

WANY 12 Hour Lesson Plan Overview

Episode: Love and Money

Lesson/2.5 Hours	Topic(s)	Lessons/Activities	Skills
1	Introduction to the episode and the topic of Banking	Pre-Viewing Grammar Point Wh- questions View Episode Comprehension Questions	Forming and answering Wh-questions Listening comprehension
2	Basic Banking Knowledge	Word Association Positive, Negative, Neutral Aspects of Banking Discussion Wh- Card Game	Building vocabulary Wh- questions Speaking
3	How to Find a Bank	Questions to ask when looking for a bank. Role Play Potential Customer and Customer Service Neighborhood Bank Visits Bank Poster Practice filling out deposit and withdrawal tickets	Speaking Gathering and organizing information for a presentation Filling out a form
4	Comparing Banks Basic Banking Forms	Group Presentations of Bank Information Discussion: Which is the best bank? Vocabulary and True/False Exercises Doing Some Banking	Speaking Presenting information Making informed decisions Vocabulary and Banking Knowledge Review Basic Math – Addition and Subtraction
5	Finding Additional Information	Looking at Internet Sites www.nyc.gov/ofe www.themint.org Call 311 Grammar Point: Modal Should Giving Advice	Using the Internet to find more information about banking and savings Using the modal should to give advice about banks and savings

We Are New York

A. Name of Episode & Lesson: Love and Money Lesson 1: Introduction to the episode and the topic of Banking

B. Developed by: Judith DeName
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jdename@queenscommunityhouse.org

C. Class Level: High Beginner to Intermediate

D. Duration: 3 hours

E. Lesson Objectives: By the end of the lesson, participants will be able to:

1. Identify Wh- question words
2. Form and answer Wh- questions

F. Materials:

1. TV and DVD player
2. DVD containing the episode
3. butcher block paper or other large sheets of white paper
4. colored or black markers
5. tape

The following handout is at the end of the lesson.

6. Comprehension questions

G. Pre-viewing:

Grammar Point Wh-Questions 45-60 minutes

Part 1

Ask the students if they know any Wh- question words. Write the words they give you and add any they don't so you have the 5 words Who, What, Where, When, and Why on the board.

Ask what type of information is the answer for each question word.

Write the answers: person, thing, place, time or date, and reason next to the appropriate question word.

Write the following list of words on the board.

1. New York City
2. Paul
3. 2009
4. spaghetti
5. my friend
6. because I like Italian food
7. in a restaurant

- 8. water
- 9. 2 years ago
- 10. because I was sick

Tell the students to copy the list and write a question word next to each type of information or answer in the list.

Part 2

Present the forms for Wh- questions in the simple present and/or simple past.
Write the forms on the board and give students time to copy the forms.

Form 1 Wh- questions (except Who) with all verbs except be
Wh- word + do/did + base form of the verb + other information

Examples:

- | | |
|------------------------------------|--------------------------------------|
| Where do you eat dinner? | Where did you eat dinner last night? |
| When do you eat dinner? | When did you eat dinner? |
| What do you eat for dinner? | What did you eat for dinner? |
| Why do you eat dinner at Cara Mia? | Why did you eat dinner at Cara Mia? |

Form 2 Wh- questions with the verb be
Wh- word + simple present or simple past of be + other information

Examples:

- | | |
|------------------------------------|--------------------------------|
| What is your favorite food? | Why were you absent yesterday? |
| Where is your favorite restaurant? | When was the class party? |

Form 3 Who questions
Who + simple present or simple past of the verb + other information

Examples:

- | | |
|---------------------------|--------------------------|
| Who eats dinner with you? | Who ate dinner with you? |
| Who is your teacher? | Who was your teacher? |

Tell students to write Wh- questions for the list of answers in Part 1.

Teacher circulates and checks their work.
Ask for volunteers to put questions on the board.

Pre Viewing Focus activity 10-15 minutes

Write the title of the episode on the board.

Ask students what they think the episode will be about by looking at the title.

