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Instructional Design Project for High School Intervention

Money and Budgeting

Bowling Green State University

Spring 2012

EDTL 7100

**Rationale**

 As stated in the text, Curriculum in context, instructional design involves designs on how to teach (Chiarelott, 2006). The author feels that the decisions are very much in the teacher’s control. Therefore, as a teacher of high school students with multiple disabilities, I have even more control on what is best taught to them. Some people may say yes while others would disagree. I would have to side with those that disagree. My goal is to make learning for them productive to what their future needs may be. I want their input on what they want to learn and what they feel their needs are.

 As I approached my curriculum project, I discussed it with my current class. I asked them what type of projects/activities they felt they needed for their future. They all agreed with on the concept of money/budgeting. They all want to have jobs and earn their own money. Thus, this project came into being. I feel that this would be a blended philosophy of both behaviorist and constructivist approaches to unit/lesson planning. In the Blended Philosophy, the teacher ‘directs lessons to establish a conceptual informational base, but transitions to student directed format when appropriate’ (Chiarelott, 2006). I am preparing the lesson(s) that the students see as important to them. I want my students to take an active interest in what is being presented to them. Therefore if I can their feedback and develop a unit that they feel is important, then they will actively participate in the activities.

 My instructional design is money and budgeting. Most of my students have difficulties with the concept on money. After spending much of the school year on learning the values of money (both paper and coins), counting values (some never progress past counting single dollar bills) to deciding on if they have enough money to make a purchase, I would introduce this unit. The model I would closely relate to is the basic learning model. This model has five components to it. They are concept or skill to be learned (content); lesson objective(s); procedures; assessment and materials (Chiarelott, 2006). I try to make my lesson simple and easy for student success. This is not always simple and easy for me as I have many levels in my class. I range from non-verbal students to high end autism. It is sometimes necessary to create three different levels for one lesson. By this, I mean I may have one level strictly pictures, another level may be pictures and words and the final level would just be words.

 ‘At its most basic level, differentiating instruction means “shaking up” what goes on in the classroom so that students have multiple options for taking in information, making sense of ideas, and expressing what they learn. In other words, a differentiated classroom provides different avenues to acquiring content, to processing or making sense of ideas, and to developing products so that each student can learn effectively’ (Tomlinson, 2001). I find this to be the most challenging and time consuming for me. In order to meet the diverse needs of my students, it must be done.

 My Instructional Design Project will provide my students with the materials and lessons that they feel is necessary for when they graduate from high school. The activities will provide them with the opportunity to learn the concepts at their own pace and levels. Assessments will be provided to show how they are mastering the concepts and when it might be necessary to reteach the concepts. I will be able to develop smaller groups within the large group if I find it necessary for some to keep working on a concept while others might be ready to move on to next concept. This will allow my students to work at a pace that is suitable to their learning needs and create less frustration for them.

**References**

Chaarelott, Leigh. *Curriculum in Context: Designing Curriculum and Instruction for Teaching and Learning in Context.* Belmont, CA: Thompson Wadsworth, 2006.

Tomlinson, Carol Ann. *How to Differentiate Instruction in Mixed-Up Ability Classroom.* Alexandria, VA: Association for Supervision and Curriculum Development, 2001.

**Learner Outcomes**

Lesson 1:

1. What are checks (Bloom’s knowledge)
2. Explain why checks are used (Bloom’s comprehension)
3. Identify information needed to complete a check (Bloom’s application)
4. What does deposit mean (Bloom’s knowledge)
5. Complete checkbook registry (Bloom’s synthesis)
6. Balance the registry (Bloom’s evaluation)

Lesson 2:

1. Discover different sources of income (Bloom’s analysis)
2. Discover different expenses they may have ( Bloom’s analysis)
3. Explain the importance of saving money (Bloom’s comprehension)

Lesson 3:

1. Explain the benefits of having a spending plan (Bloom’s comprehension)
2. Construct a budget (Bloom’s synthesis)
3. Explain how budget may change throughout life (Bloom’s evaluation)

Lesson 4:

1. Explain what credit is (Bloom’s comprehension)
2. Compare the advantages/disadvantages of using credit (Bloom’s evaluation)
3. Outline the process of applying for credit (Bloom’s synthesis)
4. Examine what is credit history (Bloom’s analysis)
5. Explain why credit is important (Bloom’s comprehension)
6. Explain how to manage credit responsibly (Bloom’s comprehension)
7. Explain the concept of excessive debt, give examples of excessive debt and discuss ways to correct (Bloom’s comprehension, analysis, synthesis)

**Pre-Assessment/Post-Assessment**

My pre-assessment/post-assessment will have 3 levels of testing to meet the needs of my students. Level 1 will give the question and the students will provide the answer. Level 2 will provide the questions and multiple choices for the answers. Level 3 will be completed using either Boardmaker or Writing with Symbols. Unfortunately, I am not able to provide this level for the project as to open them you will need to disk. Level 3 will have multiple choices with pictures for the answers. The next two pages will show my level one and two. The students will be separated into the levels that would best meet their needs. A staff member would be able to read the test to the students. I will give the same assessment at the conclusion of all lessons to see how the students respond to the same questions and how much they have learned.

