



The Minnesota Literacy Council created this curriculum with funding from the MN Department of Education. We invite you to adapt it for your own classrooms.

Intermediate Level (CASAS reading scores of 201-220)

Shopping: Week 1

Unit Overview

This is a 2-week unit where students will become familiar with different forms of payment (cash, check/debit, credit) and the pros/cons to each. They will read informational paragraphs and determine the author's intent, as well as what the main idea and supporting ideas are. Students will also practice purchasing and returning items, and determine the purpose of return policies and warranties.

Focus of Week 1

- Discussing different payment methods
- Reading informational paragraphs and determining the author's purpose (to entertain, persuade, or inform)
- Applying for and "using" credit cards
- Purchasing items at a checkout
- Constructing "if-then" conditional statements

Shopping Unit: Week 1, Monday

Objectives <i>Learners will be able to...</i>	Materials
<p>Life skill/Literacy: Read short informational paragraphs related to shopping.</p> <p>Listening/speaking: Ask and respond to simple wh-questions.</p> <p>Transitions: Determine the author’s purpose of a short paragraph using a graphic organizer</p> <p>Grammar: Construct if-then conditional statements using pictures.</p>	<p>Make Student Copies</p> <ul style="list-style-type: none"> • Handout: Graphic Organizer • Handout: Writing Bad Checks • Handout: If-then Conditional Statements <p>Make Single Copies or Reference</p> <ul style="list-style-type: none"> • <u>Volunteer Manual, 2012</u>: Ball Toss, p. 46 • Cash is Best <p>Props, Technology, or Other Resources</p> <ul style="list-style-type: none"> • ELMO or overhead projector
Lesson Plan	
<p>Warm up: Listening/Speaking (20mins) <u>Description:</u> Ss will write their answers to questions about shopping and then do the ball toss to ask/answer them. <u>Materials/Prep:</u> reference Volunteer Manual, 2012: Ball Toss, p. 46.</p> <p>Activity 1: Life Skill/Literacy/Transitions (50mins) <u>Description:</u> Ss will read two paragraphs about cash and checks and determine the author’s purpose (entertain, inform, persuade) with a graphic organizer. <u>Materials/Prep:</u> copies of Graphic Organizer and Writing Bad Checks; one copy of Cash is Best; ELMO or overhead projector.</p> <p>Activity 2: Grammar (30mins) <u>Description:</u> Ss will look at pictures and write “if-then” sentences about them. <u>Materials/Prep:</u> copies of If-then Conditional Statements; ELMO or overhead projector</p> <p>Wrap-up: Time permitting, ask Ss what they learned today and write their answers on the board.</p>	

Teacher Directions: Warm Up

- **Materials:** *Volunteer Manual, 2012: Ball Toss, p. 46; Pretest*

Step 1: Prep

Write these questions on the board before your Ss arrive:

1. Do you like to shop?
2. What things do you like to buy?
3. Do you pay with cash, check, or credit card?
4. Do you think credit cards are good, bad, or both? Explain your answer.

Step 2: Writing

Have your Ss read each question on the board; then briefly discuss what the question is asking and how to respond to it. Then tell your class to write down their answers to the questions in their notebooks. Allow them 10 minutes for this. This will provide a buffer for the late Ss.

Step 3: Ball Toss

Do the **ball toss** to go over the questions/answers. Reference the **Volunteer Manual, 2012: Ball Toss, p. 46** if necessary.

Teacher Directions: Activity 1: Literacy/Transitions

- **Materials:** *Graphic Organizer, Cash is Best, Writing Bad Checks; ELMO or overhead projector*

Step 1: Setting the Context

Ask your class what the three major forms of payment are in the US → *cash, credit, check/debit*. Honor any valid answers and write them on the board; supply any they didn't know. Ask your Ss to tell you what each form is and how it is helpful/not helpful when shopping (i.e., *cash is good because you only spend as much as you have; cash is bad because it could get stolen*).

Step 2: Author's Purpose: entertain, inform, persuade

- Write the word "**entertain**" on the board and ask your class if they know what it means. If they don't, ask them if a movie *entertains* them → *Is it fun to watch? Does it take your mind off of work or school? This is "entertainment". "Entertainment" is the noun; "entertain" is the verb.* (Perhaps have a brief discussion of what a noun and verb are.)

- Then write “**inform**” on the board and ask if anyone knows what that means. If they don’t, ask them what the purpose of the news is → *to tell you things, tell you what’s happening in the world*. Explain that “to tell” means “to inform”. “*Information*” is the noun; “*inform*” is the verb.
- Finally, write “**persuade**” on the board and see if anyone knows what that means. If they don’t, tell them a little story about a child who didn’t want to eat his beans, but his parents told him that if he did, he would grow big muscles. The boy then ate his beans. *His mom “persuaded” the boy to eat them. “Persuade” means to “change someone’s mind”. “Persuasion” is the noun; “persuade” is the verb.*

Explain that they are going to read a few paragraphs and will have to determine the author’s purpose: is it to “entertain”, “inform”, or “persuade”.

Pass out the **Graphic Organizer** worksheet and project **Cash is Best** on the board. Ask your class what they think the paragraph is going to be about just by looking at the title and pictures. Discuss their answers. Then define the key words as a class. Next, read the paragraph for your class; then have them read it along with you. Afterwards, call on different Ss to read the sentences.

Next, ask your class what the purpose of the paragraph was – *to entertain* (make you laugh), *to inform* (teach you something), or *persuade* (tell you why something is good or bad) → ANSWER: *to persuade*. As a class, discuss what the author was trying to persuade her readers on → *that using cash is good*. Have your Ss write this summary under the correct column on their graphic organizer for “paragraph 1”.

Then put Ss in pairs and pass out the **Writing Bad Checks** handout. Consider pairing a stronger student with a weaker one. Tell them to read it out loud together, twice, before determining what the purpose of the paragraph is. Once they think they know the purpose (to entertain, inform, or persuade) explain that they need to write a short summary about what that paragraph is about (i.e., it is not good to write bad checks) and put it under the correct column in their graphic organizer. Circle around the room and assist where necessary. **NOTE:** This activity might prove challenging.

Step 3: Checking Comprehension

Once almost everyone has finished, regroup and project the handout on the board. Read it together as a class. Then have select Ss come up to the board and match the definitions. Afterwards, discuss the author’s purpose and fill out the graphic organizer.