Tell students “In this episode of *We Are NY*, two people are going on a date.”

Ask questions to help students understand going on a date.

1. Where do people go on a date?
2. Do you remember your first date? What was it like?
3. What does it mean to impress someone or make a good impression on someone?
4. What makes you think someone is rich?

Tell students “The episode we are going to watch is about a young man and woman, Jorge and Sophie, who have just met and are getting to know each other. However, they both misunderstand something about each other. Then their friends help them.”

Tell students “As you watch the video, think about the 5 Wh- question words, Who, What, Where, When and Why. What information is in the story to answer the question words?”

H. Viewing: 30 minutes

Watch the video straight thru.

I. Post-Viewing: 55 minutes to 1 hour 15 minutes

(Duration is also indicated below for individual parts.)

After watching the episode, ask students to write as many short answers as they can for the 5 Wh- question words. Give them about 10 minutes.

15-20 minutes

Put each question word on a piece of butcher block paper or other large sheet of white paper.

Hang the papers on the board or around the room.

Ask for volunteers to write their short answers under the appropriate question word.

If students don't have examples for all the question words, ask some questions to prompt for some of the following.

Where?

in the restaurant
in the nail salon
in the bank
in the park
in Manhattan
on Madison Avenue

When?

in the afternoon
in the evening
in the Spring/Summer

Who?

What?

Why?

Jorge	dinner	because she thinks Jorge is rich
Sophie	bottled water	because he wants to impress Sophie
Rose	rich	because he has a bank account
Abdul	bank account	
Sue, a chef	credit card	
restaurant workers		
coworkers		
bank employee		

Comprehension check 30-45 minutes

Ask the class to write short answers to the Comprehension questions at the end of the Lesson Plan and add them to the lists if they are not there already.

You may want to ask a higher level class to write the answers in complete sentences.

If students can't remember a character's name to answer a Who question, tell them to describe the person or tell the person's job.

Review the answers with the class.

J. Homework:

Write complete sentences to answer the comprehension questions.

Comprehension Questions

1. Where does Jorge work?
2. Where does Sophie work?
3. Where did they go on their first date?
4. What did Jorge borrow from Abdul?
5. What did Sophie wear for her date?
6. What do Sophie and Jorge talk about at dinner?
7. Why does Sophie think Jorge is rich?
8. Why does Jorge think Sophie is rich?
9. Why does Sophie order bottled water?
10. Who pays for dinner?
11. Who is Sophie's friend and coworker?
12. Who goes with Jorge to the bank?
13. Who tells Jorge about credit cards?
14. Who opens a bank account?
15. When do Jorge and Sophie go to the park?

We Are New York

A. Name of Episode & Lesson: Love and Money Lesson 2: Basic Banking Knowledge

B. Developed by: Judith DeName
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C. Class Level: High Beginner to Intermediate

D. Duration: 2 hours 30 minutes

E. Lesson Objectives: By the end of the lesson, participants will be able to:

1. Describe various banking services
2. Begin to evaluate what banks offer

F. Materials:

1. legal size or larger sheets of paper (1 per group)
2. tape
3. Wh- questions cards (see end of Lesson Plan for instructions)
4. 5 envelopes

The following are at the end of the lesson.

5. Sample Vocabulary Exercise
6. Sample True/False Exercise

G. Follow-Up: 20-30 minutes

Review homework.

Ask for volunteers to write the complete sentences to answer the comprehension questions in Lesson 1.

H. Post-Viewing: 55-60 minutes

(Duration is also indicated below for individual parts.)

Word Association and Banking Knowledge Group Work

Word association

5 minutes

Tell students to write, individually, as many words or phrases they can think of that have to do with banks.

Group Work 40 minutes

Divide the class into groups of 3 to 5 students each.

Give each group a sheet of legal size or larger paper.

Tell groups to divide their words into 3 lists, positive, negative, neutral, and write the lists on the piece of paper.

They can include anything they learned from the episode, from their own experience and knowledge.

Ask groups to write the names of the students in the group on their paper.

