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| **TEXAS CTE LESSON PLAN**  [www.txcte.org](http://www.txcte.org) | |
| **Lesson Identification and TEKS Addressed** | |
| **Career Cluster** | Human Services |
| **Course Name** | Principles of Human Services |
| **Lesson/Unit Title** | Decisions: Managing Your Money |
| **TEKS Student Expectations** | **130.272.** **(c) Knowledge and Skills**  (3) The student demonstrates the skills necessary to enhance personal and career effectiveness in consumer services. The student is expected to:  (A) Apply the decision-making process in planning the allocation and use of finances  (B) Use technology to manage resources  (C) Examine sustainable consumer buying techniques that promote effective use of resources |
| **Basic Direct Teach Lesson**  (Includes Special Education Modifications/Accommodations and  one English Language Proficiency Standards (ELPS) Strategy) | |
| **Instructional Objectives** | **Students will:**   * Apply the decision-making process for financial and consumer decisions * Practice an effective technique for writing a letter of complaint * Construct a game that focuses on becoming financially responsible |
| **Rationale** | As an individual and consumer, it is important to make wise decisions managing money and resources. With the use of technology, it is now easier to handle financial resources. As students prepare for careers in the field of Human Sciences, this lesson provides an excellent opportunity for students to learn and understand financial and consumer decisions. |
| **Duration of Lesson** | Four 45-minute class periods |
| **Word Wall/Key Vocabulary**  *(ELPS c1a, c, f; c2b; c3a, b, d; c4c; c5b) PDAS II (5)* | **Budget:** An estimate of income and expenditure for a set period of time  **Comparison shopping:** Using various means to evaluate a product prior to purchase  **Complaint:** A statement that you are unhappy or not satisfied with something  **Consequences:** Something that happens as a result of a particular action or set of conditions  **Consumer:** A person who buys goods and services  **Decision-making process:** Developing a thorough plan of action prior to deciding  **Impulse:** A sudden strong desire to do something  **Resources:** A place or thing that provides something useful  **Technology:** The use of scientific methods to achieve knowledge or product development  **Warranty:** A written promise by a manufacturer that a product will be repaired or replaced within a specified period of time |
| **Materials/Specialized Equipment Needed** | **Equipment:**   * Computer with projector for PowerPoint presentation * Computers with Internet access (be sure to follow district guidelines for Internet access) * Presenter/remote   **Materials:**   * Bank advertisements * Blank check register * Calculators * Checkbook cover * Clothing * College materials such as catalogs, pennants, and shirts * Defective product or merchandise such as:   + A camera   + A watch   + Children’s equipment   + Electronic devices   + Items of clothing or other consumer goods * Entertainment items such as movie stubs, CDs, and movie cases * Food advertisements * Food items * Grocery store advertisements * Health care items * Investment magazines * Play money (can be purchased at a store for minimal cost) * Real estate information * Roll of pennies * Transportation items such as ads for tires, tune-ups, vehicles for sale   **Supplies:**   * Colored pencils * Markers * Napkins * Poster board (one board per two students)   **Other appropriate lessons**   * The Impact of Technology on the Family Life Cycle (Interpersonal Studies) * Take It to the Bank (Dollars and Sense) * Exploring Careers in Human Services (Principles of Human Services) * Managing Your Finances (Dollars and Sense) * Copies of handouts   **PowerPoint:**   * Decisions: Managing Your Money   **Technology:**   * Free iPad Apps   + Mint Personal Finance<https://itunes.apple.com/us/app/mint-personal-finance/id300238550?mt=8> * TED Talks   + Chris McKnett: The investment logic for sustainability. Sustainability is pretty clearly one of the world’s most important goals; but what groups can really make environmental progress in leaps and bounds? <http://www.ted.com/talks/chris_mcknett_the_investment_logic_for_sustainability#t-207612>   **Video:**   * Federal Trade Commission How to File a Complaint with the Federal Trade Commission – Revised<https://youtu.be/3LvMO5UMCl8>   **Graphic Organizers:**   * Decision Making – Financial Decisions * Note-taking Decisions: Managing Your Money * Graphic Organizer: Writing a Letter of Complaint   **Handouts:**   * Anticipation Guide – Decisions: Managing Your Money * Anticipation Guide Key – Decisions: Managing Your Money * Checklist for Letter of Complaint * Criteria for the Board Game * FCCLA Planning Process * (Key) Graphic Organizer: Writing a Letter of Complaint * Rubric for the Board Game * Template: Letter of Complaint |