Graphic Organizer

Identifying Author's Purpose

	Inform	Entertain	Persuade
Paragraph 1			
Paragraph 2			

Cash is best

Look at the title and pictures. What do you think the paragraph is going to be about?



Key words
cash,
budget,
withdraw,
checking account

Paying with cash is good. If you pay with cash, then it's easier to stay on a budget. For example, if you spend \$400 a month on food, then you could withdraw \$400 cash from your checking account each month. You then could use the cash to buy food. You wouldn't spend the money on dishes or gas, only food. This is how you can stay on your budget!

Writing bad checks

Look at the title and pictures. What do you think the story will be about? Write your answer here: _____



Match the key words to the correct definition

Key words	Definitions
CONSA	an amount charged someone
checking account	a written order to a bank to pay for something
bad check	a bank account that checks can be written from
top	a check written for more than what is in a checking account

It is good to avoid writing bad checks so you don't lose money. Checks are connected to your checking account. They are like cash. When you write a check for \$75, it is like giving the cashier seventy-five dollars in cash. However, you need to make sure there is \$75 in your checking account or otherwise you will write a bad check. If you only have \$50 in your checking account, then you can only write a check for \$50 or less. If you write a bad check, then your bank will charge you a fee. You do not want this. Therefore, you should always know how much money is in your checking account so you can avoid writing bad checks.

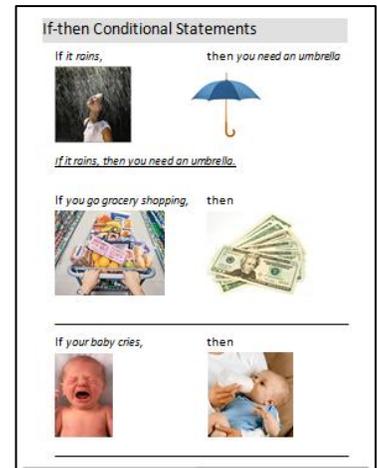
Teacher Directions: Activity 2: Grammar

- **Materials:** *If-then Conditional Statements*; ELMO or overhead projector

Step 1: Setting the Context

Project the first page of the **If-then Conditional Statements** handout on the board and only show the first pair of pictures (rain/umbrella). Say to your Ss: *What is happening in the first picture?* (it is raining). Then ask them: *If it is raining, THEN what do you need?* (an umbrella). Read the complete sentence for your class – putting emphasis on the “if” and “then”, and have your Ss repeat after you: *IF it is raining, THEN you need an umbrella.*

Do the next two examples on the handout in the same way.



Step 2: Explaining the Grammar Rule

Tell your class that “IF-then statements” explain what COULD happen when REAL events occur:

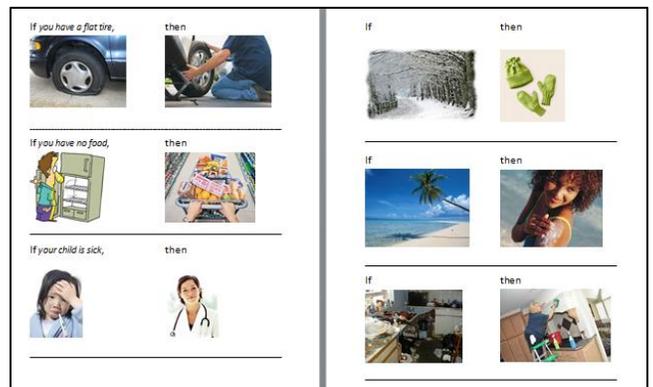
(A) = rain; (B) = umbrella → IF (A), THEN (B).

NOTE: This is an oversimplification of the grammar point, but this is all they need to know for the purpose of this activity so keep it simple.

Step 3: Practicing the Rule

Pass out the three-page **If-then Conditional Statements** handout to your Ss and have them work on it independently or in pairs.

Afterwards, project the second and third pages of the handout on the board and have Ss share their sentences with the class. **NOTE:** There will be a variety of answers, so honor any that make sense. Explain to your class ahead of time that there isn’t one “correct” answer because a variety of “then” scenarios are always possible.



Step 5: Practicing in Context - extension

Time permitting, project the paragraph on **Writing Bad Checks** on the board and tell your class to find all of the “if-then” statements. Call up students one at a time and have them circle the statements. Discuss what they mean.

Graphic Organizer

GRAPHIC ORGANIZER

Identifying Author's Purpose

Inform	Entertain	Persuade

Paragraph 1

Paragraph 2

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Cash is best

Look at the title and pictures. What do you think the paragraph is going to be about?



Key words

cash

budget

withdraw

checking account

Paying with **cash** is good. If you pay with cash, then it is easier to stay on a **budget**. For example, if you spend \$400 a month on food, then you could **withdraw** \$400 cash from your **checking account** each month. You then could use this cash to buy food. You wouldn't spend this money on clothes or gas; only food. This is how you can stay on your budget!

Writing bad checks

Look at the title and pictures. What do you think the story will be about? Write your answer here: _____



Match the key words to the correct definition

Key words

checks
checking account
bad check
fee

Definitions

an amount charged someone
a written order to a bank to pay for something
a bank account that checks can be written from
a check written for more than what is in a checking account

It is good to avoid writing **bad checks** so you don't lose money. Checks are connected to your **checking account**. They are like cash. When you write a check for \$75, it is like giving the cashier seventy-five dollars in cash. However, you need to make sure there is \$75 in your checking account; otherwise you will write a **bad check**. If you only have \$50 in your checking account, then you can only write a check for \$50 or less. If you write a bad check, then your bank will charge you a **fee**. You do not want this. Therefore, you should always know how much money is in your checking account so you can avoid writing bad checks.

If-then Conditional Statements

If it rains,



then you need an umbrella



If it rains, then you need an umbrella.