Tell students to put up the papers on the board.

Have students come up and look at what the other groups have written.

Ask for some explanations of why students have assigned words to each category.

Discuss any dissimilar answers.

Ask students if they agree or disagree with what other groups have categorized as negative or positive.

****Use the papers to create vocabulary and true/false exercise. ****

See sample exercises at the end of the lesson plan. The answers follow the exercises.

These exercises can be used as homework, assessment, or filler work in a later lesson. (See Lesson 4)

Class discussion 10-15 minutes

Continue the discussion about banks with the following questions.

Are banks good or bad? Why do you say that?

Who has a bank account?

What kind of account do you have?

What is the name of your bank?

Was it easy or difficult to open the account?

Do you like your bank? Why or why not?

If you don't have a bank account, why not?

I. Assessment:

Wh- questions card game 45–60 minutes

See end of lesson for instructions on how to make cards.

Review the forms for Wh- questions using the simple present and simple past, with the verb be and all other verbs.

Divide the class into groups of 4 or 5 students.

Give each group an envelope with Wh- cards.

Game instructions:

Shuffle the cards.

Place the pile of cards, face down, in the center of the group.

In turn, each student takes the top card.

The student must say a question with the Wh- question word, verb, and tense indicated on the card.

Set a reasonable time limit, for example 1 minute.

If the student cannot say a correct question in the time limit, he or she must put the card on the bottom of the pile. If the student says a correct question, he or she keeps the card.

In either case, play continues with the next student.

The game is over when there are no cards left in the pile.

The winner is the student with the most cards.

There are 5 wild cards in the deck. For these, the student must use the Wh- word on the card, but verb and tense is his or her choice.

Alternative: If students are having trouble making questions on their own, the groups can work together as each student chooses a card. They can also write the questions after saying them.

Sample Vocabulary Exercise

Use the following words to finish the sentences.

fee teller withdrawal deposit debit card cash a check ATM APY direct deposit
checking savings account CD money transfer minimum balance check

1. The lowest amount of money I need to have in an account is the _____.
2. The machine in a bank or store where I can get cash is an _____.
3. If I want to send money to another country I make a _____.
4. I bring my paycheck to the bank to get cash. I _____.
5. To pay for my groceries I use money in my checking account. I use my _____.
6. The person who does my banking transactions is the _____.
7. The money I pay the bank for a service is a _____.
8. I put money in a _____ for my future goals, such as college for my children.
9. My employer sends my pay to my bank with _____.
10. I make a _____ when I take money out of the bank.
11. I make a _____ when I put money in the bank.
12. If I want to know the best interest rate for a CD, I look at the _____ (annual percentage yield).
13. I write a _____ to pay a bill.
14. Many banks offer free _____.
15. If I put my money in a _____ I can't take it out for a specific time, for example 18 months.

Sample True/False Exercise

Mark each sentence as True or False.

1. Banks always charge fees to cash a check.
2. You can't send money to another country at a bank.
3. You can get cash from an ATM.
4. Customer Service will tell you what you need to open an account.
5. All banks charge the same for checking.
6. FDIC protects your money at a bank.
7. Anyone can get a credit card from a bank.
8. You can use a debit card at stores.
9. You can't make a credit card payment at your bank.
10. You pay interest if you have a mortgage.

Vocabulary Exercise Answers

1. minimum balance
2. ATM
3. money transfer
4. cash a check
5. debit card
6. teller
7. fee
8. savings account
9. direct deposit
10. withdrawal
11. deposit
12. APY
13. check
14. checking
15. CD

True/False Exercise Answers

1. False
2. False
3. True
4. True
5. False
6. True
7. False
8. True
9. False
10. True

Wh- cards

Print the table and cut out the boxes. You need one set or page per group.

Put the 25 cards or boxes in an envelope, one envelope per group.

To make the cards more durable, you can paste the boxes on index cards or you could hand print the text on index cards.

Another idea is to set up the table in an address label or business card template and print on those forms.

Stick the address labels on index cards.