| **Anticipatory Set**  (May include pre-assessment for prior knowledge) | **Prior to class:**  Display as many of the lesson-related materials that you have available on a table in front of the room. Materials can include:   * Bank advertisements * Blank check register * Calculators * Checkbook cover * Clothing * College materials such as catalogs, pennants, and shirts * Defective product or merchandise such as:   + A camera   + A watch   + Children’s equipment   + Electronic devices   + Items of clothing or other consumer goods * Entertainment items such as movie stubs, CDs, and movie cases * Food advertisements * Food items * Grocery store advertisements * Health care items * Investment magazines * Play money (can be purchased at a store for minimal cost) * Real estate information * Roll of pennies * Transportation items such as ads for tires, tune-ups, vehicles for sale   Script:  Closely look at the items on the table. What do they have to do with money – with making financial decisions?  Allow time for class discussion.  Possible questions for discussion:   * What is a wise consumer? * Are you a wise consumer? * What is the purpose of a budget? * What are some factors to consider prior to spending money?   Distribute the Anticipation Guide – Decisions: Managing Your Money handout prior to viewing the PowerPoint. Prior to the start of this lesson, the students will read each statement and place a check mark by each statement they THINK is true. After they have answered each statement, students are to put the handout away for later use during Lesson Closure. |
| **Direct Instruction \*** | Introduce lesson objectives, terms, and definitions.  Distribute the handout Note-taking Decisions: Managing Your Money. Students will be expected to take notes while viewing the slide presentation. Teacher will determine the notes to be recorded by students.  Introduce and discuss the PowerPoint Decisions: Managing Your Money. Allow time for questions and class discussion.  Use the appropriate notes from Presentation Notes for Decisions: Managing Your Money for discussion.  Prior to slide 12, distribute Graphic Organizer Writing a Complaint Letter handout. Students will complete the handout as you review the components of an effective complaint letter. (Key) Writing a Complaint Letter handout has been provided for you to check students’ answers.  Continue with the slide presentation. Allow time for class discussion.  After viewing and discussing the PowerPoint, distribute handout The FCCLA Planning Process and review the decision- making process.  Scenario: Your Career and Technical Student Organization (CTSO) has just been awarded a $1,000.00 grant for a Service Learning Project.  Distribute the graphic organizer, Decision Making – Financial Decisions and have the students decide how to spend the $1,000.00. As a class, decide on the decision to be made and work together to complete the chart. Allow the students to brainstorm and share their ideas. Select the best option(s) for the decision and evaluate the choice made by the class.  Using the Decisions: Managing Your Money Note-taking handout, students will have an opportunity to reflect upon, review and respond to the information pertaining to the PowerPoint. They will write a summary of topics or statements which reflect the information from the lesson:   * Discuss the topic * Write down your thoughts * Make a real-world connection to the lesson * How is this going to help you in the future?   Allow for questions and answers to check for understanding.  During the slide presentation, view the short video:   * Federal Trade Commission How to File a Complaint with the Federal Trade Commission – Revised<https://youtu.be/3LvMO5UMCl8>   *Individualized Education Plan (IEP) for all special education students must be followed. Examples of accommodations may include, but are not limited to:*   * providing extra time to complete tasks * providing frequent feedback |
| **Guided Practice \*** | Teacher note: If you have personally experienced an incident regarding a defective product or service, consider sharing the information with the students. If you have taken steps such as utilizing a complaints protocol and/or writing a formal letter of complaint, discuss the incident and any results that were achieved.  Students will be assigned the task of writing a letter of complaint. Students are to determine a defective product or consumer service they or a family member experienced. It must be within the specified warranty period. If the students do not have such a product, they can make up a faux product to use in the letter of complaint.  Distribute the Checklist for Letter of Complaint handout. Review the components of the handout. The students will write their letter of complaint and use the checklist to assist with the assignment.  If instruction clarification is needed, model the activity process with a letter of complaint. Completion of letter can be assessed as a daily grade.  Monitor and guide students as they work independently to write their letter of complaint. Student presentations will occur when letters have been completed.  Students will present their letters of complaint and the other students may critique their work and present constructive suggestions.  *Individualized Education Plan (IEP) for all special education students must be followed. Examples of accommodations may include, but are not limited to*:   * providing extra time to complete tasks * providing encouragement * shortening assignments |
