

TITLE: Saving Money Every Day

## LESSON OBJECTIVES:

- Look for specific information in an authentic text to answer a series of questions.
- Present information on a specific topic to others in a classroom setting.
- Use the simple future tense to communicate future goals.

## Essential Vocabulary:

- tweak
- automate
- impulse purchase
- loyalty program
- buyer's remorse
- app

## Materials Needed:

- '[Lots of Money](https://goo.gl/images/PbMnht)' image link: (<https://goo.gl/images/PbMnht>)
- 'Lots of Money' PDF
- 'How to Start Saving Money Every Day' (ELL Adapted) Worksheet



## WARM UP (15 minutes):

- Begin by opening the 'Lots of Money Image' on the projection screen and ask students what they see.
- Ask students to imagine magically receiving \$10,000! What would they do with the money? Tell students that they will work in small groups to discuss their answers. They will have five minutes.
- Ask students to work with their peers who are closest to them to make a group of 3-4. As students are working in groups, facilitate and encourage conversation.
- When five minutes are up, have students share their group's responses. Write the responses on the board and discuss.



## INTRODUCTION (20 minutes):

- At this point, discuss the concept of saving money. If possible, share a personal story about yourself or someone you know that saved money for a special item. For example:
  - *"A few years ago, a student told me a very special story about saving money. She and her brother moved to the United States from Mexico leaving their mother, father, and siblings behind. They started their lives here, which many of you know is not easy or cheap. They both had children to take care of, rent to pay, etc. But every single month, no matter what, together they saved money. After about five years, they finally had enough money to buy their parents a new home in Mexico."*
- Discuss the story with students. It is likely that many students may have similar stories to share.
- Explain that today's lesson will focus on 'saving money'.



## PRESENTATION (30 minutes):

- Distribute the 'How to Save Money Every Day' worksheet to students.



### PRESENTATION (30 minutes):

- Start by reading the introduction of the article together. You can read aloud to your students or call on students to read aloud.
- While you are reading, help student identify new vocabulary by **highlighting** or **underlining** it without stopping to look up the meaning. In this way, you are helping students with their comprehension and fluency and modeling understanding words in context.
- Clarify any words they might not understand and ask the class to summarize what you just read.
- Explain to students that they will work in pairs to continue reading the rest of the lesson. Explain that after reading each step, they will stop and discuss the section together helping each other to understand the general meaning. They will have 20 minutes.
- As students are working, facilitate and ask questions to gauge student understanding. Make note of issues students are having.

When 20 minutes are up, review the article as a whole-class activity and make note of issues you noticed while facilitating with students.



### GUIDED PRACTICE (30 minutes):

- For the following activity, have students work in small groups of mixed ability. Now, have students reference the second page of the 'How to Save Money Every day' Worksheet. Review the directions for section 'A' and section 'B' with students. Confirm understanding.
- Practice the pronunciation of the vocabulary words listed in section 'A'. A fun way to do this is to have students repeat after you say each expression in a different type of voice (angry voice, robot voice, mouse voice, opera singer voice, etc.)
- Tell students that they have 20 minutes to complete the activity.
- As students begin working, facilitate with each group multiple times. Make note of pronunciation, grammar and other language issues at this time.
- When the 25 minutes are up, review answers as a whole-group activity. At this point, also discuss language issues you noticed during the activity.



### COMMUNICATIVE PRACTICE (40 minutes):

- As a whole-class activity, read each of the questions in Section 'C' of the worksheet.
- Have students continue to work in their groups to discuss the questions. Explain that at this point, they will NOT be writing their answers down. The primary goal is to verbally communicate their opinions about each question. Tell students that they have 20 minutes to complete the activity.
- As students are working, facilitate with each group multiple times. When interacting with each group, your goal is to help spark conversation and engage quieter students in the discussion 😊.
- After the 20 minutes are up, have students work independently to write down the answer to one of the critical thinking questions. These papers will be collected. To help encourage MLA formatting, remind students that their papers should include the following:
  - Their first and last name


**COMMUNICATIVE PRACTICE (40 minutes):**

- The date
- The name of their teacher
- The topic they are writing about
- Encourage students to double-space their writing.

**Teacher Tip:** While students are working together, be aware of group dynamics. Don't be afraid to switch things up if students don't seem to be jiving together. Reference 'Teacher Tips' for more tips on grouping students.


**APPLICATION (30 minutes):**

- Tell students that they are going to use the simple future tense, to talk about their goals to save money. Write the following sentence on the board:
  - "I will bring lunch to work rather than to buy lunch."
- Ask students how they know this sentence is talking about the future. Confirm that because of 'will' we know this statement is about the future. Now write another example:
  - "I'm going to start using coupons when I shop for groceries."
- Ask students how they know this sentence is talking about the future.
- Confirm that 'will' and 'am/is/are going to' are both ways to communicate you are talking about the future.
 