What simple present not the verb be	Who simple present not the verb be	Where simple present not the verb be	When simple present not the verb be
Why simple present not the verb be	What simple present the verb be	Who simple present the verb be	Where simple present the verb be
When simple present the verb be	Why simple present the verb be	What simple past not the verb be	Who simple past not the verb be
Where simple past not the verb be	When simple past not the verb be	Why simple past not the verb be	What simple past the verb be
Who simple past the verb be	Where simple past the verb be	When simple past the verb be	Why simple past the verb be
What Wild Card	Who Wild Card	Where Wild Card	When Wild Card
Why Wild Card			

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A. Name of Episode & Lesson: Love and Money Lesson 3: How to Find a Bank

B. Developed by: Judith DeName
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C. Class Level: High Beginner to Intermediate

D. Duration: 2 hours 30 minutes

E. Lesson Objectives: By the end of the lesson, participants will be able to:

1. Describe various banking services
2. Begin to evaluate what banks offer

F. Materials:

1. 6 to 8 index cards
2. legal size sheets of paper (1 per group)
3. butcher block or poster paper (1 per group)
4. colored or black markers

The following is at the end of the lesson.

5. Sample Bank Visit Questions

G. Post-Viewing: 2 hours 30 minutes
(Duration is also indicated below for individual parts.)

Before the lesson prepare about 6 to 8 index cards with the name and address of banks in your school's neighborhood.

Questions to ask when looking for a bank 1 hour

Brainstorm sample questions about bank services and fees.
(See end of lesson for Sample Bank Visit Questions.)

Ask students what services they are interested in.

Divide the class into groups of 3 or 4 students.

Give each group a piece of paper.

On the paper, each group writes 10 Wh- questions about things they want to know about a bank. Each group should include questions about bank hours and types of accounts offered.

Teacher circulates and helps correct the questions.

When the questions are complete, the group should role play a potential customer and Customer Service Representative by asking and answering the questions.

Tell students to use their imaginations to answer the questions.

When all the groups are finished with their questions, work with the whole class to elicit what to say to start the conversation for the bank visit.

Ask the students “What do you say to get someone’s attention?”

“What question do you ask to get information?”

They should come up with something like the following.

Student: “Excuse me.”

Customer Service Representative: “How can I help you?”

Student: “Can we ask some questions about your bank?”

Customer Service Representative: “Of course.”

Give students 10-15 minutes to practice the conversation in their groups.

Ask groups to write the names of the students in the group on their paper with the bank questions.

Collect the papers.

Make copies for each student in a group.

Neighborhood Bank Visits 45 minutes to 1 hour

If your class meets after banking hours, students can visit a bank as homework or use the internet to get the information.

Divide students into groups of 2 or 3 depending on how many banks you have in the neighborhood that they can visit.

As much as possible, put the same students together who worked together on the questions in the previous activity.

Give each pair or group an index card with a bank name and address.

You can have students pick a card at random or assign certain banks to particular students.

Students visit the banks and ask their questions. Emphasize that they must ask all the questions. They must also bring back a deposit ticket, a withdrawal ticket, and a brochure about the bank’s accounts.

Bank Poster 30 minutes

Give each group a large piece of butcher block paper and markers to create a poster about the bank they visited.

The bank name and address should be at the top of the poster.

The students should include the answers to all or most of their questions.

Fill in activity as groups are finishing their posters.

Have students fill in the deposit and withdrawal tickets they brought back from the banks.

Tell them they have 3 checks for \$232.10, \$150.00, and \$1260.50 respectively, and \$100 cash to deposit to checking account 00011123.

Tell them they want to withdraw \$400 from savings account 12398731.

Teacher circulates and assists as necessary.

Sample Bank Visit Questions

- 1) What are the days and hours the bank is open?
- 2) Is the bank FDIC insured? Do you see a sign that tells you this? Where is the sign?
- 3) How many tellers are in the bank?
- 4) Is the bank crowded?