If you go grocery shopping,



then



If your baby cries,



then



If you have a flat tire,



then



If you have no food,



then



If your child is sick,



then



If



then



If



then



If



then



Shopping Unit: Week 1, Tuesday

Objectives <i>Learners will be able to...</i>	Materials
<p>Literacy: Respond to simple written wh-questions.</p> <p>Listening: Listen to a short paragraph and identify the author's purpose (to entertain, persuade, inform).</p> <p>Transitions/Life Skill: Calculate interest rates and monthly fees using a calculator.</p> <p>Grammar: Construct if-then statements for accuracy and fluency.</p>	<p>Make Student Copies</p> <ul style="list-style-type: none"> • Handout: If-then Conditional Statements • Handout: Maria's Bad Day • Handout: Credit Card Vocabulary • Handout: Do the Math <p>Make Single Copies or Reference</p> <ul style="list-style-type: none"> • <u>Volunteer Manual, 2012</u>: Walking Dictation, p. 59 • Walking Dictation (<u>cut out pictures</u>) <p>Props, Technology, or Other Resources</p> <ul style="list-style-type: none"> • ELMO or overhead projector • Scissors and tape
<h3>Lesson Plan</h3>	
<p>Warm-up/Review: Grammar (30mins) <u>Directions:</u> Ss will construct if-then statements for accuracy (worksheet) and fluency (walking dictation). <u>Materials/Prep:</u> copies of <i>If-then Conditional Statements</i> and one copy of <i>Walking Dictation; Volunteer Manual, 2012: Walking Dictation, p. 59</i>; scissors, tape; ELMO or overhead projector</p> <p>Activity 1: Listening /Literacy (30-40mins) <u>Description:</u> Ss will listen to a paragraph for the general idea and then determine the purpose of the paragraph – to entertain, persuade, or inform; they will also answer comprehension questions. <u>Materials/Prep:</u> copies of <i>Maria's Bad Day</i>; ELMO or overhead projector.</p> <p>Activity 2: Life Skill/Transitions (45mins) <u>Description:</u> Ss will match new credit card vocabulary to their definitions and then calculate interest rates and monthly fees. <u>Materials/Prep:</u> copies of <i>Credit Card Vocabulary</i> and <i>Do the Math</i>; ELMO or overhead projector.</p> <p>Wrap-Up Time permitting, have Ss get into pairs and write down 5 things they learned in class. Share afterwards.</p>	

Teacher Directions: Review: Grammar

- **Materials:** *If-then Conditional Statements, Walking Dictation; Volunteer Manual, 2012: Walking Dictation, p. 59; scissors, tape; ELMO or overhead projector*

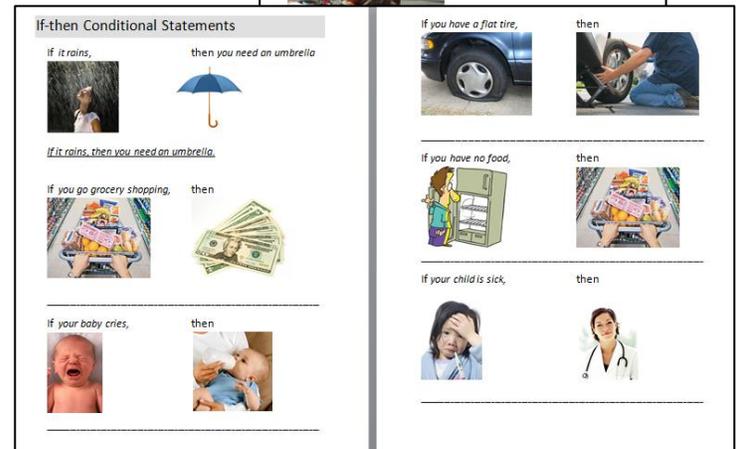
Step 1: Prep

Cut out the pictures on the **Walking Dictation** handout and tape them around the room or out in the hallway. Then reference **Volunteer Manual, 2012: Walking Dictation, p. 59.**



Step 2: Introduce the Activity

Pass out the **If-then Conditional Statements** handout as Ss come in. They did this worksheet yesterday so this is review. Walk around the room and assist where necessary, explaining the grammar concept along the way. Allow 15 minutes to work on this worksheet. This will provide a buffer for the late Ss.



Step 3: Accuracy Review

After about 15 minutes, regroup and go over the handout as a class. Project the first page on the board and cover up everything except for the rain/umbrella pictures. Have your Ss read this sequence of clauses for you; then discuss what the sentence means, as well as the concept of “if-then” (i.e., if = possibility; then = what *would* happen if the first possibility *did* occur). Go over the rest of the sentences together, explaining that there isn’t *one right answer* for each set of pictures, as there are multiple things that *could* happen for each “if” scenario.

Step 4: Fluency Review

Put the Ss into pairs. Pair up a stronger student with a weaker one. Explain what they need to do for the **Walking dictation**: one student is the “runner” (this should be the weaker one – you assign who this is; if you don’t know, then it doesn’t matter who is the “runner”) needs to run and look at the first picture and “if” clause, then run back to their partner and say the clause; that partner, the “writer”, (the stronger student) will then write down what they hear, and so on. After they’re done with all of the “if clauses”, they need to finish the sentences. The first team to finish wins!

Afterwards, have the winning team share their sentences. Have the rest of the class listen for whether they’re correct or not.

Teacher Directions: Activity 1: Listening/Literacy

- **Materials:** *Maria's Bad Day*; ELMO or overhead projector

Step 1: Setting the context

Write these questions on the board:

1. *What are the pros and cons to using cash?*
2. *What are the pros and cons to using checks?*

Pair up Ss and assign half of your class to answer the first question and the other half to answer the second question. Tell them to come up with at least 2 pros and 2 cons.

After about 5-7 minutes regroup as a class and go over the Ss' answers. Also talk about which form of payment *they* think is better.

Finally, ask Ss if anyone has a credit card and whether they think credit cards are good and/or bad. Discuss this briefly, as well as any pros/cons to using credit cards.

Step 2: Listening

Tell your class that you are going to read a paragraph to them, and that they have to listen for the "general idea" of the paragraph. Then read the paragraph on **Maria's Bad Day** for your Ss. Read it as many times as necessary. Afterwards, discuss what they think the general idea was.

Step 3: Reading

Review these terms (they refer to an author's intent when writing): *to entertain, inform, persuade*. Then pass out **Maria's Bad Day** to your class and have them read it twice before answering the questions below. As they finish, pair them up together to check answers. Have them read the paragraph together first before comparing answers.

Once almost everyone is finished, project the handout on the board and go over the questions and answers.

Maria's Bad Day

Read the paragraph and then answer the questions below.

Maria worked at a school. The doors at her school were always locked. The doors were locked to keep the children safe. One day, a thief got in to the school. He stole Maria's purse! Maria was so sad because she had credit cards in her purse. She called the credit card companies to report the problem. They told her the man had already charged \$2000 on both credit cards! Luckily she had theft protection. She therefore didn't have to pay for the charges. Maria was happy, but she still felt angry at the man. "What goes around comes around though," she thought.