**Note:** Because subject/verb agreement tends to be an issue for students at this level, it might be beneficial to review it at this time. If students ask what the difference is between these two, let them know that "will" is more certain like a promise, and "be able to" is used mainly to state a plan and is more common in conversations.
- Instruct students to work with their group and use the simple future tense to come up with ways they will start saving money. Each person in the group will create at least one example.
- Give students 15-20 minutes to discuss. As students are working, facilitate with each group and provide assistance as needed. As your visit with each group, confirm that students can use the simple future tense in sentences correctly.
- When 20 minutes are up, have each group come up to the board and write what they intend to apply in their life from the reading.
- Have each group come up to share with the class about how they intend to apply what they have learned in real life.
- Take a picture of the responses on the board with your phone to share with students via remind.com.

**Teacher Tip:** The internet has a wealth of resources when it comes to grammar review. If you feel students need additional practice with future tense, check out online options and send students the website links via Remind.com.


**EVALUATION:**

- Evaluation of student worksheets
- Student writing evaluation
- Evaluation student presentation using the future tense



EXTENTION:

- Have students start thinking of the future. How could they benefit from saving money?
- Provide the following topic for students to write about: “Saving money is a good idea because...”
- Have students write a reflection of how they could benefit from saving money.
- Have students visit various banks online and compare the various savings accounts offered.
- Have students search online for their own list of ways to save money.
- Have students create their own top 5 list of ways to save money.

Have a local credit union or bank representative visit your classroom to talk about the requirements and benefits of opening a savings account.

**CORE LESSON COMPONENTS:****BASIC COMMUNICATION:**

- Engage in conversations with others.
- Share experiences about past events.

**COLLEGE/WORKFORCE PREP:**

- Use time management skills to prepare for class assignments.
- Apply critical thinking, creative thinking and problem-solving skills

**DIGITAL PREP:**

- Use technology to work collaboratively on class activities, reports, and/or presentations.

**21<sup>ST</sup> CENTURY SKILLS**

- Critical Thinking Skills
- Collaboration & Leadership
- Agility & adaptability
- Initiative & entrepreneurship
- Oral communication
- Written Communication
- Access & analyze information
- Have & use curiosity & imagination
- Play, passion & purpose beyond the classroom

**ONLINE RESOURCES:**

- [Education First](https://www.ef.edu/english-resources/english-grammar/simple-future-tense/) (https://www.ef.edu/english-resources/english-grammar/simple-future-tense/)
- [Teacher Diane](https://www.youtube.com/watch?v=pOlgdzLEP-0) (https://www.youtube.com/watch?v=pOlgdzLEP-0)
- [Nerd Wallet](https://www.nerdwallet.com) (https://www.nerdwallet.com)
- [Farmers & Merchants Bank](https://www.fmb.com/personal/savings-accounts) (https://www.fmb.com/personal/savings-accounts)
- [Bank Rate.com](https://www.bankrate.com/banking/savings/how-to-save-money-8-ways-to-save-money-on-a-budget/) (https://www.bankrate.com/banking/savings/how-to-save-money-8-ways-to-save-money-on-a-budget/)

**ADAPTATIONS (Approximate Time):****Warm Up:**

- Multi-level: N/A
- High Tech: After students look at an image on the projection screen, have students use their smartphones to brainstorm items they would like to purchase for \$10,000. Have students find out the price of the item and the where they can purchase it.
- No Tech: If there is no projection screen, students can simply reference the PDF that is distributed.

**Introduction:**

- Multi-level:
  - For lower level students in the class, have the transcript of personal story on the projection screen. After telling the story, confirm understanding, point out useful expressions and review pronunciation.
  - After telling the personal story, higher level students can asked or summarize the story that was told in oral or written form.

**ADAPTATIONS (Approximate Time):**

- High Tech: The personal story told could be told on FlipGrid. Students would be required respond to the via video.
- No Tech: N/A

**Presentation:**

- Multi-level:
  - For multi-level classrooms, students could be grouped together by level to read the passage. The instructor would support higher level students by asking questions that encourage critical thinking and creative thinking. Lower level students would receive more scaffolded instruction focusing on general comprehension.
- High Tech: N/A
- Low Tech: N/A

**Guided Practice:**

- Multi-level: If there is a significant difference of levels within the class, it would be best to group students by level. That allows you to provide more scaffolded instruction to the lower level students. When higher level students have completed the comprehension questions, they can move on to the address the critical thinking questions in the communicative practice.
- High Tech: The worksheet could be turned into a Google Form. Students would answer the questions using an electronic device. Answers could then be easily viewed, analyzed and discussed.
- No Tech: N/A

**Communicative Practice:**

- Multi-level: As noted in Guided Practice, for classrooms with a significant level variance, students could be grouped by level. With lower level students, sample answers could be given along with sample sentence structures that could be used to answer the questions. Higher level students would be encouraged to use critical and creative thinking to provide more descriptive answers.
- High Tech: Papers could be submitted via Google Docs or another word processing program and electronically shared with you.
- No Tech: N/A

**Application:**

- Multi-level: Lower level students would receive more specific instruction focused on the grammar component of the lesson. For higher level students that have shown mastery of the future simple tense will be required you will focus on helping students to develop detailed and creative goals.
- High Tech:
  - Rather than writing their responses on the whiteboard, students will write their goals on Padlet. Then, fellow students would be encouraged to comment on the goals noted.
- No/Tech: N/A