- 5) Go to Customer Service. Tell them “We’d like some information about banking here.”
Ask the following questions:
 - 5A) What do you need to open an account?
 - 5B) What are the fees for a basic checking account?
 - 5C) What are the fees to send money to another country?
 - 5D) Is there a fee to cash a check?
 - 5E) Are there fees for a savings account?
 - 5F) Ask for a brochure that explains all of the above.
Do you have a brochure about the different accounts and fees?
 - 5G) What is the rate for a 1 year or 18 month CD?
 - 5H) Do you have online banking? What’s the web address?

 - 5I) Ask another question that your group decides on. Write it here.

- 6) Bring back a deposit ticket and a withdrawal ticket.

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A. Name of Episode & Lesson: Love and Money Lesson 4: Comparing Banks and Basic Banking Forms

B. Developed by: Judith DeName
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C. Class Level: High Beginner to Intermediate

D. Duration: 2 hours 30 minutes to 3 hours

E. Lesson Objectives: By the end of the lesson, participants will be able to:

1. Present information
2. Make informed decisions about choosing a bank
3. Fill out checks, deposit and withdrawal tickets and a check register

F. Materials: The following handouts are at the end of the lesson.

1. Sample Vocabulary Exercise
2. Sample True/False Exercise
3. Checks for Checking Account Register Exercise
4. Deposit and Withdrawal Tickets
5. Check Register Page
6. Check Register Exercise

G. Post-Viewing: 2 hours 30 minutes to 3 hours
(Duration is also indicated below for individual parts.)

Group Presentations of Bank Information 45 minutes

Each group will tell the class about the bank they visited using the poster they created and the brochures they brought back from their visits in the previous lesson.

Other students in the class can ask follow up questions.

When all the groups are finished, put up the posters in front of the room.

Discussion: 30 minutes

1. Which is the best bank? Why?
2. Would you recommend this bank to family and friends? Why or Why not?
3. Would you open an account at this bank? Why or why not?
4. Do you know about any other banks in your neighborhood or the neighborhood of the school?

5. What other information do you want to know about banks and banking?

After the discussion and as the students do the next exercises, put up the posters around your classroom to display the students' work, if possible, for the rest of the school session. If you share classrooms with other programs this may not be possible. If your program has student bulletin boards, maybe you can use that space.

Vocabulary and True/False exercises 30-45 minutes

Give students the two exercises you created from the Word Association Activity in Lesson 2. (Or use the sample exercises in Lesson 2. See the end of this lesson.)

Basic Banking Forms and Math 45-60 minutes

Filling out a deposit ticket, withdrawal ticket, writing checks, entering transactions in a checking account register, calculating how much money to transfer to cover a check.

Forms and the Check Register Exercise are at the end of the lesson.

Draw a blank check on the board.

Tell students you want to fill out the check for \$100.10 to John Smith.

Point to parts of the check and ask "What do I write here?"

Give the students Deposit and Withdrawal Tickets.

Look at the tickets together as a class. Explain any new vocabulary needed to fill out the forms.

They can write notes on the forms as needed.

Give the students the Check Register page.

Look at the page together as a class. Explain any new vocabulary needed to fill out the page.

They can write notes on the page as needed.

Give students another copy of the Blank Checks, Deposit and Withdrawal Tickets, and Check Register page.

Give students the Check Register Exercise.

Tell them to read and follow the instructions to write the checks, fill out the forms, and enter the transactions in the check register.

Sample Vocabulary Exercise

Use the following words to finish the sentences.

fee teller withdrawal deposit debit card cash a check ATM APY direct deposit
checking savings account CD money transfer minimum balance check

1. The lowest amount of money I need to have in an account is the _____.
2. The machine in a bank or store where I can get cash is an _____.
3. If I want to send money to another country I make a _____.
4. I bring my paycheck to the bank to get cash. I _____.
5. To pay for my groceries I use money in my checking account. I use my _____.
6. The person who does my banking transactions is the _____.
7. The money I pay the bank for a service is a _____.
8. I put money in a _____ for my future goals, such as college for my children.
9. My employer sends my pay to my bank with _____.
10. I make a _____ when I take money out of the bank.
11. I make a _____ when I put money in the bank.
12. If I want to know the best interest rate for a CD, I look at the _____ (annual percentage yield).
13. I write a _____ to pay a bill.
14. Many banks offer free _____.
15. If I put my money in a _____ I can't take it out for a specific time, for example 18 months.

