your change.

4. Now, give the students a second scenario by writing the following on the board and reading it aloud:

Nasser is at a restaurant. He asks for the check. The waiter brings it to him.

There is a charge for french fries. Nasser didn't order french fries. What can he say?

5. Elicit suggestions from students as to what Nasser can say. Facilitate discussion by supplying related vocabulary (e.g., "I will fix it right away," "Let me speak to the manager"). **Discuss or act out the conversation at this point, but don't write anything on the board.**

6. Tell students that they will now write a conversation for Nasser. Have students work in pairs or small groups to brainstorm and present a dialogue between Nasser and the waiter.

Literacy students

When literacy students complete work on the numbers, they can complete the following exercises with the aide to help develop phonic awareness.

- *Review the words, completed in the last lesson, with the "B," "P," and "J" initial consonants.*
- *Give students **Handout 13: Foods with "C"**; take out the circular ads, scissors, and tape so you can use them in the next steps.*
- *Look at the first page of the handout. Say the hard "C" sound (pronounced like "K"), and then say the words on the handout that start with C. As you say each word, point to a picture of the food item in the circular ads; have students look at the picture and repeat the word several times.*
- *Next, students should cut out the picture of the food item and tape it next to the word on the handout. Then they should write the letter "C" in front of each word and practice saying the words aloud again.*
- *For homework, ask students to copy all of the words in their notebook.*

Activity 2: "I Need to Return This Radio"

Note

*Before you begin, you need to cut the sentences in **Handout 9: Sentence Strips** into strips; a good way to organize and distribute the strips is to place each set in an envelope or Zip-Lock bag.*

1. Ask students if they have ever had to return something to the store. What did they do?
2. Discuss the difference between returning something and exchanging something, acting them out if necessary.
3. Elicit a definition for "receipt," displaying one if possible.
4. Have students find partners. Give each pair a set of the sentence strips, jumbled, from **Handout 9: Sentence Strips**.
5. Explain that the sentences are all part of a conversation about returning a radio to the store. Students need to put the sentences in the correct order and then practice the conversation.
6. Monitor pairs as they sequence and practice the conversation.
7. Have pairs present the conversation to the class.

Workout for intermediate students

Encourage intermediate students to write a different scenario involving a return or an exchange. Then as they practice it, have the student playing the customer do the role-play without looking at the script, while the other student reads from the scripts and offers prompts if necessary.



Activity 3: Computer-Assisted Math Activities

1. Take students to the computer lab. Have the intermediate students sit in one group on one side of the room; have the beginner students sit in one group on the other side of the room.
2. Explain that today students will work in two groups; each group will work on different activities.
3. Have the aide work with the literacy and beginner students while you work with the intermediate students, or vice versa. Follow the directions for each group of students, as described in **Handout 10: Computer-Assisted Math Activities, Intermediate Students** and **Handout 11: Computer-Assisted Math Activities, Beginners**.



Parent-Child Activities: Grocery-Shopping Games

To reinforce vocabulary related to shopping and food, have parents and children play one of the following grocery-shopping guessing games.

What am I going to buy?

Write the following prompts on the board:

"I'm going to the grocery store. I'm going to buy something. "
"Is it _____?"

Explain that one person will come to the front of the room and be the grocery store shopper. That person has to think of a food to buy; the others have to guess what it is. They can ask questions, but the shopper can only answer "yes" or "no."

Example:

"I'm going to the grocery store. I'm going to buy something. "
"Is it a fruit?"
"No."
"Is it a vegetable?"
"No."
"Is it a dessert?"
"Yes."
"Is it cold?"
"Yes."
"Is it ice cream?"
"Yes."

The person who guesses the food comes to the front of the room and is the next shopper.

Unscramble the grocery list

Write a "scrambled" grocery list on the board, and have parents and children work together to fill in the missing letters. The first pair or person to complete the list can get a small prize (e.g., a pencil, stickers). Example:

Grocery list

E _ _ _ s

_ _ i l k

b r _ _ _ _

T _ _ _ l e _ _ P _ _ p _ _ r

O _ _ a n _ _ _ J _ _ _ _ _ e

H _ _ m b _ _ r _ _ e _ _ M _ _ _ t

H _ _ m b _ _ r _ _ e _ _ B _ _ _ s

_ _ e r e _ _ l

A _ _ _ l _ _ s

L e _ _ _ u _ _ e

S _ _ l _ _ d D r _ _ s _ _ i n _ _

P r _ _ t _ _ e l s

C _ _ _ c k _ _ n

** (Key: Eggs, milk, bread, toilet paper, orange juice, hamburger meat, hamburger buns, cereal, apples, lettuce, salad dressing, pretzels, chicken)*



"May I help you?"

"Yes. I need to return this radio."

"What's the problem?"

"It doesn't work."

"Do you have the receipt?"

"Yes, I do. Here it is."

"Would you like to return it or exchange it?"

"I'd like to exchange it."

"OK. You can go and get another radio."

"Thank you."



HANDOUT 10: Computer-Assisted Math Activities, Intermediate Students

Web Site Featured:

AAA Math

<http://www.aaamath.com>

(Note: Always preview sites to ensure that URLs and links are still active!)