1. What is the purpose of this paragraph – to inform, persuade, or entertain?
2. Do you use credit cards?
3. Have your credit cards ever been stolen?
4. Why didn't Maria have to pay for the charges?
5. How much did the thief charge on both of her credit cards?
6. What do you think, *What goes around comes around, means?*

Teacher Directions: Activity 2: Life Skill/Transitions

- Materials: *Credit Card Vocabulary, Do the Math*; ELMO or overhead projector; calculators

Step 1: Setting the context

Project the picture of the credit card to the right and ask your class what it is. Then ask your class the following questions:

1. What is the **credit card number**?
2. What is the **expiration date**?
3. What kind of credit card is this – VISA, American Express, etc?



Step 2: Credit Card Vocab

Project the first page of the **Credit Card Vocabulary** handout on the board. Cover up all of the terms except for the first one. Ask your Ss what they think it means. Try to come up with a definition together as a class. If it's too difficult, reveal the definition below the word. Read it for them and then have your Ss read it with you. Discuss. Do this for all of the vocab words on the page.

Then pass out the **handout** (with the matching exercise, page 2, face up) and tell your Ss to match the vocab words to their definitions. After everyone has finished, project this page on the board and call up Ss to draw lines and match the words to their definition.

Credit Card Vocabulary	
Credit card limit	The total amount the credit card company will allow you to spend
Interest	The price for borrowing money
Debt	Money that is owed or due
Balance	The total amount you must pay on a credit card
Minimum payment	The smallest amount you must pay each month
Expiration date	The date your credit card can no longer be used
Credit card number	The unique number on the front of a credit card
Late fee	The amount owed if the minimum payment is not made each month
Annual fee	The amount owed each year in order to use a credit card

Match the vocab words to their correct definition	
Credit card limit	Do price for borrowing money
Interest	The total amount the credit card company will allow you to spend
Debt	The smallest amount you must pay each month
Balance	The total amount you must pay on a credit card
Minimum payment	Money that is owed or due
Expiration date	Do amount owed if the minimum payment is not made each month
Credit card number	Do amount owed each year in order to use a credit card
Late fee	Do date your credit card can no longer be used
Annual fee	Do unique number on the front of a credit card

Step 3: Applying the words

Pass out **calculators**. Write this formula on the board:

\$100 balance
5% monthly interest

Ask your Ss how much the interest is on a \$100 charge. If someone gets the answer correct, have them come up to the board and explain how they did the math. Then put the calculator on the ELMO if possible and show your class how to calculate the interest: $100 \times .05 = \$5$

Do a few more examples with your class on the board: \$1000 credit limit, \$25%; \$5000 2%; etc.

When you feel like your class has the hang of this, pair Ss up and pass out the **Do the Math** handout. Have them work on it together while you walk around the room helping when necessary. **NOTE:** This activity will most likely be challenging, as your Ss not only have to navigate the English, but then they have to apply that to math skills.

Afterwards, bring everyone back together again and go over the handout.

Step 5: Vocab and Grammar in Context – time permitting

Have your Ss look for and circle all of the vocab words in the first paragraph of **Do the Math**. Then, ask them what the words mean. Do this for all of the paragraphs.

Afterwards, have your Ss find and circle the if-then statements in the paragraphs.

Do the Math

Read each paragraph below and use your calculator to solve the math problem

John has a VISA credit card. The maximum amount he can spend is \$1500. His current balance is \$750. He can only pay \$500 this month. He therefore will have to pay interest on \$250. His interest rate is 5% this month.

How much interest will John have to pay? _____

Julia's credit card is going to expire soon. Its expiration date is July 1, 2014. When it expires, she wants to get a new credit card with a lower interest rate. Her current interest rate is 15%. Julia's current balance is \$1000.

How much interest will Julia have to pay? _____

Matt has an American Express REWARDS credit card. If he spends money with his credit card, then he gets "rewards". The rewards are things like magazines, gas cards, etc. If he wants to continue using this card, then he needs to pay an annual fee. His annual fee is \$150. He must pay this every year to keep using the credit card.

How much will Matt have to pay to use the credit card for 2 years? _____

Susan has reached her credit card balance of \$5000. She can't use the credit card until she pays back some money. If she can't pay any money, then she will continue to earn interest. Her monthly interest rate is 8%. She will also get charged a \$15 late fee each month.

How much interest will Susan pay? _____

How much money will Susan get charged if she is 6 months late? _____

If-then Conditional Statements

If it rains,



then you need an umbrella



If it rains, then you need an umbrella.

If you go grocery shopping,



then



If your baby cries,



then



If you have a flat tire,



then



If you have no food,



then



If your child is sick,



then



Walking Dictation



If your child is sick,



If you have no food,



If your baby cries,



If it snows,



If your kitchen is dirty,

Maria's Bad Day

Read the paragraph and then answer the questions below.

Maria works at a school. The doors at her school are locked. The doors are locked to keep the children safe. One day, a thief got in to the school. He stole Maria's purse! Maria was so sad because she had credit cards in her purse. She called the credit card companies to report the problem. They told her the man had already charged \$2000 on *both* credit cards! Luckily she had theft protection. She therefore didn't have to pay for the charges. Maria was happy, but she still felt angry at the man. "What goes around comes around," she thought.

1. What is the purpose of this paragraph – to inform, persuade, or entertain?
2. Why didn't Maria have to pay for the charges?
3. How much did the thief charge on *both* of her credit cards?
4. What do you think, *What goes around comes around*, means?
5. Have your credit cards ever been stolen?

Credit Card Vocabulary

Credit card limit

The total amount the credit card company will allow you to spend

Interest

The price for borrowing money

Debt

Money that is owed or due

Balance

The total amount you must pay on a credit card

Minimum payment

The smallest amount you must pay each month

Expiration date

The date your credit card can no longer be used

Credit card number

The unique number on the front of a credit card

Late fee

The amount owed if the minimum payment is not made each month

Annual fee

The amount owed each year in order to use a credit card

Match the vocab words to their correct definition

Credit card limit	<i>The price for borrowing money</i>
Interest	<i>The total amount the credit card company will allow you to spend</i>
Debt	<i>The smallest amount you must pay each month</i>
Balance	<i>The total amount you must pay on a credit card</i>
Minimum payment	<i>Money that is owed or due</i>
Expiration date	<i>The amount owed if the minimum payment is not made each month</i>
Credit card number	<i>The amount owed each year in order to use a credit card</i>
Late fee	<i>The date your credit card can no longer be used</i>
Annual fee	<i>The unique number on the front of a credit card</i>

Do the Math

Read each paragraph below and use your calculator to solve the math problem

John has a VISA credit card. The maximum amount he can spend is \$1500. His current balance is \$750. He can only pay \$500 this month. He therefore will have to pay interest on \$250. His interest rate is 5% this month.