Sample True/False Exercise

Mark each sentence as True or False.

1. Banks always charge fees to cash a check.
2. You can't send money to another country at a bank.
3. You can get cash from an ATM.
4. Customer Service will tell you what you need to open an account.
5. All banks charge the same for checking.
6. FDIC protects your money at a bank.
7. Anyone can get a credit card from a bank.
8. You can use a debit card at stores.
9. You can't make a credit card payment at your bank.
10. You pay interest if you have a mortgage.

Vocabulary Exercise Answers

1. minimum balance
2. ATM
3. money transfer
4. cash a check
5. debit card
6. teller
7. fee
8. savings account
9. direct deposit
10. withdrawal
11. deposit
12. APY
13. check
14. checking
15. CD

True/False Exercise Answers

1. False
2. False
3. True
4. True
5. False
6. True
7. False
8. True
9. False
10. True

Checks for Checking Account Register Exercise

001

A. B. Jones
123 Main St.
Queens, NY 12411

Date: _____

Pay to the order of _____ \$

_____ Dollars

My Bank USA
New York, NY

Memo _____

: 100123100 : 000123980 001

002

A.B. Jones
123 Main St.
Queens, NY 12411

Date: _____

Pay to the order of _____ | \$

_____ Dollars

My Bank USA
New York, NY

Memo _____

: 100123100 : 000123980 002

003

A.B. Jones
123 Main St.
Queens, NY 12411

Date: _____

Pay to the order of _____ \$

_____ Dollars

My Bank USA
New York, NY

Memo _____

: 100123100 : 000123980 003

Check Register Exercise

Follow the instructions below to do some banking.

After you fill in a ticket or write a check, enter the checking transactions in your checking account register.

Calculate and write in the balance after each transaction.

The transactions are listed below the instructions for the tickets and checks.

There are a few other transactions for the checking account. Enter those in the register also.

A) Fill out 2 deposit tickets.

1) You have 2 checks to deposit. One check is for \$152.20 and one check is for \$25.95.

You also have \$75.00 in cash to deposit.

You want to put the money in your checking account 000123980.

2) You want to deposit a check for \$359.10 in your savings account 123456789.

But you want \$125.00 back in cash.

Fill in the deposit ticket for this transaction.

B) Fill out a withdrawal ticket.

You want to withdraw \$100.00 from your savings account 123456789.

C) Write 3 checks.

1) You have to pay your electricity bill for \$59.25.

Use Check 001 to write a check to ConEdison for this amount.

2) You want to give your niece a birthday present of \$25.00.

Use Check 002 to write a check to your niece for this amount.

3) You have to pay your rent for \$700.00.

Use Check 003 to write a check to pay your rent.

D) Fill out your checking account register and Make a transfer between accounts

Checking Account

Transactions		Savings Account Balance	1000.00
Opening Deposit	253.15	Cash withdrawal	100.00
Check 001 Electric Bill	59.25	Transfer to Checking	?????
Online Bill Payment for Cellphone	45.00		
Check 002 Birthday Gift to Niece	25.00		
Direct Deposit Pay Check	672.92		
Interest	.01		
Check 003 Rent	700.00		
Fee for New Checks	10.00		
Debit card payment for groceries	71.52		
Transfer from Savings	????? (see question below)		
Check 004 Macy's	52.75		

Did you enter all the above transactions in your checking account register?

Did you calculate the balance after each transaction?

Do you have enough to pay a bill from Macy's for 52.75?

How much do you need to transfer from your Savings Account?

