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Intermediate Level (CASAS reading scores of 201-220)

Money: Week 2

Unit Overview

This is a 2-week unit where students will become familiar with money. They will practice reading, writing, and pronouncing dollar amounts, and use math skills to add and subtract those amounts. They will practice asking how much items are, as well as using *modals* to make polite requests. Students will read paychecks, pay stubs and deposit slips. They will also identify the main idea and supporting ideas within paragraphs and write summaries using transition words.

Focus of Week 2

- Scanning pay stubs/paychecks for key information
- Reading and interpreting key terms such as gross/net pay, federal/state tax, etc.
- Making polite requests using modals
- Using math skills to add/subtract bills and coins
- Writing summary paragraphs using transition words

Money Unit: Week 2, Monday

<p>Objectives <i>Learners will be able to...</i></p> <p>Life skill: Scan pay stubs for key information.</p> <p>Literacy: Read and interpret key terms such as, gross/net pay, federal/state tax, etc.</p> <p>Transitions: Use subtraction to determine what amount is missing from a total.</p>	<p>Materials</p> <p>Make Student Copies</p> <ul style="list-style-type: none"> • Handout: Find the Missing Coin • <u>Textbook</u>: <i>Stand Out 3, 2nd ed., p. 124-125</i> <p>Make Single Copies or Reference</p> <ul style="list-style-type: none"> • All about: Pay Stubs • <u>Volunteer Manual, 2012</u>: Ball Toss, p. 46 <p>Props, Technology, or Other Resources</p> <ul style="list-style-type: none"> • ELMO or overhead projector
<p>Lesson Plan</p>	
<p>Warm up: Transitions (20-25mins)</p> <p><u>Description:</u> Ss will use subtraction skills to determine what coin (penny, nickel, etc.) is missing from a total.</p> <p><u>Materials/Prep:</u> copies of the Find the Missing Coin; ELMO or overhead projector.</p> <p>Activity 1: Life Skill/Literacy (75mins)</p> <p><u>Description:</u> Ss will read three different paragraphs involving pay stub terminology and will present a summary about their paragraph to the class; they then will apply these terms when reading a pay stub.</p> <p><u>Materials/Prep:</u> a couple copies of All about Pay Stubs; multiple copies of Stand Out 3, 2nd ed., p. 124-125; reference Volunteer Manual, 2012: Ball Toss, P. 46; ELMO or overhead projector.</p> <p>Wrap-up:</p> <p>Time permitting, ask Ss to write down 3-5 new words they learned today. Then have them switch their papers with a partner and try to define those terms in their own words. Go over these terms before everyone leaves.</p>	

Teacher Directions: Warm Up: Transitions

- **Materials:** *Find the Missing Coin*; ELMO or overhead projector

Step 1: Introduce the Activity

Pass out the **Find the Missing Coin** handout to Ss as they come in to class. Explain what they need to do and allow about 10 minutes for them to work on it.

Step 2: Checking Comprehension

Once most of your class is present for the day, project the handout on the board and go over the answers together as a class.

Teacher Directions: Activity 1: Life Skill/Literacy

- **Materials:** *All about Pay Stubs, Stand Out 3, 2nd ed., p. 124-125; Volunteer Manual, 2012: Ball Toss, P. 46*; ELMO or overhead projector

Step 1: Prep

Make copies of **All about Pay Stubs**. You will put your Ss in to groups of 3-4, and each group should get ONE of the three readings. Therefore, if you have 12 Ss, and you put them in groups of 4, you will only need to make one copy of the handout, single-sided.

Step 2: Setting the Context

Write the following questions on the board. Go over each one first, as well as possible answers:

1. Where do you work?
2. Do you get a check every month or every two weeks? Or do you get cash?
3. If you get a check, how much do you pay in taxes each month?
4. Why is it important to know how much you pay in taxes?
5. Have you ever heard of a 401k?

All about Pay Stubs

Gross Pay and Net Pay

It is good to understand the difference between gross pay and net pay. Gross pay is the total amount you make at your job, for example, \$28,000 per year. Net pay is the amount you make minus taxes. In other words, if you make \$2000 every month, but \$200 is taken out for taxes, your net pay is \$1700.

All about Tax Deductions

It is important to understand where your tax deductions go. Tax deductions are the amounts of money taken out of your check each month for taxes. The most common deductions are for Federal, State, Social Security, and Medicare taxes. Federal taxes go to the United States government. State taxes go to your state, for example, Minnesota. Social Security tax is for retirement. Medicare tax is for insurance for people 62 years and older. The President and local government.

Pre-tax Savings Programs

It is important to understand the pre-tax savings programs available to you. A 401k account is a pre-tax savings program for retirement. The amount of money taken out every month is your choice. You can choose to save \$100, for example, or you can choose to save nothing. Another pre-tax savings program is a Health Savings Account. This is a savings account for health related issues, such as clinic visits or eye exams. The amount of money taken out every month is your choice. You can choose to save \$200, for example, or \$5. The amount you save for these programs is up to you.

1. What is the main idea of this paragraph?
2. What is a 401k?
3. What is a Health Savings Account?
4. How much money is taken out each month for these kinds of programs?

Then put your Ss in to groups of 3-4 and have them ask/answer these questions. Once almost every group has finished asking/answering them, regroup and do the **ball toss** game to review the questions/answers. Reference **Volunteer Manual, 2012: Ball Toss, p. 46** if necessary.

Afterwards, explain that these questions relate to work and “pay stubs”. Ask your class what a pay stub is and discuss briefly.

Step 3: Reading

In the same groups you used for the previous activity, pass out one of the three readings in **All about Pay Stubs** to the various groups. Only give one reading per group. Ask the students in each group to read their paragraph out loud together *TWICE before* answering the questions. Explain that after everyone has read their paragraph and answered the questions, they will then give a brief **SUMMARY** of what their paragraph is about. Briefly discuss what it means to “summarize” and make sure they understand that a summary should be in their own words.