How much interest will John have to pay? _____

Julia's credit card is going to expire soon. Its expiration date is July 1, 2014. When it expires, she wants to get a new credit card with a lower interest rate. Her current interest rate is 15%. Julia's current balance is \$1000.

How much interest will Julia have to pay? _____

Matt has an American Express REWARDS credit card. If he spends money with his credit card, then he gets "rewards". The rewards are things like magazines, gas cards, etc. If he wants to continue using this card, then he needs to pay an annual fee. His annual fee is \$150. He must pay this every year to keep using the credit card.

How much will Matt have to pay to use the credit card for 2 years? _____

Susan has reached her credit card balance of \$5000. She can't use the credit card until she pays back some money. If she can't pay any money, then she will continue to earn interest. Her monthly interest rate is 8%. She will also get charged a \$25 late fee each month.

How much interest will Susan pay? _____

How much money will Susan get charged if she is 6 months late? _____

Shopping Unit: Week 1, Wednesday

Objectives <i>Learners will be able to...</i>	Materials
<p>Life skill: Respond to cashier questions and small talk at checkout.</p> <p>Literacy: Read and write a dialogue between a cashier and customer.</p> <p>Listening/speaking: Ask and respond to questions such as, "Would you like paper or plastic?"</p> <p>Grammar: Construct if-then conditional statements.</p>	<p>Make Student Copies</p> <ul style="list-style-type: none"> • Handout: Understanding Credit Cards • Handout: Applying for a Target REDcard • Handout: Target REDcard Application • Handout: If-then Conditional Statements <p>Make Single Copies or Reference</p> <ul style="list-style-type: none"> • Flyswatter Game (<u>cut out sentences</u>) • Target REDcards (<u>cut out cards</u>) <p>Props, Technology, or Other Resources</p> <ul style="list-style-type: none"> • ELMO or overhead projector • 2 flyswatters • Scissors

Lesson Plan

Review (40mins)

Description: Ss will read a credit card and answer questions; they will then review credit card vocabulary by playing the flyswatter game.

Materials: copies of *Understanding Credit Cards*; one copy of *Flyswatter Game*; 2 flyswatters, scissors; ELMO or overhead projector.

Activity 1: Life Skill/Literacy/Listening/Speaking (60mins)

Description: Ss will read and answer questions about Target REDcards; then they will fill out an application for one; and finally, they will "use" one at Target.

Materials/Prep: multiple copies of *Applying for a Target REDcard* and *Target REDcard Application*; several copies of *Target REDcards*; scissors

Activity 2: Grammar (15mins)

Time permitting

Description: Ss will review if-then statements.

Materials: copies of *If-then Statements*

Wrap-up

Time permitting, ask Ss to write down the pros and cons to cash and credit cards. Tell them to write down one pro/con for each payment type. Then as they exit the classroom, mix up the questions (i.e., ask one student "What is a pro to carrying cash?" and the next student, "What is a con to carrying credit cards?", etc.)

Teacher Directions: Review

- **Materials:** *Flyswatter Game*, *Understanding Credit Cards*; flyswatters, scissors; ELMO or overhead projector

Step 1: Prep

Cut out the sentences on the **Flyswatter Game** handout. You will only need one set of sentence strips for the Flyswatter Game activity (Step 4).

Step 2: Introduce the activity

Pass out the **Understanding Credit Cards** as Ss come in. Allow them 10 minutes to work on this worksheet before regrouping and going over the answers together as a class. (This will allow a buffer for those late Ss.)

Step 3: Checking Comprehension

As Ss finish, pair them together to check answers. Otherwise if everyone is finished after 10 minutes, project a copy of the handout on the board and go over the answers: ask a student to read a question and then answer it. If he gets the answer right, have him come up to the board and circle where he found his answer on the credit card picture.

Step 4: Reviewing the Vocab

Write each vocab word on the **Flyswatter Game** handout on the board, one at a time, and ask your Ss what it means. If they can't remember, then write the definition for them on the board. Read it together as a class and discuss. Do this for each of the vocabulary words.

Then write the 9 vocab words on the board for the flyswatter game. Split the class into two teams and call two Ss from each team to come up to the board. Give them a **flyswatter**. Instruct one student from a team to read one of the sentence strips. The students at the board will have to listen for the definition and then SLAP the correct matching word on the board with their flyswatter. Do this until there is a winning team.

Flyswatter Game

Answer Key

Credit card limit = The total amount the credit card company will allow you to spend
Interest = The price for borrowing money
Owed = Money that is owed or due
Balance = The total amount you must pay on a credit card
Minimum payment = The smallest amount you must pay each month
Expiration date = The date your credit card can no longer be used
Credit card number = A unique number on the front of a credit card
Late fee = The amount owed if the minimum payment is not made each month
Annual fee = The amount owed each year in order to use a credit card

Cut these sentences into strips

The total amount the credit card company will allow you to spend
The price for borrowing money
Money that is owed or due
The total amount you must pay on a credit card
The smallest amount you must pay each month

Understanding Credit Cards

Use the credit card to answer the questions below.



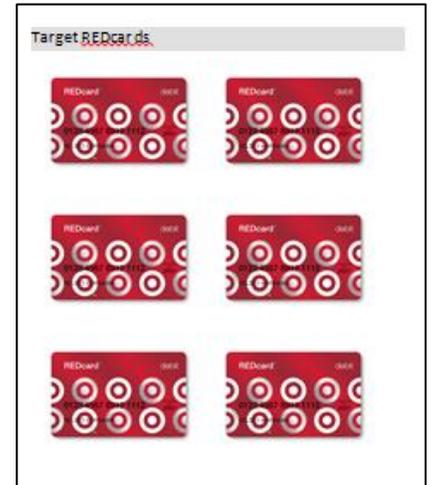
1. What is the credit card number?
2. What is the expiration date?
3. How many years is this credit card valid for?
4. What kind of credit card is this – VISA, American Express, etc.?
5. Whose credit card is this?

Teacher Directions: Activity 1: Life Skill/Literacy/Listening/Speaking

- **Materials:** *Target REDcards, Applying for a Target REDcard, Target REDcard Application;* scissors

Step 1: Prep

Cut out as many of the **Target REDcards** as there are Ss. Since there are 6 on a page, if you have 12 Ss, you would need to make 2 copies of the handout.