Setting Up the Exercise:

1. Go to <http://www.aaamath.com/>
2. Under "Math Topics," click "Money".
3. Scroll down to the "Change" list.
4. Click "Coins for Change".
5. Scroll down to "Determine the fewest coins needed to make the correct change."

Activity Steps

1. Tell students that they're now going to be the cashiers and make the correct change.
2. Explain that they'll play a game for making change by using as few bills or coins as possible. For example, if the change due is \$5.25, they want to give the customer one five-dollar bill – not five one-dollar bills – and one quarter, not two dimes and a nickel.
3. Have students form pairs or groups of three. Read aloud the top line on the screen, "Determine the fewest coins needed to make the correct change." Ask students what they think this means.
2. Do an example together: Click "Start," and have a student read a problem aloud as you write it on the board (e.g., "Change due for a \$10.04 charge and payment of \$15.00?"). Say the bills needed aloud ("4 ones, 3 quarters, 2 nickels, 1 penny") as students click the number button next to the bill or coin denomination.
3. Have students complete the questions; remind them to click "Check" to check their answers and "Reset" to get the next question.



HANDOUT 11: Computer-Assisted Math Activities, Beginners

Web Site Featured:

A+ Math

<http://www.aplusmath.com/>

(Note: Always preview sites to ensure that URLs and links are still active!)

Setting Up the Exercises:

1. Go to <http://www.aplusmath.com/> .
2. Click the "Flashcards" link at the left.
3. Under "Java Flashcards," click "Addition."

Activity Steps: Addition Flashcards

1. Explain to students that today, you're going to practice writing numbers on the computer.
2. Introduce the vocabulary of addition problems: Write on the board, " $2 + 2 = \underline{\quad}$," and read the problem out loud, introducing "plus" and "equals" and noting these terms on the board; as you read the problem, demonstrate how to count on your fingers to illustrate the numbers and the concept of adding them. Then have students solve the problem. Do a few more simple problems like this, having students say the numbers and the terms "plus" and "equals" aloud.
3. Have students work in pairs. Ask them to look at their computer screens, where they will see a large-print math problem.
4. Have students read the problem aloud together; elicit the answer orally.
5. Explain that students will take turns typing in the answer number. Ask one partner to take the mouse and click on the box next to "Answer."
6. Then have students type the number in the answer box and hit the "Enter" key.
7. Say to students, "What happened when you hit the Enter key?" (Optional: Explain to students that when you hit the Enter key, the information goes into the computer so the computer can "read" it and tell you if your answer is correct or not correct.)
8. Note aloud that if students entered the correct answer, a new problem appears on the screen.
9. Elicit from students what they can do if they type in a number but see that it's the wrong number. Introduce the "Backspace" and "Delete" keys; have students practice using them by typing in a number and then erasing it.

10. Ask students to continue solving the addition problems in their pairs, reading the problems aloud together and saying the answer aloud before keying it in. As they solve the problems, you and the technology assistant and/or volunteer can walk around, observe them, and ask or answer questions.

Activity Steps: Show Me the Money!

1. Tell students that they will now do some exercises about money. Have everyone click the "Flashcards" link on the left side. Then under "**non**-Java Flashcards," they should click "Money."
 2. Hold up coins and bills or ask students to produce them, and elicit from students terms and numeric values for the coins, noting these on the board.
 3. Do a few simple addition problems with coin and bill combinations (e.g., hold up a dollar bill, two quarters, a dime, and a nickel, asking, "How much is this?"). To follow up on the last exercise of adding numbers, write the number values of the coins as you do the problems aloud (e.g., for the last problem, write, $\$1.00 + .25 + .25 + .10 + .05 = \1.65).
 4. Introduce (or review, depending on your students' numeracy) the concept of using the decimal point to write numeric amounts: Write 1.00, .10, and .01 on the board, and ask students which coin corresponds to each of these amounts.
 5. Ask students to look at their computer screens, where they will see pictures of coins. Explain that they will calculate together how much money is in each picture, and they will have to talk to their partner or group members to decide this together.
 6. Have students read the problem aloud together; elicit the answer orally.
 7. Explain that students will take turns typing in the answer number. Ask one partner or group member to take the mouse and click on the box next to "Answer." Emphasize that if the amount is a dollar or more, students will have to type in a period to show the decimal sign; write a few dollar-and-cent amounts on the board to illustrate this concept.
 8. Go back to the problem on the screen: Have students type in the number in the answer box and hit the "Enter" key on the computer OR the grey "Enter" box underneath the answer box.
 9. Say to students, "What happened when you hit 'Enter'?" (Optional: Explain to students that when you hit 'Enter', the information goes into the computer so the computer can "read" it and tell you if your answer is correct or not correct.)
- Note: You may want to explain to students that if they type in a correct answer that ends in zero (e.g., "\$1.40"), the answer will appear in the top of the screen as "\$1.4" – which means the same thing.*
10. Have students continue solving the money problems in their pairs.