Circle around the room as Ss work on this activity, especially because the terms in each paragraph will be new so they might struggle with them. **NOTE:** This activity is meant as an introduction to the terms, so let them know that it’s okay if they don’t understand every word or term.

Once almost everyone has finished answering the questions, bring everyone back together again. Ask a group that read the first reading (Gross Pay and Net Pay) to stand up and summarize. Write the key terms on the board along with their definition. Discuss afterward. Do this for all three of the paragraphs. Make sure the Ss understand the concepts and terms discussed in each paragraph before continuing on to the next activity.

Step 3: Reading a Pay Stub

Pass out **p. 124-15** of **Stand Out 3**. In section (A), have your Ss circle the words they just learned. Discuss any other terms you feel are necessary. Then do section (B). Next, have Ss work on p. 125 with a partner.

Go over the answers together as a class afterward.



Find the Missing Coin

Problems generated from www.mathfactcafe.com

Find the value of the missing coin. Write the value of each coin.

<p>1) ?  Total 6¢</p> <p>____ ¢ ____ ¢</p>	<p>2) ?   Total 16¢</p> <p>____ ¢ ____ ¢ ____ ¢</p>
<p>3)   ?  Total 65¢</p> <p>____ ¢ ____ ¢ ____ ¢ ____ ¢</p>	<p>4)  ?  Total 11¢</p> <p>____ ¢ ____ ¢ ____ ¢</p>
<p>5)   ?  Total 41¢</p> <p>____ ¢ ____ ¢ ____ ¢ ____ ¢</p>	<p>6)  ?  Total 25¢</p> <p>____ ¢ ____ ¢ ____ ¢</p>
<p>7)    ? Total 22¢</p> <p>____ ¢ ____ ¢ ____ ¢ ____ ¢</p>	<p>8)   ? Total 31¢</p> <p>____ ¢ ____ ¢ ____ ¢</p>
<p>9)    ? Total 32¢</p> <p>____ ¢ ____ ¢ ____ ¢ ____ ¢</p>	<p>10) ?  Total 35¢</p> <p>____ ¢ ____ ¢</p>

All about Pay Stubs

Gross Pay and Net Pay

It is good to understand the difference between gross pay and net pay. **Gross pay** is the total amount you make at your job, for example, \$28,000 per year. **Net pay** is the amount you make *minus* taxes. In other words, if you make \$2000 every month, but \$250 is taken out for taxes, your net pay is \$1750. This is the amount you take home.

1. What is the main idea of this paragraph?
2. What does **gross pay** mean?
3. What does **net pay** mean?
4. Why do you think it's good to understand the difference between these two terms?

All about Tax Deductions

It is important to understand where your **tax deductions** go. Tax deductions are the amounts of money taken out of your check each month for **taxes**. The most common deductions are for *Federal, State, Social Security, and Medicare* taxes. **Federal taxes** go to the United States government. **State taxes** go to your state, for example, Minnesota. **Social Security tax** is for retirement. **Medicare tax** is for insurance for people 65 years and older. The President and local government leaders determine how much money goes to each tax.

1. What is the main idea of this paragraph?
2. What are tax deductions?
3. What are the four most common tax deductions? List them and where the money goes for each one.

Pre-tax Savings Programs

It is important to understand the **pre-tax** savings programs available to you. A **401K** account is a pre-tax savings program for retirement. The amount of money taken out every month is your choice. You can choose to save \$100, for example, or you can choose to save nothing. Another pre-tax savings program is a **Health Savings Account**. This is a savings account for health related issues, such as clinic visits or eye exams. The amount of money taken out every month is your choice. You can choose to save \$200, for example, or \$5. The amount you save for these programs is up to you.

1. What is the main idea of this paragraph?
2. What is a 401K?
3. What is a Health Savings Account?
4. How much money is taken out each month for these kinds of programs?

Money Unit: Week 2, Tuesday

Objectives <i>Learners will be able to...</i>	Materials
<p>Life skill: Scan pay stubs for key information.</p> <p>Literacy: Read and interpret the words federal /state tax, Medicare, etc.</p> <p>Listening/speaking: Ask a manager for help understanding a pay stub.</p> <p>Transitions: Use math skills to add and subtract bills and coins.</p> <p>Grammar: Make polite requests using modals.</p>	<p>Make Student Copies</p> <ul style="list-style-type: none"> • Handout: Pay Stub Terms • <u>Textbook:</u> <i>Stand Out 3, 2nd ed., p. 126</i> • Handout: Asking Questions Politely • Handout: Money Math <p>Make Single Copies or Reference</p> <ul style="list-style-type: none"> • Matching Mingle • <u>Volunteer Manual, 2012:</u> Ball Toss, p. 46; Mingle Grid, p. 85 • <u>Textbook:</u> <i>Stand Out 3, 2nd ed., p. 124</i> <p>Props, Technology, or Other Resources</p> <ul style="list-style-type: none"> • ELMO or overhead projector • Scissors

Lesson Plan

Review (25-30mins)

Directions: Ss will review the pay stub terms they learned from yesterday (*gross/net pay, federal/state tax, etc.*) by doing a matching activity and mingle.

Materials/Prep: copies of **Pay Stub Terms**; two copies of **Matching Mingle**; **Volunteer Manual, 2012: Mingle Grid, p. 85**; scissors, ELMO or overhead projector.

Activity 1: Life Skill/Literacy (25mins)

Description: Ss will read a pay stub and answer questions.

Materials/Prep: copies of **Stand Out 3, 2nd ed., p. 126**; ELMO or overhead projector.

Activity 2: Grammar/Listening/Speaking (45mins)

Description: Ss will use modals to ask questions politely about their pay stubs.

Materials/Prep: reference **Volunteer Manual, 2012: Ball Toss, p. 46**; make copies of **Asking Questions Politely**; make one copy of **Stand Out 3, 2nd ed., p. 124**; ELMO or overhead projector.

Activity 3: Transitions (10mins)

Description: Ss will use basic math skills to add and subtract bills and coins. Pass out the worksheet and allow your Ss to work on it independently. Review afterward.