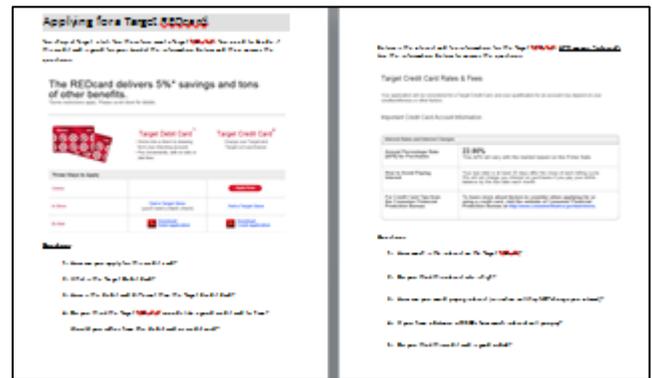
Step 2: Setting the Context

Ask your Ss a series of questions about applying for credit cards – *Was it easy/hard to apply? What did they have to do? How long did it take to get their credit card? Once they received the credit card could they use it right away? How did they activate it?* etc. Discuss.

Then ask your class if anyone shops at Target. Ask the ones who have if they pay with cash, check/debit card, or credit card when they shop there. Review what each of these payment methods is, especially the difference between a debit card and credit card. Then ask them if anyone has a Target credit card. Explain that this activity is going to walk them through the steps for applying for a Target REDcard.

Step 3: Applying for a Credit Card

Pass out the **Applying for a Target REDcard** handout and have Ss work on it in pairs. Walk around the room and assist where necessary. Once everyone is finished, go over the answers together as a class.



Next, tell everyone that the final step to acquiring a credit card is actually filling out the application.

Ask them what information they think they'll have to provide → LOOK for them to SAY things like *date of birth, name, address*, etc. Finally ask them what they think “gross annual income” means. Discuss.

Pass out the **Target REDcard Application** and have your Ss work on it independently. Once they're finished, tell them to bring it up to you. Briefly glance over the information. If they got most of the information correct, give them a **Target REDcard**. If not, circle the sections they need to fix. After they fix the information, then give them a Target REDcard.

Step 4: Going to Target

Tell your class that they are now going to “go to Target” and use their new Target REDcard. Have them generate a short list of things they want to buy at Target in their notebooks.

Then ask them what they do once they have found all of the items on their list at the store → *pay for their merchandise*. Discuss what a typical conversation looks like between a cashier and customer. Come up with a dialogue together as a class, write it on the board, and practice it at least twice. Here is a sample conversation to help guide you:

Cashier: *Hello, did you find everything you needed today?*
Customer: Yes, I did thank you.
Cashier: Would you like paper or plastic?
Customer: Plastic please.
Cashier: Ok, your total is \$59.65. Do you have a Target REDcard?
Customer: Yes I do.
Cashier: Great! Have a wonderful day.

Next, put Ss in pairs. Tell them to switch shopping lists with each other and come up with an estimated total for each other’s purchases. Then have them practice the conversation you wrote on the board. Make sure that both partners practice each part (cashier and customer).

Teacher Directions: Activity 2: Grammar – time permitting

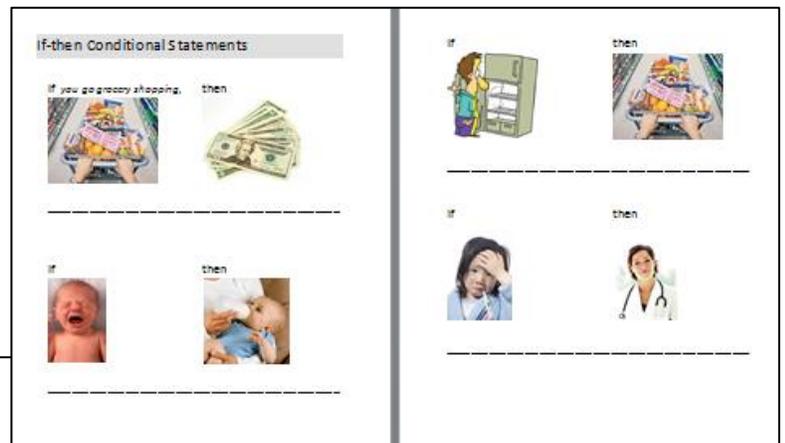
- **Materials: If-then Conditional Statements**

Step 1: Setting the Context

Write this statement on the board: *If it rains, then _____*. Have your class fill in the blank. Then briefly discuss what “if-then” statements mean → *they explain what COULD happen when REAL life events occur*. **NOTE:** This is an oversimplification of the grammar rule, but for the purposes of this activity it’s best to keep things simple. They have also worked on this same worksheet for the past two days so they should be familiar with it.

Step 2: Practicing the Grammar

Pass out the **If-then Conditional Statements** handout and have them work on it independently. When they finish, pair them up with a partner and have them read each other’s sentences.



Understanding Credit Cards

Use the credit card to answer the questions below.



1. What is the credit card number?
2. What is the expiration date?
3. How many years is this credit card valid for?
4. What kind of credit card is this – VISA, American Express, etc.?
5. Whose credit card is this?

Flyswatter Game

Answer Key

Credit card limit = *The total amount the credit card company will allow you to spend*

Interest = *The price for borrowing money*

Debt = *Money that is owed or due*

Balance = *The total amount you must pay on a credit card*

Minimum payment = *The smallest amount you must pay each month*

Expiration date = *The date your credit card can no longer be used*

Credit card number = *The unique number on the front of a credit card*

Late fee = *The amount owed if the minimum payment is not made each month*

Annual fee = *The amount owed each year in order to use a credit card*

- - - - -

Cut these sentences into strips

The total amount the credit card company will allow you to spend

The price for borrowing money

Money that is owed or due

The total amount you must pay on a credit card

The smallest amount you must pay each month

The date your credit card can no longer be used

The unique number on the front of a credit card

The amount owed if the minimum payment is not made each month

The amount owed each year in order to use a credit card

Applying for a Target REDcard

You shop at Target a lot. You therefore want a Target REDcard. You need to decide if this credit card is good for you. Look at the information below and then answer the questions.

The REDcard delivers 5%* savings and tons of other benefits.

*Some restrictions apply. Please scroll down for details.



Target Debit Card™

- Works like a check by drawing from your checking account.
- Pay conveniently, with no bills or late fees.