HANDOUT 12: Numbers, 1- 100

1	___	21	___	41	___
2	___	22	___	42	___
3	___	23	___	43	___
4	___	24	___	44	___
5	___	25	___	45	___
6	___	26	___	46	___
7	___	27	___	47	___
8	___	28	___	48	___
9	___	29	___	49	___
10	___	30	___	50	___
11	___	31	___	51	___
12	___	32	___	52	___
13	___	33	___	53	___
14	___	34	___	54	___
15	___	35	___	55	___
16	___	36	___	56	___
17	___	37	___	57	___
18	___	38	___	58	___
19	___	39	___	59	___
20	___	40	___	60	___

61	___	75	___	89	___
62	___	76	___	90	___
63	___	77	___	91	___
64	___	78	___	92	___
65	___	79	___	93	___
66	___	80	___	94	___
67	___	81	___	95	___
68	___	82	___	96	___
69	___	83	___	97	___
70	___	84	___	98	___
71	___	85	___	99	___
72	___	86	___	100	___
73	___	87	___		
74	___	88	___		

HANDOUT 13: Foods with "C"

C

__ake

__ookies

__arrots

__offee

Lesson 3: Understanding a Monthly Budget

Life Skills:

Learners will . . .

- Analyze a character's monthly expenses.
- Determine whether a character makes enough money to pay for transportation and child care.
- Contemplate whether a character should work or stay home with a child.

Language Skills:

Learners will . . .

- Acquire vocabulary related to child care.
- Read a story about a character's income and expenses.
- Discuss with group members whether a character can afford child care.
- Write suggestions for a character in a story, using the modals "should" and "can" to give advice.

Literacy Skills:

Literacy learners will . . .

- Recognize and copy numerals from 51 to 100.
- Write food-related vocabulary with the initial consonants "h" and "t" and begin to grasp sound-symbol correspondence.

EFF Skills:

Learners will . . .

- Reflect and evaluate.
- Advocate and influence others.
- Use math to solve problems and communicate.

Word Bank:

Licensed daycare provider, daycare center, preschool, monthly, budget, paycheck

Materials Needed:

- Flip chart or board and markers
- **Handout 12: Numbers 1-100** (continued from Lesson 2; for literacy students)
- **Handout 14: Amina's Story**
- **Handout 15: Foods with "H" and "T"** (for literacy students)
- **Handout 16: Initial Consonant Review** (for literacy students)
- **Handout 17: Amina's Monthly Budget, Partner A** (1 copy for half the class)
- **Handout 18: Amina's Monthly Budget, Partner B** (1 copy for half the class)
- **Handout 19: Amina's Monthly Budget – ANSWER KEY** (1 copy)
- A class set of *The Oxford Picture Dictionary* (2nd ed.)
- Circular ads with pictures of food (for literacy students)
- Scissors and tape (for literacy students)

Presenting the Concepts:

1. Ask learners what families do in their countries if both parents work: Does someone else from the family take care of the children? Do they leave them with a neighbor? Do the children go to preschool? Do they have a babysitter?
2. Discuss what people do in this country if both parents work.
3. Write the following terms on the board, eliciting definitions from students:

babysitter

licensed daycare provider

daycare center

preschool

4. Explain to students that a licensed daycare provider takes care of children in her home. She has a license from Fairfax County to operate her business, and she can only take care of five children. A daycare center is a place where more than one adult takes care of many children. It is similar to a preschool, but it is not a school. A preschool is a school for young children. They play games but they also learn things, like colors and numbers.



Literacy students

*As the other student complete the activity that follows, you or the aide can conduct a pullout session to help literacy students recognize by sight and write the numbers 50-100. Use **Handout 12: Numbers, 1-100** (continued from Lesson 2): review the numbers 1 to 50; then say each number from 51 to 100 and have students repeat and copy them. After students have finished, have them say the numbers again; then point to different numbers and see if students can name them. For homework, they should copy the numbers 51-100 in their notebooks.*

Activity 1: Amina's Story

1. Tell students that they are going to read a story about a mother who is thinking about getting a job.
2. Distribute **Handout 14: Amina's Story**. Read the story aloud one time while students listen with their eyes closed. Then have students follow along as you read the story line by line. Give students a few minutes to re-read the story silently to themselves.
3. (Optional) For pronunciation practice, read the story a third time, with students repeating each line.



Extra practice for beginners

Have students practice reading the story aloud to a partner.

4. Ask students a few comprehension questions. Examples:

Where is Amina from?

Does Amina's husband work?

Does Amina like living in the United States?

Why does Amina want to get a job?

5. Ask students, "What problems does Amina have?" List the problems on the board. Next, ask, "What can Amina do about these problems?" Discuss this in the full group, noting suggestions on the board.

Literacy students

When literacy students complete work on the numbers, they can complete the following exercises with the aide to help develop phonic awareness.

