

# NH ADULT ESOL LESSON PLANS

**Focus Area:** Family

**Standard:** Understand the relationship between income and expenses.

**Objective:** Learn to make wise decisions involving finances.

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## Classroom Activities:

- Write vocabulary at right on board and ask class to repeat words as you pronounce them.
- Then have students read together all words beginning with c, d, b, p, etc.
- Ask, "Who has had good or bad experiences with any of these? Please tell us what happened."
- Discuss the meanings of each word. Encourage participation.
- Work on understanding money and shopping. Use attachments 1 and 2.
- Pair students for dialogues about money. Use attachment 3 to start dialogues.
- Read the stories about saving money on attachment 4. Do the activity and compare responses with a partner.
- Use attachment 5 about credit cards. Prompt group discussion on the terms debt, annual, and fee and on the good and bad features of using credit cards.
- Use attachment 6 to introduce ATM machines. Ask, "Do you have any personal experiences that you can share?"
- Teach check-writing. Use attachment 7.

## Vocabulary:

coins	coupons
bills	sales
cash	pay stubs
money order	paycheck
credit card	debt
change	lend
charge	fee
borrow	
personal check	
traveler's check	

## Materials! Additional Resources:

Copy attachments 1 to 10 for classroom activities.

## Grammar Practice:

- Teach the use of "Could you...." to ask questions. Use attachment 8.
- Teach the use of "How much..." with the verb **to be** to ask questions about price, such as "How much is it? How much are they?"
  - Practice questions and answers.
  - Use attachment 9. Write questions using "How much is/are the items pictured."

## Extensions:

Pass out attachment 10 and explain W-2 forms. Talk about their use in the payment of federal income taxes and, in some cases, state income taxes.

## References:

Beal, K. (1991) (pp. 107 & 110, Attachment 3) Entry to English Literacy. Steck-Vaughn Company.

Becioja, J. Perrott, M., Ryan, C. (1999) (p. 14, Attachment 4, 2 of 2 & p. 119, Attachment 5) Contemporary English-Book 2. Contemporary Books.

Breyer, P. (1995) (p. 29, Attachment 7 & p. 38, Attachment 9) GrammarWork. Prentice Hall Regents.

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Foley, B. H. & Nebiett, E. R. (2001) (p. 100, Attachment 1 of 2, and p. 98, Attachment 6) Basic Grammar in Action. Heinle & Heinle Publishers.

Shapiro, J. & Adelson-Goldstein, J. (1998) (pp 20-2 1, Attachments 1 & 2) Oxford Picture Dictionary. Oxford University Press.