Materials/Prep: copies of **Money Math**.

Wrap-Up

Time permitting, have Ss get into pairs and write down 5 things they learned in class. Share afterwards.

Teacher Directions: Review

- **Materials:** *Pay Stub Terms, Matching Mingle; Volunteer Manual, 2012: Mingle Grid, p. 85;* scissors, ELMO or overhead projector

Step 1: Prep

Make two copies of **Matching Mingle**. You will need one for an answer key, and another for the mingle. Cut out the terms and sentences on the handout so there are 16 separate strips of paper. If you have more than 16 Ss then pair Ss up together. Reference **Volunteer Manual, 2012: Mingle Grid, p. 85** if necessary.

Step 2: Introduce the Activity

As Ss come in, pass out the **Pay Stub Terms** handout. Explain what they need to do and allow 5-10 minutes for them to work on this.

Step 3: Checking Comprehension

Project the handout on the board and ask Ss what the answers are. After you match the term to its definition, have your Ss read the definition with you.

Step 4: More Practice

Give each student one of the strips of paper you cut out from the **Matching Mingle** handout. Explain that they need to walk around the room and find their “other half” of the term or definition. **Model** what you expect them to do before you start the activity.

Matching Mingle

Answer Key

Match the terms of the handout, Gross pay, Net pay, Federal Tax, State Tax, 401K, Health Savings Account, Tax deductions, and Pre-tax deductions, to the other for the matching square that will do after the handout.

Gross pay	The amount you get paid each year
Net pay	The amount you make minus tax deductions
Federal Tax	Taxes for the United States government
State Tax	Taxes for your state
401K	Savings plan for retirement
Health Savings Account	Savings plan for health needs
Tax deductions	
Pre-tax deductions	

Pay Stub Terms

Match the word to its definition

Gross pay	Savings plan for retirement
Net pay	Savings plan for health needs
Federal Tax	Taxes for the United States government
State Tax	The money that is taken out of a paycheck before taxes for savings plans
401K	The amount you get paid each year
Health Savings Account	The amount you make minus tax deductions
Tax deductions	Taxes for your state
Pre-tax deductions	The money that is taken out of your paycheck for taxes

Teacher Directions: Activity 1: Life Skill

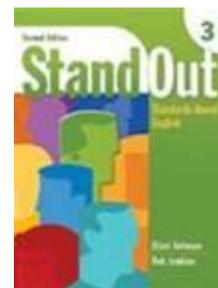
- **Materials:** *Stand Out 3, 2nd ed., p. 126;* ELMO or overhead projector

Step 1: Setting the Context

Project the pay stub on **p. 126** of **Stand Out 3** on the board and discuss what the picture is and what the various sections on it are.

Step 2: Reading a Pay Stub

Pass out **p. 126** to your Ss and have them work on it. As they finish, pair them up together and have them start comparing answers.



Once everyone has finished, go over the answers together as a class. As Ss answer the questions, have them come up to the board and circle where they found their answer on the pay stub.

Teacher Directions: Activity 2: Grammar/Listening/Speaking

- **Materials:** *Volunteer Manual, 2012: Ball Toss, p. 46; Asking Questions Politely, Stand Out 3, 2nd ed., p. 124; ELMO or overhead projector*

Step 1: Setting the Context

Ask your class who they would ask if they had questions about their pay tub → *boss, manager*. Then ask them what that question could be (i.e., *Can you help me? Could you explain ____ to me?*). Discuss. Then write these two questions on the board and ask your class what the difference is between them:

- Explain this to me.
- Could you explain this to me please?

NOTE: Obviously there are a few obvious differences between to the two examples, but you're looking for them to say that one is more polite than the other.

Discuss the importance of asking questions politely.

Step 2: Grammar Rule

Tell your class that words like *could, can, would* (and of course *please*) are ways of asking questions politely. Write these words (*could, can, would*) on the board.

Ask your Ss a variety of questions alternating from polite and impolite: *Can you give me that pen please? Give me your notebook.* Make them dramatic so you can emphasize the point.

Then write this sentence on the board: ____ you give me that ____ please? (*Can you give me that notebook please?*) Tell your class that they need to fill in the blanks with a polite word (*could, can, would*) and an item in the room. **Model** an example for them first. Then do the **ball toss** game to practice asking this question: one student will ask a question, then throw the ball to another student who will then ask a different question. Reference the **Volunteer Manual, 2012: Ball Toss, p. 46** if necessary.

Step 3: Practicing the Rule

Pass out the **Asking Questions Politely** handout and have your Ss work on it by themselves. As they finish, pair them up together and have them read the questions to each other.

Once everyone has finished, project the handout on the board and go over the questions as a class.

Asking Questions Politely

Fill in the missing words with either *can*, *could*, or *would*.

1. _____ you tell me the time?
2. _____ you tell me why \$100 was taken out of my paycheck?
3. _____ you explain this to me?
4. _____ you tell me where my pay stub states my gross pay?
5. _____ you tell me how much money was taken out for insurance?
6. _____ you help me?
7. _____ you tell me why \$200 was put in my 401k? I only wanted to put in \$50.
8. _____ you tell me why no money was put in to my health savings account this month?
9. _____ you tell me how to have my paycheck automatically deposited into my checking account?
10. _____ you tell me why my rate of pay is different than what it was last month?

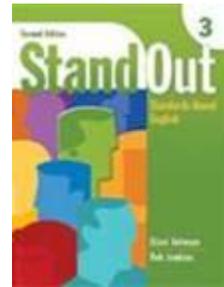
Now write 3 questions of your own below!

Step 4: More Practice

Ask your class if anyone has ever had any questions about their pay stubs, like the questions that were listed on the previous handout. If yes, discuss those questions. If not, explain that the people who do payroll can sometimes make mistakes so it's important for them to read their paystubs when they receive them; then if they have a question, they can ask their manager about it.