- *Review the words, completed in the last two lessons, with the "B," "P," "J" and "C" initial consonants.*
- *Give students **Handout 15: Foods with "H" and "T"**; take out the circular ads, scissors, and tape so you can use them in the next steps.*
- *Look at the first page of the handout. Say the hard "H" sound and then say the words on the handout that start with H. As you say each word, point to a picture of the food item in the circular ads; have students look at the picture and repeat the word several times.*
- *Next, students should cut out the picture of the food item and tape it next to the word on the handout. Then they should write the letter H in front of each word and practice saying the words aloud again.*
- *Repeat the previous steps with the "T" handout.*
- *Together or for homework, have students fill in the missing initial consonants on **Handout 16: Initial Consonant Review**. You can do this as a dictation, with you reading the words and the student writing the missing letters – or as a homework exercise, with students looking at their classwork and copying the missing letters.*

Activity 2: Can Amina Pay for Child Care?

Note

Students may point out that if Amina receives refugee or welfare benefits, she is required to eventually work; in this case, she would likely receive subsidized daycare for her daughter. In other words, the choice of working or staying at home would not be Amina's if she wished to continue receiving benefits. Be sensitive to this fact and use it as a teaching point if you wish.

1. Ask students, "How much would it cost each week for Amina's daughter to go to daycare?"
2. Say, "Imagine that Amina finds daycare for \$200 a week. How much would it cost for one month?"

3. Explain that you are going to talk about how much money Amina makes if she works – and how much money she spends if her daughter goes to daycare. Have students form pairs. Give one student in each pair **Handout 17: Amina's Monthly Budget, Partner A**; give the other student **Handout 18: Amina's Monthly Budget, Partner B**.

4. Have Partner A read the sentences with pictures; Partner B should listen and write the numbers in the blank spaces. Tell students that when they finish, you will do the questions at the bottom of the page together.



Workout for intermediate students

Partners who finish the number dictation can work on the calculation questions at the bottom of the page.

5. When students have finished, go through the questions together, writing answers on the board; use **Handout 19: Amina's Monthly Budget – ANSWER KEY**.

7. Ask: “After Amina pays for the bus and child care, how much money does she have left each month?” (\$298)

Activity 3: What Should Amina Do?

1. Discuss together what Amina should do: Should she take the job at the hospital or stay home with her daughter? Why?

2. Have students express their own ideas in writing. Write the following prompt on the board, with students completing the sentences:

Should Amina take the job at the hospital or stay home with her daughter? Why?

I think Amina should _____ because she needs to

_____.

She can also _____

_____.

3. Ask for student volunteers to read their composition.



Parent-Child Activities: Telling Stories About Children

Choose either of these games to help parents and children acquire vocabulary and describe actions or physical characteristics.

Group Story: Something Happened at the Mall

Tell parents and children that you will tell a story together about a child who goes to the shopping mall. Something funny happens at the shopping mall. What happens? Each person has to think of something. Write the following sentence on the board:

One day Anna and her Mom go to the mall.

Explain that you will continue telling the story in round-robin fashion; each person in the room will say one sentence at a time, and you or the aide will write it on the board.

Ask everyone, "What happens next?" Offer the following question prompts if no one volunteers a sentence:

What do they want to buy at the mall?

What stores do they go to?

Does anything strange happen to them?

Continue writing sentences on the board, offering question prompts as necessary. If parents have ideas but cannot express them in English, encourage children or friends to translate for them. Then read the story aloud together when it is finished.

"What Does the Child Look Like?"

Have adults and children work together in small groups. Give the adults a picture of a child (from a magazine or circular ad). Explain that they have to imagine that this is their child, who is lost at the shopping mall. They have to tell the security officer what the child looks like.

The child or children in the group have to listen to the adults as they say what the child looks like. They have to draw a picture of the child, using crayons or markers to note the appropriate hair, eye, and clothing colors.

For help, encourage adults to use the vocabulary on pages 32-33 of *The Oxford Picture Dictionary* (2nd ed.) to describe the missing child. You might also want to put the following prompts on the board:

The child's hair color is _____.

The child's eyes are _____.

The child is wearing _____.

The child is _____.

At the end, parents and children can compare the photo and the drawings for fun.

Amina's Story



Amina and her husband are from Sudan. Now, they have a one-bedroom apartment in Fairfax County. The rent is a lot of money.

Amina's husband drives a taxi. He works day and night. Amina stays home with her daughter. Her daughter is two years old. Amina is inside of the apartment a lot. She misses her family, and she is sad.

Amina wants to practice her English, but she is always alone with her daughter. One day she has an idea. Maybe she can get a job! She can speak English. She can make money. Maybe she and her husband can get a two-bedroom apartment.

Then Amina thinks about her daughter. What can she do with her daughter when she works?

HANDOUT 15: Foods with "H" and "T"

H

__am

__amburgers

T

__omatoes

__urkey

HANDOUT 16: Initial Consonant Review

_____ urkey

_____ omatoes

_____ ananas

_____ utter

_____ otatoes

_____ eanuts

_____ uice

_____ elly

_____ ake

_____ offee

_____ am

_____ amburgers

HANDOUT 17: Amina's Monthly Budget, Partner A



Amina finds a job at the hospital.
It pays **\$10.00** an hour.



Amina's boss takes some money from her paychecks
to pay for taxes.