| **Independent Practice/Laboratory Experience/Differentiated Activities \*** | Scenario: Your team has been assigned by a financial institution to create a board game that focuses on becoming financially responsible.  Sub-divide the class into groups of four or five students.  Assign one research topic per group. Inform students that each group is to develop a board game based on their selected topic and must include 15-20 lesson-related questions. The game must include tips, resources, and relevant information on becoming financially responsible.  Topics include:   * Basics of Budgeting * Careers Available in Consumer Services * Consumer Rights and Responsibilities * Impact of Technology on Consumers * Making Responsible Shopping Decisions   Distribute and review Criteria for the Board Game handout so the students understand the requirements of the board game. The five games will be played during the Summative/End of Lesson Assessment activity.  Distribute and review Rubric for Board Game handout so students may understand what is expected.  Provide students with ample time to create their board games. Provide guidance as needed.  *Individualized Education Plan (IEP) for all special education students must be followed. Examples of accommodations may include, but are not limited to:*   * repeating directions * providing encouragement and praise * allowing extended time to complete assignments |
| **Lesson Closure** | Review lesson objectives, terms, and definitions.  Students will retrieve the Anticipation Guide – Decisions: Managing Your Money handout they begin during Anticipatory Set of this lesson. Students are to reread each statement and place a check mark by each statement they KNOW is true. They are to provide information that PROVES other statements are not true. Students may use the back of the sheet if additional space is needed. As a class, compare the two sets of answers.  Teacher note: Anticipation Guide Key – Decisions: Managing Your Money handout has been provided for you to check the students’ handout.  Ask students to share the most important thing they learned from the lesson.  Allow for questions and class discussion. Check for understanding. |
| **Summative/End of Lesson Assessment \*** | * The completed board games should be placed in different areas of the room as stations. * Each group will begin at a separate station. Students will read the rules and play the game with their group members for a period of time selected by the teacher. * When time is up, students will rotate to the next station and repeat the process until they have had a chance to play all of the groups’ games.   Student board games will be assessed with Rubric for Board Game.  *Individualized Education Plan (IEP) for all special education students must be followed. Examples of accommodations may include, but are not limited to:*   * allowing for oral assessment * shortening assessment * allowing extended time |
| **References/Resources/**  **Teacher Preparation** | **Images:**   * Federal Trade Commission (Slide 12) * FCCLA Planning Process (Slide 4) * Photos obtained through a license with Shutterstock.com®. (Slides 1, 3, 5, 6, 8, 9, 10, 11, 13, 15 and 16)   **Textbooks:**   * Campbell, S. R. (2010). *Foundations of personal finance*. Tinley Park, IL: Goodheart-Willcox. * Madura, Jeff, K. Casey Michael, and Sherry Roberts J. (2010). *Annotated teacher’s edition to personal financial literacy*. Saddle River, NJ: Pearson Education. * Ryder, V., & Harter, M. B. (2010). *Contemporary living*. Tinley Park, IL: Goodheart-Willcox.   **Websites:**   * Consumer.gov  hat to know and do.<http://www.consumer.gov> * Federal Trade Commission (FTC) The FTC’s Bureau of Consumer Protection works to help the consumer prevent fraud, deception, and unfair business practices in the marketplace.<http://www.ftc.gov> * Money Basics Information and interactive tools concerning checking, savings, and investment options.<http://www.gcflearnfree.org/moneybasics> * Recalls.gov To provide better service in alerting the American people to unsafe, hazardous, or defective products, six federal agencies with vastly different jurisdictions have joined together to create [www.recalls.gov](http://www.recalls.gov) — a “one stop shop” for U.S. Government recalls.<http://www.recalls.gov> * Write Express How to write a complaint letter<http://www.writeexpress.com/How-to-write-a-complaint-letter.html>   **Video:**   * Federal Trade Commission  How to File a Complaint with the Federal Trade Commission – Revised<https://youtu.be/3LvMO5UMCl8> |
| **Additional Required Components** | |
| **English Language Proficiency Standards (ELPS) Strategies** | * Make sure students understand the vocabulary (word wall) before moving forward with this lesson. Instruct them to make flash cards using an index card with the word on one side of the card and the definition on the other. It is important for all students, especially ELLs, to have a firm foundation before moving forward. This is the key to following the entire lesson. * Ask students to repeat your instructions back to you to be sure they know what is expected of them before each new phase of the lesson. * Discuss vocabulary in detail, and make sure everyone has a firm grasp of it before moving forward with the lesson. * Use graphic organizers and visuals to explain the lesson in detail. * Print fill-in-the-blank handouts of the PowerPoint notes for students to follow along with during the lesson. |
| **College and Career Readiness Connection[[1]](#footnote-1)** |  |
| **Recommended Strategies** | |
| **Reading Strategies** | Current Events:  Assign students to read about guidelines for managing money. Information can be found in newspaper articles, magazines, journals, and online print. Suggestion:   * What Is Sustainability in the Workplace? Flip through university catalogs and you may find a new major that was virtually unheard of 20 years ago: sustainability. These programs meet the needs of a changing business world that is becoming as seriously committed to earth preservation issues as it is to the bottom line of corporations.<http://www.ehow.com/info_12085897_sustainability-workplace.html> |