Target Credit Card®

Charge your Target and Target.com purchases

Three Ways to Apply

Online		Apply Now
In Store	Find a Target Store (you'll need a blank check)	Find a Target Store
By Mail	 Download Debit Application	 Download Credit Application

Questions

1. How can you apply for this credit card?
2. What is the Target Debit Card?
3. How is the debit card different than the Target Credit Card?
4. Do you think the Target REDcard sounds like a good credit card to have?

Would you rather have the debit card or credit card?

Below is the interest and fee information for the Target REDcard. **APR means “interest”.** Use the information below to answer the questions.

Target Credit Card Rates & Fees

Your application will be considered for a Target Credit Card, and your qualification for an account may depend on your creditworthiness or other factors.

Important Credit Card Account Information

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases:	22.90% This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

Questions

1. How much is the interest on the Target REDcard?
2. Do you think this interest rate is high?
3. How can you avoid paying interest (i.e., *when will they NOT charge you interest*)?
4. Do you think this credit card is good or bad?

Target REDcard Application

Now it's time to apply for the Target REDcard. Fill out the application. Then give it to your teacher.



FIRST NAME	MI	LAST NAME	SUFFIX
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VALID DRIVER'S LICENSE/STATE ID/MILITARY ID NUMBER	STATE OF ISSUANCE	DATE OF BIRTH - -	SOCIAL SECURITY NUMBER - -
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If PO Box, you must provide street address in Previous Address field below.

MAILING ADDRESS	APT#/RRR/BOX	CITY	STATE	ZIP CODE
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RENT? <input type="checkbox"/>	PRIMARY PHONE (REQUIRED) () -	SECONDARY PHONE (OPTIONAL) () -	E-MAIL ADDRESS (OPTIONAL)
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†YOU CONSENT TO RECEIVING AUTODIALED AND PRERECORDED MESSAGE CALLS FROM US, OR THOSE ACTING ON OUR BEHALF OR TARGET CORPORATION, ITS AFFILIATES OR THOSE ACTING ON TARGET'S BEHALF, AT ANY MOBILE TELEPHONE NUMBER YOU PROVIDE.
 YES, PLEASE SEND ME E-MAILS ABOUT SPECIAL OFFERS, EXCLUSIVES AND PROMOTIONS FROM TARGET AND ITS AFFILIATES.

PREVIOUS ADDRESS (REQUIRED IF MOVED IN LAST 12 MONTHS)	APT #/RRR/BOX	CITY	STATE	ZIP CODE
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YOUR GROSS ANNUAL INCOME

\$	<small>Alimony, child support or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying this obligation.</small>
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CURRENT BANK ACCOUNT TYPES
 SAVINGS CHECKING BOTH

You certify that all information provided is true and complete and agree to be bound by all terms and conditions of the Credit Card Agreement. TD Bank USA, N.A. is authorized to gather whatever information is considered necessary and appropriate, including consumer credit reports.

PLEASE SIGN HERE

<input checked="" type="checkbox"/> APPLICANT SIGNATURE (REQUIRED)	DATE - -	FOR OFFICE USE ONLY (9701-05 VST V)
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THE REDcard® CREDIT CARDS ARE ISSUED BY TD BANK USA, N.A. SUBJECT TO CREDIT APPROVAL.

F8323.15W (R4/13)

(Cut here before returning by mail.)

Please mail your application to:
 Target Card Services
 ATTN: Credit Department
 P.O. Box 5329
 Sioux Falls, SD 57117-5329

Target REDcards



If-then Conditional Statements

If you go grocery shopping,



then



If



then



If



then



If



then



Shopping Unit: Week 1, Thursday

<p>Objectives <i>Learners will be able to...</i></p> <p>Life skill: Respond to cashier questions and small talk at a checkout.</p> <p>Literacy: Respond to written wh-questions about a credit card.</p> <p>Listening/speaking: Ask and respond to questions such as “How would you like to pay today?”</p> <p>Transitions: Perform online searches for merchandise pricing; add up merchandise pricing with a calculator.</p> <p>Grammar: Match “if” clauses with their appropriate “then” clauses to complete an if-then conditional statement.</p>	<p>Materials</p> <p>Make Student Copies</p> <ul style="list-style-type: none"> • Handout: Capital One Credit Card <p>Make Single Copies or Reference</p> <ul style="list-style-type: none"> • Payment Types (several copies) • Memory Game (<u>cut out sets of cards</u>) <p>Props, Technology, or Other Resources</p> <ul style="list-style-type: none"> • ELMO or overhead projector • Laptop & LCD projector • Calculators • Scissors
<p>Lesson Plan</p>	
<p>Warm up: Literacy (25-30mins) Description: Ss will read information about a credit card and answer questions. Materials/Prep: copies of Capital One Credit Card; ELMO or overhead projector.</p> <p>Activity 1: Life Skill/Transitions /Listening/Speaking (50mins) Description: Ss will shop online at Target and then practice a cashier-customer dialogue. Materials/Prep: several copies of Payment Types; laptop & LCD projector; calculators.</p> <p>Activity 2: Review (20mins) Description: Ss will play a memory game where they match the vocab words/concepts from this week to their matching definitions. Materials/Prep: several copies of Memory Game; scissors.</p> <p>Wrap-up Ask half of your class to write down why credit cards are good; ask the other half of the class to write down why credit cards are bad. Then have a mini debate</p>	

Teacher Directions: Warm up: Transitions/Literacy

- **Materials:** *Capital One Credit Card*; ELMO or overhead projector

Step 1: Introduce the activity

As Ss come in, pass out the **Capital One Credit Card** handout. Tell them to work on it by themselves and to let you know if they have questions. Give your class about 15 minutes to work on this before regrouping.

Step 2: Checking Comprehension

Project the handout on the board and go over the answers as a class. Instruct one student to read a question and another to answer. If that student answers correctly, have her come up to the board and circle where she found the correct information. Do this for all of the questions

Capital One Credit Card

Use the information below to answer the questions.



Capital One® Platinum Prestige Credit Card

- ▶ Click "APPLY HERE" to apply online or call 866-533-0808
- ▶ 0% intro APR until August 2014 on balance transfers
- ▶ 0% intro APR until August 2014 on purchases
- ▶ No annual fee
- ▶ \$0 Fraud Liability if your card is lost or stolen
- ▶ 24-hour travel assistance gives you a replacement card and cash advance
- ▶ 24-hour roadside assistance
- ▶ Pick an image for your card—choose the one shown here, any of the hundreds in our collection, or add your own

Purchase		Balance Transfers		Regular APR	Annual Fee	Credit Needed
Intro APR	Intro APR Period	Intro APR	Intro APR Period			
0%	Until 08/2014	0%	Until 08/2014	15.9% - 18.9% (V)	\$0	Excellent Credit

Things to know: APR = interest

1. How can you apply for this credit card?
2. How much is the annual fee for this credit card?
3. How much is the introduction APR?
4. When does the introduction APR expire?
5. Once the intro APR has expired, how much is the regular APR?
6. What month will the regular APR start?