He takes out **28 %** of each paycheck.
Amina takes home **\$7.20** an hour.



Amina finds daycare for her daughter.
It costs **\$200** a week.



Amina has to take the bus to work.
It costs **\$2.70** a day.

Amina works 40 hours a week.

How much money does she take home each week? \$ _____

How much money does she take home each month? \$ _____

Amina's daughter goes to daycare for 4 weeks a month.

How much does Amina pay each month? \$ _____

Amina takes the bus 5 days a week.

How much does she pay each week? \$ _____

How much does she pay each month? \$ _____

HANDOUT 18: Amina's Monthly Budget, Partner B



Amina finds a job at the hospital.
It pays \$_____ an hour.



Amina's boss takes some money from her paychecks
to pay for taxes.

He takes out _____% of each paycheck.
Amina takes home \$_____ an hour.



Amina finds daycare for her daughter.
It costs \$_____ a week.



Amina has to take the bus to work.
It costs \$_____ a day.

Amina works 40 hours a week.

How much money does she take home each week? \$ _____

How much money does she take home each month? \$ _____

Amina's daughter goes to daycare for 4 weeks a month.

How much does Amina pay each month? \$ _____

Amina takes the bus 5 days a week.

How much does she pay each week? \$ _____

How much does she pay each month? \$ _____

HANDOUT 19: Amina's Monthly Budget – ANSWER KEY



Amina finds a job at the hospital.
It pays **\$10.00** an hour.



Amina's boss takes some money from her paychecks
to pay for taxes.

He takes out **28 %** of each paycheck.
Amina takes home **\$7.20** an hour.



Amina finds daycare for her daughter.
It costs **\$200** a week.



Amina has to take the bus to work.
It costs **\$2.70** a day.

Amina works 40 hours a week.

How much money does she take home each week? **\$ 288.00**

How much money does she take home each month? **\$ 1, 152.00**

Amina's daughter goes to daycare for 4 weeks a month.

How much does Amina pay each month? **\$ 800.00**

Amina takes the bus 5 days a week.

How much does she pay each week? **\$ 13.50**

How much does she pay each month? **\$ 54.00**

Lesson 4: My Monthly Budget

Life Skills:

Learners will . . .

- Analyze their monthly expenses.
- Prepare a monthly budget for their household.
- Determine how they can save money for a major purchase.

Language Skills:

Learners will . . .

- Acquire vocabulary related to budgeting.
- Discuss ways to save money.
- Match printed and spoken prices.
- Write a savings plan for themselves.

Literacy Skills:

Literacy learners will . . .

- Review numbers and use knowledge of numerals to understand written prices.

Technology Skills:

Learners will . . .

- Practice typing numbers and the dollar symbol.
- Use the scroll key to move between items in a word-processing file.
- Explore how the Internet presents multiple opportunities for accessing text (i.e., through visual and audio formats).
- Listen to content on the Web with a media player.
- Use English to negotiate computer tasks with one another.
- Play educational games on the Internet to build language skills.

EFF Skills:

Learners will . . .

- Speak so others can understand.
- Convey ideas in writing.
- Use math to solve problems and communicate.

Word Bank:

Budget, save money, home page, Web site, scroll, link, "Back" button

Materials Needed:

- Flip chart or board and markers
- **Handout 20: My Monthly Budget**
- **Handout 21: Dollar Amount Dictation** (you need to cut this in half)
- **Handout 22: Listening to Prices and Conversation** (one copy for you or the aide)
- Computers with word-processing, Internet access, and Real Audio player
- A set of number flashcards, from 1 to 100 (for literacy students)

Presenting the Concepts:

1. Start a general discussion about budgeting and saving money. Ask students, "What is the most expensive thing you pay for each month?"
2. Ask students if they have any ideas for ways they can save money. Note ideas on the board.

Literacy students

As the other students work on the activity that follows, you or the aide can conduct a pullout session with literacy students to review numbers. First, use flashcards to review the numbers 1-100. Then do a "number dictation": Write numbers, ranging from 1 to 100, on a sheet of paper. Read them one by one to literacy students, and have them write the numbers as you say them.

Activity 1: My Monthly Budget

1. Tell students that they will now think about how much money they pay for things each month – for example, the rent, cars, food. This is called a budget.
2. Distribute **Handout 20: My Monthly Budget** and review the vocabulary. Then have students fill in how much they spend in each category and how they could save more money.
3. Have students write their answers on the handout to the questions about saving money. Then ask the class, "How can you save money?" Discuss as a group, listing ideas on the board (e.g., spend less money on food).

Note

You may adapt the following exercise so that it does not call for computers: Have students write the terms and prices that one partner dictates to another.

Activity 2: Word-Processing

Note

Before students begin this exercise, you or the technology assistant will need to type the following, in fairly large print (i.e., at least 18 pt.), on each computer screen:

*Housing
Transportation
Food
Health Care and Medicine
Child Care
Savings*

1. Explain to students that you're now going to practice typing dollar amounts on the computer.

2. Assign pairs, placing students who have used computers with partners who have never used them, if possible.

Literacy students

Have the aide sit with literacy students and read the dollar amounts on the dictation as the students type them.