Then tell your class that they are going to practice asking questions about their pay stubs. Tell them they can write questions about anything, but that it should be a question that requires clarification. Write this question on the board:

_____ you tell me how much money was taken out for _____? (*Can you tell me how much money was taken out for federal taxes?*) Project the pay stub on **p. 124** of **Stand Out 3** on the board and instruct your Ss to write 3-5 questions using the question prompt on the board.



Once everyone has finished writing at least 3 questions, pair your Ss up together and have them practice asking/answering their questions. Consider doing the **ball toss** game again to review everyone's questions/answers afterward.

Pay Stub Terms

Match the word to its definition

Gross pay	Savings plan for retirement
Net pay	Savings plan for health needs
Federal Tax	Taxes for the United States government
State Tax	The money that is taken out of a paycheck <i>before</i> taxes for savings plans
401K	The amount you get paid each year
Health Savings Account	The amount you make <i>minus</i> tax deductions
Tax deductions	Taxes for your state
Pre-tax deductions	The money that is taken out of your pay check for taxes

Matching Mingle

Answer Key

Make two copies of this handout, one to use as an answer key, and the other for the matching mingle your class will do later.

Gross pay	The amount you get paid each year
Net pay	The amount you make <i>minus</i> tax deductions
Federal Tax	Taxes for the United States government
State Tax	Taxes for your state
401K	Savings plan for retirement
Health Savings Account	Savings plan for health needs
Tax deductions	The money that is taken out of your pay check for taxes
Pre-tax deductions	The money that is taken out of a paycheck <i>before</i> taxes for savings plans

Asking Questions Politely

Fill in the missing words with either *can*, *could*, or *would*.

1. _____ you tell me the time?
2. _____ you tell me why \$100 was taken out of my paycheck?
3. _____ you explain this to me?
4. _____ you tell me where my pay stub states my gross pay?
5. _____ you tell me how much money was taken out for insurance?
6. _____ you help me?
7. _____ you tell me why \$200 was put in my 401K? I only wanted to put in \$20.
8. _____ you tell me why no money was put in to my Health Savings Account this month?
9. _____ you tell me how to have my paychecks automatically deposited into my checking account?
10. _____ you tell me why my rate of pay is different than what it was last month?

Now write 3 questions of your own below!

Money Math

Add up the bills and coins below

1)

This problem contains the following currency:

- Four \$100 bills
- Four \$50 bills
- Two \$20 bills
- Two \$10 bills
- One \$5 bill
- One \$2 bill
- One \$1 bill
- Two quarters (25¢)
- Two dimes (10¢)
- Two nickels (5¢)
- Two pennies (1¢)

\$ _____

2)

This problem contains the following currency:

- Four \$100 bills
- Two \$50 bills
- Two \$20 bills
- Two \$10 bills
- Two \$5 bills
- One \$2 bill
- One \$1 bill
- Two quarters (25¢)
- Two dimes (10¢)
- Two nickels (5¢)
- Four pennies (1¢)
- One penny (1¢)

\$ _____

3)

This problem contains the following currency:

- Seven \$20 bills
- Three \$10 bills
- Three \$5 bills
- One \$2 bill
- One \$1 bill
- Two quarters (25¢)
- Two dimes (10¢)
- Two nickels (5¢)
- One penny (1¢)

\$ _____

Find the value of the missing coin. Write the value of each coin.

<p>1) ?  Total 6¢</p> <p>____¢ ____¢</p>	<p>2) ?   Total 16¢</p> <p>____¢ ____¢ ____¢</p>
<p>3)   ?  Total 65¢</p> <p>____¢ ____¢ ____¢ ____¢</p>	<p>4)  ?  Total 11¢</p> <p>____¢ ____¢ ____¢</p>
<p>5)   ?  Total 41¢</p> <p>____¢ ____¢ ____¢ ____¢</p>	<p>6)  ?  Total 25¢</p> <p>____¢ ____¢ ____¢</p>
<p>7)    ? Total 22¢</p> <p>____¢ ____¢ ____¢ ____¢</p>	<p>8)   ? Total 31¢</p> <p>____¢ ____¢ ____¢</p>
<p>9)    ? Total 32¢</p> <p>____¢ ____¢ ____¢ ____¢</p>	<p>10) ?  Total 35¢</p> <p>____¢ ____¢</p>

Money Unit: Week 2, Wednesday

Objectives <i>Learners will be able to...</i>	Materials
<p>Life skill: Scan paystubs for key information and fill out a deposit slip.</p> <p>Literacy: Read two stories about cashing a check vs. having it deposited automatically and answer questions.</p> <p>Listening/speaking: Listen to and practice saying a conversation between a bank teller and customer.</p> <p>Grammar: Make polite requests using modals.</p>	<p>Make Student Copies</p> <ul style="list-style-type: none"> • Handout: Asking Polite Questions • Handout: Pay Day • Handout: Going to the Bank Listening Activity • Handout: Going to the Bank , Student A & B copies (copy A and B on different colored paper). <p>Make Single Copies or Reference</p> <ul style="list-style-type: none"> • <u>Volunteer Manual, 2012</u>: Mingle Grid, p. 85; Ball Toss, p. 46 (reference) • Going to the Bank, Teacher copy <p>Props, Technology, or Other Resources</p> <ul style="list-style-type: none"> • ELMO or overhead projector

Lesson Plan

Review: Grammar (30mins)

Description: Ss will change statements in to polite questions using *modals*; then they will mingle around the room asking/answering their questions.

Materials: copies of **Asking Polite Questions**; reference **Volunteer Manual, 2012: Mingle Grid, p. 85; Ball Toss, p. 46; ELMO or overhead projector.**

Activity 1: Life Skill/Literacy (50mins)

Description: Ss will read about having to cash a check versus using automatic deposit and answer questions; then they will read a paycheck/pay stub, answer questions, and fill out a deposit slip.

Materials/Prep: copies of **Pay Day; ELMO or overhead projector.**

Activity 2: Listening/Speaking (30mins)

Description: Ss will listen to and practice saying a conversation between a bank teller and a customer.