| **Quotes** | Success is to be measured not so much by the position that one has reached in life as by the obstacles which he has overcome. **-Booker T. Washington**  Money is only a tool. It will take you wherever you wish but it will not replace you as the driver. **-Ayn Rand**  Thou shalt not forget that money is only money and not character or fame. **-Steven J. Lee**  The first rule in making money is not to lose it. **-Steven J. Lee** |
| **Writing Strategies**  **Journal Entries + 1 Additional Writing Strategy** | * Keep a journal with the most important decisions you have had to make for a three-day time period. * Explain the choices or alternatives available to you, what resources you utilized, and what the outcomes of your decisions were. Which decisions where you satisfied with, and which ones were you unhappy with? Why? |
| **Communication**  **90 Second Speech Topics** | Select one of the three most important decisions from the unit’s writing strategy activity. Explain the outcome from a decision you most learned from in a 90-second speech to the class. |
| **Other Essential Lesson Components** | |
| **Enrichment Activity**  (e.g., homework assignment) | Students will research five recalls for unsafe, hazardous, or defective products. It can be in the area of consumer products, motor vehicles, boats, food, medicine, cosmetics, or environmental products. For additional information, visit: <http://www.recalls.gov/>  Students will develop a decision-making chart pertaining to the largest purchase they have recently had to make. Students will include the alternatives they had to choose from and consequences of those alternatives. Students will also develop a plan of action depicting which resources were used, including sources of information used to gain knowledge about the product. Students will answer the following:   * What factors were most important in the final decision you made? * Evaluate the decision-making process and your success or failure.   **TED Talks:**  TEDx is a program of local, self-organized events that bring people together to share a TED-like experience. At a TEDx event, TEDTalks videos and live speakers combine to spark deep discussion and connection in a small group. These local, self-organized events are branded TEDx, where x = independently organized TED event.  The video below is related to this lesson. Allow the students to view the video, and lead a discussion concerning the TEDTalk.  Chris McKnett: The investment logic for sustainability. Sustainability is pretty clearly one of the world’s most important goals; but what groups can really make environmental progress in leaps and bounds? <http://www.ted.com/talks/chris_mcknett_the_investment_logic_for_sustainability#t-207612> |
| **Family/Community Connection** | * Visit a bank or credit union, and talk to a manager about the available services. * Does your family need to make a purchase for a large ticket item such as a car or appliance? Discuss with your family the alternatives available.   + What resources are available?   + What goals have to be set in order to obtain the item?   + Will your family compare similar products and brands?   + Could you use technology to compare the products and uncover consumer ratings?   + Do you feel your family will use the research you have done as a major consideration prior to purchasing the product?   Report on your findings using the format of your choice. * Write a formal letter of complaint for a family member which purchased a defective consumer product. * Discuss with your parent(s) what banking services they use. |
| **CTSO connection(s)** | **Family, Career, and Community Leaders of America (FCCLA)**  <http://texasfccla.org>  **National Program:**  **Financial Fitness** is a national program with FCCLA. One of the activities in this lesson discusses this program. The FCCLA Financial Fitness national peer education program involves youth teaching one another how to make, save and spend money wisely. Through FCCLA’s Financial Fitness program, youth plan and carry out projects that help them and their peers learn to become wise financial managers and smart consumers.  **STAR Event:**  Entrepreneurship: An individual or team event – recognizes participants who develop a plan for a small business using Family and Consumer Sciences skills and sound business practices. The business must relate to an area of Family and Consumer Sciences education or related occupations. |
| **Service Learning Projects** | Successful service learning project ideas originate from student concerns and needs. Allow students to brainstorm about service projects pertaining to the lesson. <http://ww.ysa.org>  Collect pennies for a service project with a competition between classes. If someone puts a quarter in the jar for another class, twenty-five cents are deducted from that class. The class with the most money collected wins. An incentive award will motivate students to participate. All monies will be donated to a homeless shelter. |

1. Visit the Texas College and Career Readiness Standards at <http://www.thecb.state.tx.us/collegereadiness/CRS.pdf>, Texas Higher Education Coordinating Board (THECB), 2009. [↑](#footnote-ref-1)