3. Give one member of each pair the Partner A half of **Handout 21: Dollar Amount Dictation**; give the other student the Partner B half.

4. Introduce or review the concept of the "Shift" key by having students find it on the keyboard, hold it down, and type "4" (so that a dollar sign appears on the screen). Encourage students to hold down the Shift key and press other numbers to see what symbols appear on the screen.

5. Tell students that in each pair, one partner will read a word and a dollar amount from the handout; the other partner will type the dollar amount next to the word on the screen.

Note

Depending on how much your students have used computers, you may want to have them spend a few minutes using the mouse or the keyboard arrow keys to practice pointing the cursor at a word and clicking to the right of it. Then, review how to use the "Backspace" key to make corrections to mistyped numbers.

6. Model this activity by having a student read a dollar amount from **Handout 21: Dollar Amount Dictation**. Type it on the computer along with the dollar sign, reading it aloud as you finish.

7. After the partner has typed the dollar amounts, the other partner should check them against the handout, making corrections as needed.

8. When they finish, partners should change roles and repeat the exercise.

Note

If you do not have access to a class set of computers, you may do the following exercise with one laptop, provided that it has Internet access and sound.

Activity 3: Listening to Prices and Conversation

1. Tell students that they are now going to do some exercises on the computer with sound.

2. Ask students if they have ever used anything on a computer with sounds. What kind of sounds – sounds from a game? Music? News on the Internet from their country?

3. Explain to students that they can get information not just from reading things on the Internet but also from listening to things on the Internet. Tell students that they will practice two kinds of listening: Listening for specific prices and listening to a general conversation.

4. Write the terms of some media players on the board (such as Real Audio, Windows Media, etc.). Ask students if they know what they are. Explain that these are computer tools that you can use to listen to things like music or news.

5. Follow the instructions for the two activities described on **Handout 22: Listening to Prices and Conversation.**



Literacy students

Have the aide sit with the literacy students at one computer terminal, helping the students follow the exercises. You may want to focus on just the first listening exercise to reinforce the sight recognition of numbers that literacy students have been practicing. If you do the second listening exercise, have students listen to the conversation script a few times; then have the aide read the questions and possible answers aloud.



Parent-Child Activity: Computer games with "Funbrain.com"

Have parents and children play educational games together on the computers with the Family Education Network site, Funbrain.com (<http://www.funbrain.com>).

Explain to parents that this Internet site has games that can help their children learn. And, if they have a computer at home, parents can play games and learn together with their children.

To set up the activity, have everyone type the URL (<http://www.funbrain.com>) and click "Enter." Click the "All Games" Button at the top of the page.

Have parents and children play the following games in the "Words" box to build language skills:

- **Spanish speakers:** "Translator Alligator."
- **Literacy students:** "What's the Word" (have children or the aide read aloud the word to parents).
- **Beginners:** "What's the Word" for reading and vocabulary practice; "The Grammar Gorillas" to help distinguish between the noun and verb in a sentence; "2 Bee or Nottoobee" (choose Level 1) for practice conjugating the present tense of "be."

- **Intermediate students:** "Spellaroo" for spelling practice; "The Plural Girls" for practice with plural formation; "2 Bee or Nottoobee" (choose Level 2) for practice conjugating the past tense of "be."

HANDOUT 20: My Monthly Budget



Each month, I pay money for



Housing

\$ _____



Transportation

\$ _____



Food

\$ _____



Health care and medicine

\$ _____



Child care

\$ _____



Recreation

\$ _____



Family in my country

\$ _____



\$ _____

Do you save money each month? _____

Do you want to save more? _____

How can you save more?

I can . . . _____

HANDOUT 21: Dollar Amount Dictation

Partner A

Housing — \$1,300

Transportation — \$125

Food — \$400

Health Care and Medicine — \$100

Child Care — \$800

Savings — \$150

✂-----

Partner B

Housing — \$1,175

Transportation — \$250

Food — \$380

Health Care and Medicine — \$70

Child Care — \$750

Savings — \$100

HANDOUT 22: Listening to Prices and Conversation

Web Site Featured:

Randall's ESL Cyber Listening Lab, <http://www.esl-lab.com/>

Note

Always preview sites to ensure that URLs and links are still active!

Setting up the Exercises:

1. Have students type in the following URL: <http://www.esl-lab.com/>
2. Tell students that they will use the Randall's ESL Cyber Listening Lab web site for listening practice; today, they will practice listening to prices and will click on the price that they hear..
3. Set-up Directions:
 - Scroll down to "Basic Listening Quizzes."
 - Click "Shopping and Prices" (on the left side, under "Easy").
 - Click "Pre-Listening Exercises"; read the sample sentences together.
 - Scroll down to "Listening Exercises".
 - Click "Play."
4. Tell students to click on the box of the price that they hear. At the end, they may click "Final Score" to see what percentage they heard accurately.
5. After students have scored the exercise, explain that they will now listen to a general conversation about shopping.