Materials/Prep: copies of **Going to the Bank, Student A & B and Teacher copies; ELMO or overhead projector.**

Wrap-up

Time permitting, ask Ss to write down two things they learned today and then share that with someone sitting nearby.

Teacher Directions: Review: Grammar

- **Materials:** *Asking Polite Questions; Volunteer Manual, 2012: Mingle Grid, p. 85; Ball Toss, p. 46; ELMO or overhead projector*

Step 1: Introduce the activity

As Ss come in, give them the **Asking Polite Questions** handout. Explain what they need to do; then allow them to work on it for about 10 minutes.

Step 2: Mingle

After about 10 minutes, regroup. Explain that they are going to do a **mingle** to practice asking the questions on their handout. Reference **Volunteer Manual, 2012: Mingle Grid, p. 85**, specifically numbers 2 & 3 in the Description section. Tell your Ss that they can try to answer the question if it's appropriate (like, *Can you tell me your name please?*) and if it's not (like, *Could you sit down please?*) that they can just respond with "ok" or "sure".

Asking Polite Questions	
Read the statements and then change them into polite questions by using <i>can, could, and would</i> .	
Statement	Polite question
Tell me the time.	Could you tell me the time please?
Sit here.	
Give me your phone number.	
Tell me your name.	
Explain this to me.	
Help me.	
Pass me the pens.	
Read that book.	
Answer the questions without talking.	
Speak English more slowly.	
Write your name.	

Step 3: Checking Comprehension

After the mingle, project the handout on the board and call on a student to state their question. Discuss as a class whether it's polite or not. Consider doing the **ball toss** game if you think your Ss need more practice asking/answering these questions. (Reference **Volunteer Manual, 2012: Ball Toss, p. 46** if necessary.)

Teacher Directions: Activity 1: Life Skill/Literacy

- **Materials:** *Pay Day; ELMO or overhead projector*

Step 1: Setting the Context

Ask your class if anyone gets a check from work. If they do, ask your Ss if they have their checks *automatically deposited* or if they have to *deposit them manually*. (If no one receives a check, ask them if they have ever heard of the terms "cashing a check" and "automatic deposit". Write those terms on the board and discuss what the difference is between them. You can also discuss the pros/cons to both too.)

Give your Ss the **Going to the Bank, Listening Activity** handout (Student copy). Tell them to write in the missing words. Then read the script on the **Teacher Copy**.

Afterwards, project one an extra Student Copy on the board and have your Ss come up and write in the words they heard. Have the rest of the class determine if they answers are correct or not. Once you have the whole conversation filled out, ask your Ss what words they had to listen for → *would, could, can, and please*. Review these words and their purpose → *to ask questions politely*.

Step 4: Listening and Speaking: Paired A & B Activity

Give each Ss. a copy of Going to the Bank Paired Activity, Student Copy A or B. If you have 14 Ss in class, you will give seven students Copy A and the other seven Copy B.

Next tell your class that they are going to practice saying and listening to the conversation with a partner. Explain that one person will say the conversation and the other will have to listen for the missing words. Then review what questions of clarification they can use if they don't hear or understand something → *Can you speak more slowly please? Can you repeat that please?* Have everyone practice saying these questions.

Pair Student A up with Student B and tell the partners that Student A will read the conversation first. Afterward, Student B will read the conversation. As Ss finish, tell them to practice reading each part.

Asking Polite Questions

Read the statements and then change them into polite questions by using

can, could, and would.

Statement	Polite question
Tell me the time.	Could you tell me the time please?
Sit here.	
Give me your phone number.	
Tell me your name.	
Explain this to me.	
Help me.	
Pass me the pens.	
Read that book.	
Answer the questions without talking.	
Speak English more slowly.	
Write your name.	

Pay Day

Automatic Deposit

Jose gets a paycheck every two weeks. The check is automatically deposited into his checking account. Automatic deposit means his money goes straight in to his checking account. He does not need to bring his check to the bank. Jose likes automatic deposit because then he doesn't have to go to the bank. He also likes that his money is available immediately. He can just go to the ATM on payday and withdraw the money.

Questions

1. What does automatic deposit mean?
2. Why does Jose like having his check automatically deposited?

Cashing a Check

Susanna gets a paycheck once a month. She has to bring it to the bank in order to “cash” it. Cashing a check means turning the check in to money, i.e., cash. First, Susanna has to sign her check. Then she has to bring it to the bank. Then she needs to use a deposit slip. She then has to give the deposit slip and check to the bank teller. After she does these steps, she can use her money.

Questions

1. What does “cashing” a check mean?
2. What are the steps to cashing a check?
3. Which would you prefer – cashing a check or having automatic deposit? Explain your answer.

123 - John R. Doe Pay Period 06/02/06 to 06/16/06				Required Deductions	
Earnings				Federal Income Tax	00.00 00.00
Hours	Rate	This Period	YTD	FICA - Medicare	06.08 12.16
50	9.00	450.00	900.00	WI State Income Tax	00.00 00.00
Gross Pay				FICA - Social Security	25.92 51.84
				Other Deductions	
				Health Insurance	00.00 00.00
				401k	00.00 00.00
				Parking	00.00 00.00
				NET PAY	\$418.00 \$836.00

Your Employer
1234 Some Street
Milwaukee, WI ZIPCODE

Check Number: XXXXXX
Pay Date: 06/19/06

PAY ***Four hundred eighteen dollars and 00 cents*****\$418.00

To the Order of
John R. Doe
555 Some Street
Milwaukee, WI ZIP CODE

This is your paystub. Use it to answer the questions.

1. How much is your pay check? _____
2. How much is your gross pay? _____
3. What is your rate of pay? _____
4. How many hours per week did your work? _____
5. Do you get paid every 2 weeks or once a month? _____

You now need to deposit your paycheck. Your checking account number is 558647890. You also would like \$50 in cash. Fill out the deposit slip below.

Going to the Bank – Listening Activity

TEACHER COPY

Customer: Hi, I **would** like to deposit this check **please**.

Bank Teller: **Can** you give me your account number?

Customer: Sure, it's 1234567890.