We Are New York

A. Name of Episode & Lesson: Love and Money Lesson 5: Finding Additional Information

B. Developed by: Judith DeName
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C. Class Level: High Beginner to Intermediate

D. Duration: 2 hours 30 minutes

E. Lesson Objectives: By the end of the lesson, participants will be able to:

1. Use the Internet to find more information about banking and savings
2. Use the modal should to give advice about banks and savings

F. Materials: 1. Computers with Internet connections

G. Post-Viewing: 2 hours 30 minutes
(Duration is also indicated below for individual parts.)

Looking at Internet Sites 1 hour

At the end of the video on the screen is shown the question “Do you want to know how to open a bank account?” and the answer “Call 311 or go to the Office of Economic Empowerment Website www.nyc.gov/ofe”

Go to the website.

Click on How to Save\$ in the left Side Bar or click on the Save\$ puzzle piece.

On the next page there are links about creating a spending plan, ways to save for the future, and what a bank account can do for you. Click on the underlined orange words to get more information.

Another section which students may find useful is about Credit.

Click on Get Debit/Credit Help in the left Side Bar or click on the Debit/Credit Help puzzle piece.

On the next page, Click on the underlined orange words to get more information on a related topic.

Give students time to investigate the area they want more information about.

Here is another website that is fun to look at.

www.themint.org

On the Home page (which is also the Fun for Kids page) is “the mint poll”

Click on the words “Vote now!” to give your personal answer to different financial planning and money management questions.

Click on “poll archive” to look at an archive of poll questions and the demographics of the poll results.

Click on tabs at the top of the page for other sections of interest such as saving and investing.

In the **Try It** section are interactive activities to test your Personal Finances knowledge.

In the **Tips for Parents** section are newsletters on different financial topics.

Click on the tab Tips for Parents.

Click on Teaching Tools under the tabs at the top of the page.

Click on Pennycents Newsletters in the bar on the left of the page.

Students can choose one that interests them by clicking on the title.

Grammar Point: Modal Should

Giving Advice 30-45 minutes

Explain to the students:

Advice is something you tell a person who asks for help to make a decision or to solve a problem. For example, Jorge and Sophie’s friends want to help them have a successful first date. They give Jorge and Sophie advice.

Ask: “What advice did Jorge’s friends give him for his first date with Sophie?”

“What advice did Sophie’s friends give her?”

Write the students’ answers on the board.

Tell students “The modal verb should is used in English to give advice. It is used with the base form of the verb.”

Use the students’ answers to form sentences with should.

For example:

Jorge should wear clothes to look like the restaurant’s customers.

Abdul told Jorge he should impress Sophie.

Rose told Sophie she should order bottled water.

She should offer to pay for dinner.

Present some situations and ask students:

What should you do?

Situations

You lost your credit card.

You want to buy a new car.

Your bank charges a lot of fees.

You want to have a party, but you don't know how to cook.

Ask students "What are some other situations when you need advice?"

Have them practice with a partner asking for and giving advice.

For example: "I want to buy a car. What should I do?"

"You should open a savings account and save some money each week."

Classmate Survey 45 minutes to 1 hour

Ask students the following:

What does it mean to save for a rainy day?

Do you know the expression "A penny saved is a penny earned?"

Do you agree with the expression? Do you think it is good advice?

Do you know any other expressions like these?

Tell students:

You are going to ask your classmates some questions.

Then you will think of some advice to help them improve their savings and spending habits.

Dictate the following questions.

1. Do you have a checking account? Is it free?
2. Do you have plans to buy a house or car in the future?
3. Do you want to save money for the future? Why or why not?
4. Do you have a savings account?
5. Do you usually pay for things with cash, a credit card, a check, or a money order?
6. Do you have a credit card?
7. Is using a credit card a good idea? Why or why not?

Volunteers write the questions on the board or students help each other by comparing and correcting the questions.

Students ask 2 or 3 classmates the questions and record their answers.

Ask students to make some recommendations or give advice to help their classmates save money and reach their goals for the future.

H. Homework:

Have students call 311 and ask for information about opening a bank account. Tell them to report the information to your class at the next class meeting.