Teacher Directions: Activity 1: Transitions/Listening/Speaking

- **Materials:** *Payment Types*; laptop & LCD projector; calculators

Step 1: Prep

Set up the **laptop** and **LCD projector**. Open up the internet browser and type in www.target-catalogue.com; then click on “**current catalogue**”. If this website doesn’t work, then Google “target catalogue” and click on the most up-to-date link.

Step 1: Setting the Context

Ask your class what things they often buy at Target. Talk about “deals” – whether or not they think Target has “good deals” or not. Then ask your Ss how they generally pay for their merchandise: *cash*, *check/debit card*, or *credit*. Talk about why certain people choose different payment methods over others. Also ask if anyone has a Target REDcard. If some Ss do, tell them to talk about why they chose to get this credit card and whether they like it or not.

Step 2: Shopping at Target

Turn on the **LCD projector** to reveal the front page of the most current Target catalogue. Tell your Ss that they are going to go “shopping” at Target. Tell them that you are going to flip through the Target catalogue, and as a class discuss some of the things they can buy. Explain that if they see something they want to buy, they then need to write down that item (i.e., scarf) and how much it

costs (\$7) in their notebook. Go through as many pages as you feel necessary, but do at least 5 pages so Ss can choose from a range of products.

Step 3: Adding up the Merchandise

Once Ss have their list of items, pair Ss up together and have them exchange papers. Give them **calculators** and tell them to add up the bill for their partner. **NOTE:** Using a calculator might be a new skill for some Ss, so do a few simple addition problems with them first, using the ELMO if possible, so they can see how the calculator works.

Once everyone has a total, regroup and briefly talk about the conversation that occurs between a cashier and customer. (This is review from yesterday). Write a simple dialogue together as a class on the board. Make sure to include the question, *How would you like to pay today?*, so Ss are forced to say “cash, check, or credit”. Then pass out the **Payment Types** handout. You will need one handout per pair. Explain that one person needs to be the cashier and the other person the customer. They then need to practice the dialogue using the Payment Types handout to indicate which method they are going to pay with. Make sure both partners practice each role.

Afterwards, have a few pairs do the dialogue for the class.



Teacher Directions: Activity 2: Review

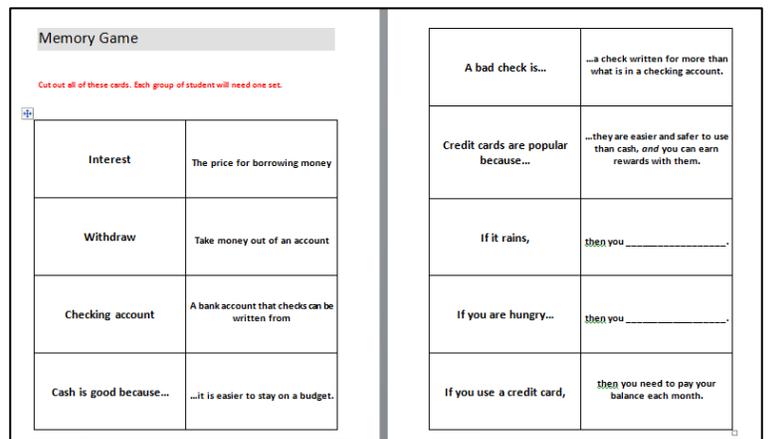
- **Materials: Memory Game; scissors**

Step 1: Prep

Cut out the Memory Game cards. You will need one set of cards for each group of Ss. You will put your Ss into groups of 3-4, so if you have 15 Ss you will need at least 5 sets of cards.

Step 2: Matching Card Game

Put your Ss into groups of 3-4. Explain that they are going to play a matching review game. Tell them that they need to flip over one card, read it, and then flip over another card. If they



match, they keep the cards flipped face up. If they don't match, then tell them that they need to put the cards face down again and try again. The goal is for all of the people in the group to work together. The first team to match all of the words to their definitions win!

Time permitting – go over all of the words and definitions.

Capital One Credit Card

Use the information below to answer the questions.

Capital One® Platinum Prestige Credit Card



[▶ APPLY HERE](#)

- ▶ Click "APPLY HERE" to apply online or call 866-533-0808
- ▶ 0% intro APR until August 2014 on balance transfers
- ▶ 0% intro APR until August 2014 on purchases
- ▶ No annual fee
- ▶ \$0 Fraud Liability if your card is lost or stolen
- ▶ 24-hour travel assistance gives you a replacement card and cash advance
- ▶ 24-hour roadside assistance
- ▶ Pick an image for your card—choose the one shown here, any of the hundreds in our collection, or add your own

Purchases		Balance Transfers		Regular APR	Annual Fee	Credit Needed
Intro APR	Intro APR Period	Intro APR	Intro APR Period			
0%	Until 08/2014	0%	Until 08/2014	10.9% - 18.9% (V)	\$0	Excellent Credit

Things to know: APR = interest

1. How can you apply for this credit card?
2. How much is the annual fee for this credit card?
3. How much is the introduction APR?
4. When does the introduction APR expire?
5. Once the intro APR has expired, how much is the regular APR?
6. What month will the regular APR start?

Payment Types



My Name
123 Main Street
Wilson, NC 27893

2172

DATE _____

PAY TO _____ \$
THE ORDER OF _____

DOLLARS Security Features Included. Check on Bank.

My Bank Name

MEMO _____ MP

123456789 | **0000123456789** || 2172
Routing Number **Account Number**

Memory Game

Cut out all of these cards. Each group of student will need one set.

Interest	The price for borrowing money
Withdraw	Take money out of an account
Checking account	A bank account that checks can be written from
Cash is good because...	...it is easier to stay on a budget.

A bad check is...	...a check written for more than what is in a checking account.
Credit cards are popular because...	...they are easier and safer to use than cash, <i>and</i> you can earn rewards with them.
If it rains,	then you _____.
If you are hungry...	then you _____.
If you use a credit card,	then you need to pay your balance each month.