Bank teller: **Could** you repeat that **please**?

Customer: 1234567890

Bank Teller: Have you filled out your deposit slip yet?

Customer: No.

Bank Teller: **Can** you do that **please**?

Customer: Sure.

Bank Teller: Thanks. **Would** you like cash back?

Customer: Yes. \$50 **please**.

Bank Teller: How would you like that?

Customer: **Could** I have all \$10s?

Bank Teller: Sure. **Can** I do anything else for you today?

Customer: No, that's it.

Bank Teller: Thanks so much for banking with us and have a great day.

Customer: Thanks, you too.

Going to the Bank – Listening Activity

Student Copy

Customer: Hi, I _____ like to deposit this check _____.

Bank Teller: _____ you give me your account number?

Customer: Sure, it's 1234567890

Bank teller: _____ you repeat that _____?

Customer: 1234567890

Bank Teller: Have you filled out your deposit slip yet?

Customer: No.

Bank Teller: _____ you do that _____?

Customer: Sure.

Bank Teller: Thanks. _____ you like cash back?

Customer: Yes. \$50 _____.

Bank Teller: How would you like that?

Customer: _____ I have all \$10s?

Bank Teller: Sure. _____ I do anything else for you today?

Customer: No, that's it.

Bank Teller: Thanks so much for banking with us and have a great day.

Customer: Thanks, you too.

Going to the Bank – Paired Activity

Student A Reads

Read the conversation to your partner **SLOWLY**. The words in **BOLD** are the words your partner has to listen for.

Customer: Hi, I would like to **deposit** this check please.

Bank Teller: Can you give me your account number?

Customer: Sure, it's **1234567890**.

Bank teller: Could you repeat that please?

Customer: **1234567890**

Bank Teller: Have you filled out your deposit slip yet?

Customer: No.

Bank Teller: Can you do that please?

Customer: **Sure**.

Bank Teller: Thanks. Would you like cash back?

Customer: Yes. **\$50** please.

Bank Teller: How would you like that?

Customer: Could I have all **\$10s**?

Bank Teller: Sure. Can I do anything else for you today?

Customer: **No**, that's it.

Bank Teller: Thanks so much for banking with us and have a great day.

Customer: Thanks, **you too**.

Student A Listens and Writes

Now listen for the missing words below and write what you hear. If you don't understand your partner, remember to ask questions like, "Can you repeat that please?" or "Can you speak more slowly please?"

Customer: Hi, I would like to deposit this check please.

Bank Teller: Can you give me your account _____?

Customer: Sure, it's 1234567890.

Bank teller: Could you _____ that please?

Customer: 1234567890.

Bank Teller: Have you filled out your deposit _____ yet?

Customer: No.

Bank Teller: Can you do that please?

Customer: Sure.

Bank Teller: Thanks. Would you like _____ ?

Customer: Yes. \$50 please.

Bank Teller: How would you _____ that?

Customer: Could I have all \$10s?

Bank Teller: Sure. Can I do _____ else for you today?

Customer: _____, that's it.

Bank Teller: Thanks so much for banking with us and have a _____.

Customer: Thanks, you too.

Going to the Bank – Paired Activity

Student B Reads

Read the conversation to your partner SLOWLY. The words in BOLD are the words your partner has to listen for.

Customer: Hi, I would like to deposit this check please.

Bank Teller: Can you give me your **account number**?

Customer: Sure, it's 1234567890.

Bank teller: Could you **repeat** that please?

Customer: 1234567890

Bank Teller: Have you filled out your deposit **slip** yet?

Customer: No.

Bank Teller: Can you do that please?

Customer: Sure.

Bank Teller: Thanks. Would you like **cash back**?

Customer: Yes. \$50 please.

Bank Teller: How would you **like** that?

Customer: Could I have all \$10s?

Bank Teller: Sure. Can I do **anything** else for you today?

Customer: **No**, that's it.

Bank Teller: Thanks so much for banking with us and have a **great day**.

Customer: Thanks, you too.

Student B Listens and Writes

Now listen for the missing words below and write what you hear. If you don't understand your partner, remember to ask questions like, "Can you repeat that please?" or "Can you speak more slowly please?"

Customer: Hi, I would like to _____ this check please.

Bank Teller: Can you give me your account number?

Customer: Sure, it's _____.

Bank teller: Could you repeat that please?

Customer: _____

Bank Teller: Have you filled out your deposit slip yet?

Customer: No.

Bank Teller: Can you do that please?

Customer: _____.

Bank Teller: Thanks. Would you like cash back?

Customer: Yes. \$_____ please.

Bank Teller: How would you like that?

Customer: Could I have all \$_____s?

Bank Teller: Sure. Can I do anything else for you today?

Customer: _____, that's it.

Bank Teller: Thanks so much for banking with us and have a great day.

Customer: Thanks, _____.

Money Unit: Week 2, Thursday

Objectives <i>Learners will be able to...</i>	Materials
<p>Life skill: Use an ATM to withdraw money.</p> <p>Literacy: Read a short story about cashing a check and answer questions.</p> <p>Listening/speaking: Practice listening to and saying the /sh/ sound in isolation and context.</p> <p>Transitions: Use transition words when writing a paragraph.</p>	<p>Make Student Copies</p> <ul style="list-style-type: none"> • Handout: Sherry goes to the Bank • Handout: Steps to using an ATM • Handout: Reading Test Practice <p>Make Single Copies or Reference</p> <ul style="list-style-type: none"> • <u>Volunteer Manual, 2012</u>: Letter/Sound Drill, p. 113 <p>Props, Technology, or Other Resources</p> <ul style="list-style-type: none"> • ELMO or overhead projector

Lesson Plan

Warm up: Literacy/Transition (40mins)

Description: Ss will read about cashing a check and answer questions; then they will rewrite it using transition words.

Materials/Prep: copies of **Sherry goes to the Bank**; ELMO or overhead projector.

Activity 1: Listening/Speaking (20mins)

Description: Ss will practice the /sh/ sound in isolation and context.