Activity Steps: Listening to A Conversation About Shopping

1. Ask students to click the "Back" button to get to "General Listening Quizzes."
2. In the "Easy" column, students should click "Shopping for the Day."
3. Explain that students will listen to a short conversation with a young girl who is shopping and a man who works in a store. They can listen to the conversation as many times as they like; then they should answer the questions on the computer.
4. Ask students to click "Play" to start the conversation.
5. After students have listened to the audiotape, do the first question together.
6. Have students continue answering the questions. When they finish, they may click "Final Score" to see the correct answers.
8. As students finish, encourage them to click the "Go to Quiz Script" or "Go to Text Completion" links at the bottom of the screen for more practice.



Lesson 5: Protecting Yourself Against Identity Theft

Life Skills:

Learners will . . .

- Develop an awareness of credit card fraud, identity theft, and telemarketing scams.
- Explore tips for credit card safety.
- Examine what to do if a credit card is lost or stolen.

Language Skills:

Learners will . . .

- Tell a story from a sequence of pictures related to ID theft.
- Discuss how to protect oneself against identity theft.
- Role-play a conversation to report a lost or stolen credit card.

Literacy Skills:

Literacy learners will . . .

- Follow the sequence of events in a story.
- See how a spoken narrative can be represented as a written story.
- Practice sentence structure by sequencing words related to paying for things.

Technology Skills:

Learners will . . .

- Read and discuss information on a Web site for consumers.

EFF Skills:

Learners will . . .

- Solve problems and cooperate with others.
- Read with understanding.
- Convey ideas in writing.

Word Bank:

Credit card, trip, bill, receipt, statement, unauthorized charges, identity (ID) theft, credit card fraud, cancel

Materials Needed:

- Flip chart or board and markers or chalk
- **Handout 23: “\$500? For me?”**
- **Handout 24: “\$500? For me?” – DISCUSSION GUIDE (1 copy)**
- A class set of *The Oxford Picture Dictionary* (2nd ed.)
- Sentence strips and thick markers (for literacy activity)
- Scissors (for literacy activity)

Presenting the Concepts:

1. Show students a credit card -- or draw a picture of one. Ask:
What is this?
What do you use it for?
Do people use credit cards a lot in your native country?
Do you use a credit card in the United States? Why or why not?
2. Ask students if they know anyone who had a problem with a credit card. What happened?
3. Elicit general things you need to do to be careful with your credit card.

Note

(Depending on the ideas students voice, you can focus on spending with caution – that is, not spending too much -- or on keeping your credit card information safe).

4. Tell students that they're going to look at someone who had a problem with her credit card.

Activity 1: LEA Picture Story

Literacy students

The following picture story activity uses the Language Experience Approach (LEA). Even if literacy learners cannot yet read the words that they copy, the activity is valuable to them in that it helps them understand that words make up sentences which, when put together, tell a story. Therefore, as class members read back the story aloud in Step 5, have the aide or a student point to the corresponding words on the literacy students' paper.

1. Distribute **Handout 23: “\$500? For me?”**. Tell students that they will look at a cartoon story about a woman who gets some phone calls. As they tell the story, you will write it on the board – and **they may copy it later**, when it is all finished.
2. Ask students to look at the first square and tell you what they see. Write a sentence or two on the board to summarize the narrative. Example:

The telephone rings. A woman says, “Hello?”

3. Use **Handout 24: “\$500? For me?” – DISCUSSION GUIDE** to elicit narrative about each picture square. Write the story on the board as students tell it.
4. When the story is complete, allow students a few minutes to copy the story in their notebooks.
5. Read the story back together, pointing to each word on the board as you say it.

Activity 2: Credit Card Safety

1. Redirect students' attention to the picture story. Say:

The woman in the story has a problem. What is the problem?

(Possible answers: She gave her credit card number to get \$500 and a free trip, but she didn't get them; somebody used her credit card number, and she has a big bill she has to pay, for things she didn't buy.)

2. Say, "Has something like this ever happened to someone you know?"

3. Ask students what they can do if somebody uses their credit card number and buys lots of things with it. As needed, explain the following:

- *If you call the credit card company and say that somebody used your credit card number, you have to pay only \$50. It's the law.*
- *Then, you have to stop using your credit card. Ask the company to send you a new one with a different number.*
- *If you can't find your credit card, call the credit card company. Say that you can't find your card. They will send you a new one with a different number. Later, if somebody uses the old credit card to buy things, you don't have to pay anything.*

4. Tell students that when somebody uses your identity – such as your name, Social Security number, or bank account number, it is a crime. It is called "identity theft," or "ID theft." It is very serious.

5. Explain that that "credit card fraud" is similar to ID theft. It's when somebody uses your credit card number to buy things.

6. Tell students that they will practice some new words related to credit cards. Write the following terms on the board and elicit definitions. Examples:

Receipt – The little piece of paper from the store that shows you paid for something.

Statement – A bill (for example, the bill that the credit card company sends you each month).

Unauthorized charges – The things on your credit card bill that you didn't buy.