Materials/Prep: reference **Volunteer Manual, 2012: Letter/Sound Drill, p. 113**; copies of **Sherry goes to the Bank** from previous activity.

Activity 2: Life Skill/Transitions (40mins)

Description: Ss will go over the steps to using an ATM and then write a summary paragraph using transition words.

Materials/Prep: copies of **Steps to using an ATM**; ELMO or overhead projector.

Activity 3: CASAS Practice Test (10-15mins)

Description: Ss will take a practice CASAS reading test.

Materials/Prep: copies of **Reading Test Practice**; ELMO or overhead projector

Wrap up

Time permitting, ask your Ss to tell you two things they learned this week before they walk out the door to go home.

Teacher Directions: Warm up: Literacy/Transitions

- **Materials:** *Sherry goes to the Bank*; ELMO or overhead projector

Step 1: Introduce the Activity

As Ss come in, pass out **Sherry goes to the Bank** and explain what they need to do. Allow your Ss 10-15 minutes for them to work on this before bringing everyone together. This will provide a buffer for the late Ss.

Step 2: Checking Comprehension

Project the reading on the board. Read it first for your class while they read along silently. Then have them read it with you aloud. Finally, go around the room and have each student practice saying a sentence. Then go over the comprehension questions.

Sherry goes to the Bank

Read the paragraph below. Then answer the questions.

Sherry gets a paycheck twice a month. She gets her paycheck on Fridays. She has to bring it to the bank so she can cash it. She has to sign her name on the back of the check first, then she needs to fill out a deposit slip. She then has to give her check and deposit slip to the bank teller. Then she can use her money.

Questions

1. How many paychecks does Sherry get one month?
2. When she gets her paycheck, what is the first thing she needs to do?
3. What is the second thing?
4. What is the third thing?
5. What is the fourth thing?
6. After she has done all of these things, what can she finally do?

Step 3: Using Transition Words

Ask your class again: *What was the first thing Sherry needed to do?* Then write **FIRST** on the board. Ask them what the second thing was, then write **SECOND/NEXT** on the board. Ask them what the third thing was, then write **THIRD/THEN** on the board. Ask them what the fourth thing was, then write **FOURTH/FINALLY** on the board.

Point to the words you've written on the board and tell your class that these are called "transition words". Write "Transition Words" above the words on the board. Explain that transition words help a writer transition from one sentence to another easily/smoothly. Tell them that "first", "second", "third" and so on are great transition words, as are "next", "then", and "finally". Reread **Sherry goes to the Bank** but add in the transition words this time. Afterward, ask your class if the transition words helped them listen for/understand the sentences better. (Hopefully they say yes 😊).

Tell them to flip over their paper and rewrite the paragraph by using transitions words. When they're finished, tell them to call you over so you can check their work. Have them then read their new paragraph to you; if you're busy, have them read it to a student sitting next to them.

Teacher Directions: Activity 2: Listening/Speaking

- **Materials:** *Volunteer Manual, 2012: Letter/Sound Drill, p. 113; Sherry goes to the Bank*

Step 1: Setting the context

You will be working on the /sh/ sound for this activity, so write down the words “ship”, “mash”, “cash”, and “pushing” on the board. Say each word and ask your Ss to repeat after you. Then ask them what sound is the same in each word → *look for them to say ‘k’*. If they don’t, then supply the answer for them.

Step 2: Letter/Sound Drill

Follow the instructions on **p. 113** of **the Volunteer Manual**, and use **Sherry goes to the Bank** from the previous activity for the story (step 7 in the Volunteer Manual directions).

Sherry goes to the Bank

Read the paragraph below. Then answer the questions.

Sherry gets a paycheck twice a month. She gets her paycheck on Fridays. She has to bring it to the bank so she can cash it. She has to sign her name on the back of the check first. Then she needs to fill out a deposit slip. She then has to give her check and deposit slip to the bank teller. Then she can use her money.

Questions

1. How many paychecks does Sherry get in one month?
2. When she gets her paycheck, what is the first thing she needs to do?
3. What is the second thing?
4. What is the third thing?
5. What is the fourth thing?
6. After she has done all of these things, what can she finally do?

Teacher Directions: Activity 3: Life Skill/Transitions

- **Materials:** *Steps to using an ATM; ELMO or overhead projector*

Step 1: Setting the context

Ask your Ss: *What is a convenient way to withdraw money from a checking account?* LOOK for them to SAY *use an ATM*. Honor any valid answers, but try to get them to say ATM. If they don’t, supply the answer for them.

Next, discuss if anyone has used an ATM before. Discuss what the steps are to withdrawing money (i.e., insert card, enter PIN number, etc.) After you’ve discussed these steps, talk about what other functions an ATM has (i.e., checking balances, depositing money, etc.).

Step 2: Using an ATM

Project the first page of **Steps to using an ATM** on the board. Have your Ss tell you what the picture is and then read the heading for your class; afterward, have them read it with you. Discuss any important information before answering the questions. Then go on to the next page(s) and do the same procedure as you did with the first page with the next three.

Steps for using an ATM

Step 1

Be alert: As you approach the ATM, look around for other people. If it is night time, pick an ATM in a well-lit location. If using a drive-up ATM, pull up close to it so no one can see you enter your PIN (Personal Identification Number). If you are uncomfortable with the area or the people around the machine, find a different machine or use the machine some other time.



Questions

Why do you need to look around for other people when you walk up to an ATM?

Why should you choose an ATM that is well-lit at night?

Step 3: Summary

After you've gone through all of the steps, turn off the projector and ask your class what the "main idea" of this activity was → *how to use an ATM; the steps to using an ATM*. Then have your class recap the steps. Write each one on the board. If they can't remember them, project the picture(s) of them to elicit the information.

Next, ask them what transition words they could use to connect these steps together → *first, second, third, etc.*

Finally, tell them they need to write a paragraph about how to use an ATM. Tell them that the main idea of this activity should be the first sentence of their paragraph and that they need to use transition words to connect their sentences together.

As Ss finish, pair them up together and have them read their paragraphs to each other. Once almost everyone has finished, regroup and project a couple of paragraphs on the board and go over them.

Teacher Directions: Activity 3: CASAS Test Practice

- **Materials: Reading Test Practice; ELMO or overhead projector**

Step 1: Independent Practice

Before distributing the questions, remind learners that this is practice for their reading test. During the test they should not talk, look at their notebook or dictionary, or look at other Ss' papers.

Pass out the **Reading Test Practice** handout.

Give everyone 5 minutes to complete questions 1-4. Use this time to walk around the room and see who has easily mastered this skill and who might need extra practice.

Reading Test Practice					
1237 John R. Doe		Pay Period 01/01/01 to 01/31/01		Resident: 00000	
Hourly	Rate	This Period	YTD	Health Insurance	00.00
100	8.00	200.00	200.00	40.00	40.00
Other Pay		400.00	600.00	40.00	40.00
				Other Deductions	00.00
				Retire	00.00
				Parking	00.00
				Other	00.00
				Net Pay	\$440.00
				Net Pay	\$440.00
Net Pay Period: 01/01/01 to 01/31/01				Check Number: 000000	Pay Date: 01/31/01
<p>***Four hundred eighty dollars and 00 cents***</p> <p>TO THE ORDER OF JOHN R. DOE 1234 Main Street Middletown, NJ 07043</p>					

1. How much is this person's gross pay?	2. How much is this person's net pay?
A. \$410	A. \$410
B. \$431	B. \$431
C. \$450	C. \$450
D. \$900	D. \$900

Step 2: Reviewing Answers

Use the ELMO or overhead projector to review the questions. Invite a student to come up and circle the correct answer. They should also circle the information in the question that helped them find the correct answer.

Sherry goes to the Bank

Read the paragraph below. Then answer the questions.

Sherry gets a paycheck twice a month. She gets her paycheck on Fridays. She has to bring it to the bank so she can cash it. She has to sign her name on the back of the check first. Then she needs to fill out a deposit slip. She then has to give her check and deposit slip to the bank teller. Then she can use her money.

Questions

1. How many paychecks does Sherry get in one month?
2. When she gets her paycheck, what is the first thing she needs to do?
3. What is the second thing?
4. What is the third thing?
5. What is the fourth thing?
6. After she has done all of these things, what can she finally do?

Steps for using an ATM

Step 1

Be alert. As you approach the ATM, look around for other people. If it is night time, pick an ATM in a well-lit location. If using a drive-up ATM, pull up close to it so no one can see you enter your PIN (Personal Identification Number). If you are uncomfortable with the area or the people around the machine, find a different machine or use the machine some other time.



Questions

Why do you need to look around for other people when you walk up to an ATM?

Why should you choose an ATM that is well-lit at night?

Step 2

Insert your ATM Card into the machine.



Step 3

Enter your PIN (Personal Identification Number), then press Enter. make sure you enter correct pin.



Step 4

Select a transaction.



Questions

What is a PIN number?

What kind of number should you choose?

What does "withdrawal" mean?

Step 5

Withdraw money. If you want to withdraw (take out) money, select or enter the amount to withdraw.

- Most machines dispense money in fixed amounts. You may be given a choice between common amounts or you may be asked to enter a number that is a multiple of 20 (20, 40, 60, 80, etc.).
- Take the cash when the door opens. Put it directly into your wallet.



Questions

Why should you put your cash directly into your wallet?

Do ATM machines dispense 5 dollar bills?

Would you be able to withdraw \$82? Why or why not?

What two amounts (above and below \$82) would you be able to withdraw instead?

Step 6

Choose whether to do an additional transaction. Select Yes or No.



Question

Is this person choosing to make another transaction?

Step 7

Choose whether you want a receipt, select Yes or No. Take the receipt if you requested it.



Reading Test Practice

123 - John R. Doe Pay Period 06/02/06 to 06/16/06				Required Deductions		
Earnings				Federal Income Tax	00.00	00.00
Hours	Rate	This Period	YTD	FICA - Medicare	06.08	12.16
50	9.00	450.00	900.00	WI State Income Tax	00.00	00.00
Gross Pay		450.00	900.00	FICA - Social Security	25.92	51.84
				Other Deductions		
				Health Insurance	00.00	00.00
				401k	00.00	00.00
				Parking	00.00	00.00
				NET PAY	\$418.00	\$836.00
Your Employer 1234 Some Street Milwaukee, WI ZIPCODE				Check Number: XXXXXX Pay Date: 06/19/06		
PAY ***Four hundred eighteen dollars and 00 cents*****\$418.00						
To the Order of John R. Doe 555 Some Street Milwaukee, WI ZIP CODE						

1. How much is this person's gross pay?

- A. \$418
- B. \$481
- C. \$450
- D. \$900

2. How much is this person's net pay?

- A. \$418
- B. \$481
- C. \$450
- D. \$900

123 - John R. Doe Pay Period 06/02/06 to 06/16/06				Required Deductions		
Earnings				Federal Income Tax	00.00	00.00
Hours	Rate	This Period	YTD	FICA - Medicare	06.08	12.16
50	9.00	450.00	900.00	WI State Income Tax	00.00	00.00
Gross Pay		450.00	900.00	FICA - Social Security	25.92	51.84
				Other Deductions		
				Health Insurance	00.00	00.00
				401k	00.00	00.00
				Parking	00.00	00.00
				NET PAY	\$418.00	\$836.00

<p>Your Employer 1234 Some Street Milwaukee, WI ZIPCODE</p> <p>PAY ***Four hundred eighteen dollars and 00 cents*****\$418.00</p> <p>To the Order of John R. Doe 555 Some Street Milwaukee, WI ZIP CODE</p>	<p>Check Number: XXXXXX Pay Date: 06/19/06</p>
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3. What is this person's rate of pay?

- A. \$418
- B. \$450
- C. \$900
- D. \$9.00

4. How much money was taken out for Medicare?

- A. \$418
- B. \$6.08
- C. \$25.92
- D. \$51.84