6. Write the heading "Credit Card Safety" on the board. Brainstorm some tips together and note them under the heading. Examples:

- *Don't let anybody else use your credit card.*
- *Don't tell anyone on the phone your credit card number!*
- *If you can't find your credit card, call the company and cancel it.*
- *Check your credit card statement each month.*
- *If you see an unauthorized charge on your statement, call the credit card company and tell them.*
- *When you charge something with your credit card, save the receipt in case there is a problem later on.*

 **Literacy students**

As the other students work on dialogue to report a missing credit card, you or the aide can conduct a pullout session with literacy students and use shopping-related vocabulary to practice sentence structure. Turn to p. 27 (“Shopping”) in The Oxford Picture Dictionary (2nd ed.). Read through the six “Ways to Pay” at the top of the page. As the student copies the sentences, you can copy them onto sentence strips. Then, read each sentence strip together. Next, cut each sentence strip into word cards and have the student resequence them. Pick out the word cards that appear more than once (“use,” “card,” “cash”) and have the student practice reading them.

Activity 3: Reporting a Lost or Stolen Credit Card

1. Say the following:

Imagine that you can't find your credit card. You know that you need to call the credit card company, but how do you find the number?

2. Explain as needed that each credit card bill has a Customer Relations number that you can call to report a lost or stolen card. So, you can check your last bill, or you can call the national toll-free directory assistance (800-555-1212) to get a phone number for the credit card company.

3. Ask students, What do you say if you need to call the credit card company and tell them you lost your card?

4. Write the following prompt on the board:

Credit Card Company: Hello. Customer Service. How can I help you?
Customer: Hello. I can't find my credit card.
Credit Card Company: OK. _____?
Customer: _____.

5. Elicit a dialogue, noting it on the board. Example:

Credit Card Company: Hello. Customer Service. How can I help you?
Customer: Hello. I can't find my credit card.
Credit Card Company: OK. What's your credit card number?
Customer: 5927 4002 4988 0912.
Credit Card Company: OK. What's your name?
Customer: Elia Yessegaye.
Credit Card Company: When was the last time you used your credit card?
Customer: Yesterday.
Credit Card Company: OK. We'll send you a new credit card.
Customer: Thank you.

6. Practice the dialogue with the full group and then in pairs. Encourage pairs to make their own variation of the dialogue.

7. Have volunteers present dialogues to the class.



Computer Extension Activity: Preventing Credit Card Fraud

If you have access to a class set of computers or Internet access, a laptop, and an LCD projector, have students look at an online brochure with simple tips for recognizing credit card fraud, from the Consumer Action organization, at:

http://www.consumer-action.org/downloads/english/New_CC_Fraud_brochure.pdf

For background information, you or your students may want to explore the Consumer Action web site, at:

<http://www.consumer-action.org/>

The web site has information in several different languages (English, Spanish, Chinese, Vietnamese, Korean), as well as English lesson plans, for a variety of consumer issues.

To see all the online publications related to credit card fraud, go to:

<http://www.consumer-action.org/english/library/C48>



Parent-Child Activity: “Oh, the Places You’ll Go!”

This parent-child activity allows adults and children to talk about what they like to do on the weekend and can lead to a discussion of where to find affordable family entertainment options.

1. Distribute copies of *The Oxford Picture Dictionary* (2nd ed.).
2. Tell everyone that you will talk about places to go and things to do on the weekend. Read through the vocabulary on pages 222-223 (“Places to Go”). After you read each term, ask for a show of hands as to who likes each activity.
3. Ask participants which of these activities are free – and if they know any other free entertainment options. (Examples: Smithsonian museums, National Zoo, certain shows or festivals at the Kennedy Center, outdoor concerts, etc.).
4. Place participants in groups of 4 to 6. Tell them that their group must think of three activities to do on the weekend – and everyone in the group must agree!
5. When groups have finished identifying their activities, have each group present which activities they picked – and why. Which was the most popular activity?

📄 HANDOUT 23: "\$500? For me?"



HANDOUT 24: "\$500? For me?" – DISCUSSION GUIDE

<p><u>SQUARE 1</u></p> <p><i>Who do you see in the picture?</i></p> <p><i>Where is she?</i></p> <p><i>What is she doing?</i></p>	<p><u>SQUARE 2</u></p> <p><i>How does the woman feel now?</i></p> <p><i>Why do you think she is happy?</i></p> <p><i>What does she say?</i></p>
<p><u>SQUARE 3</u></p> <p><i>Someone asks the woman a question on the phone. What do you think the question is?</i></p> <p><i>What does the woman say?</i></p>	<p><u>SQUARE 4</u></p> <p><i>Is it the same day?</i></p> <p><i>Someone tells the woman something on the phone. What do you think she hears?</i></p> <p><i>What does she say?</i></p> <p><i>How does she feel?</i></p> <p><i>What is she thinking of?</i></p>
<p><u>SQUARE 5</u></p> <p><i>Someone asks the woman a question on the phone. What do you think the question is?</i></p> <p><i>What does the woman say?</i></p>	<p><u>SQUARE 6</u></p> <p><i>Is it the same day?</i></p> <p><i>How does the woman feel now?</i></p> <p><i>What does she have in her hand?</i></p> <p><i>What do you think happened?</i></p>