**Pre-Assessment Level 1**

1. What is an income?
2. Why do you use checks?
3. What is a deposit?
4. What information is needed to complete a check?
5. How do you complete a deposit slip?
6. Why is it important to use the checkbook registry?
7. What are expenses?
8. What happens if you have no money and keep spending?
9. What is a budget?
10. What is good credit versus bad credit?
11. What is an application?

**Pre-Assessment Level 2**

1. What is an income?
2. Spent money
3. Earned money
4. Cavello’s money
5. Why do you use checks?
6. You don’t use them
7. To pay for items/bills you buy/have
8. What is a deposit?
9. Have no idea
10. Gives me money
11. Takes money from me
12. What information is needed to complete a check?
13. No information is needed
14. Date, name, amount
15. Date, Who made out to, amount cost, words for amount, signature
16. How do you complete a deposit slip?
17. You don’t need to complete a deposit slip
18. To take money out of your bank account
19. To put money in your bank account
20. Why is it important to use the checkbook registry?
21. To know how much money you have
22. You don’t need to complete it
23. Don’t know what it is
24. What are expenses?
25. Things I want
26. Things I need
27. Who cares
28. What happens if you have no money and keep spending?
29. Won’t matter my parents will help me
30. You will have debt
31. You will be in trouble with Mrs. Cavello
32. What is a budget?
33. Spending within your limits
34. Just something you put on paper
35. More work each month
36. What is good credit versus bad credit?
37. Good credit is what I want to have
38. Bad credit is what I want to have
39. I won’t have credit at all
40. What is an application?
41. Form to fill out for various items
42. Lots of questions to answer

**Lesson Plans**

**Lesson 1: Account Basics**

This lesson will be worked in 20-30 minute segments. It will take more than a day to complete with each step being a day’s activity.

**Outcomes:**

Students will learn what checks are.

Student will be able to explain why checks are used.

Students will identify what information is needed to complete a check.

Students will explain what a deposit means.

Students will complete a checkbook registry.

Students will balance the registry.

**Materials Needed:**

Index cards

Worksheet of definition and terms

Glue

Scissors

Blank checks, deposit slips and checkbook registry

**Vocabulary Terms:**

Checks Checkbook Register

Deposit Debit

Endorse Check Credit

Currency Balance

**Procedure:**

Day 1:

1. Pass out glue, scissors, 8 index cards, a copy of terms, a copy of definitions to each student.
2. Discuss each term one at a time.
3. After discussion of term, student will cut out the term and find the correct definition.
4. Student will then glue the term on one side of the index card and the definition on the back of the index card.

Day 2:

1. Draw a blank check on the chalkboard/dry erase board.
2. Discuss what it looks like and what information is needed.
3. Discuss the step by step to completion of check.
4. Correct date/year
5. Name of person/business check is being made to
6. Write amount in numbers of check
7. Write out dollar amount in words
8. Write what check is for on notes line
9. Signature on check
10. Discuss cursive writing of name
11. Discuss how first/last name is needed

**Assessment:** Pass out a check to practice as a group.

Day 3:

1. Discuss endorsing of check.
2. What does endorsement mean?
3. How to endorse the check
4. Take the check and turn it over
5. Look at left side of check, close to top
6. Sign name as it appears on front of check
7. If wrong, sign as it is then sign it correctly underneath

**Assessment:** Have them practice signing their name using cursive writing.

Day 4:

1. Draw a deposit slip on the chalkboard/dry erase board.
2. Discuss what it looks like and what information is needed.
3. Date
4. Currency (cash)
5. Checks
6. Total
7. Cash back
8. Total Deposit

**Assessment:** Pass out a deposit slip that they can practice completing.

Day 5:

1. Draw a checkbook register on the chalkboard/dry erase board.
2. Discuss what it looks like and what information is needed.
3. Check number
4. Date
5. Description
6. Debit
7. Credit
8. Balance

**Assessment:** Students can complete register with provided information from the teacher.

|  |  |
| --- | --- |
| **Checks** | **Checkbook Register** |
| **Deposit** | **Debit** |
| **Endorse Check** | **Credit** |
| **Currency** | **Balance** |
| **You use this to pay for item/bills when you can’t pay with money** | **This is where you keep track of how much money to have in your checking account** |
| **Money you are putting into you back account** | **This is the money taken out of you bank account. You subtract this amount.** |
| **Your signature on the back of the check. Complete in cursive.** | **This is the money you are putting into your bank account. You add this amount.** |
| **Money** | **New total after you add/subtract to show how much money you have.** |







**Lesson 2: Money Management**

This lesson will be worked in 20-30 minute segments. It will take more than a day to complete with each step being a day’s activity.

**Outcomes:**

Students will discover different sources of income.

Students will discover different expenses they may have.

Students will explain the importance of saving money.

**Materials Needed:**

Index cards

Worksheet of definition and terms

Glue

Scissors

**Vocabulary Terms:**

Needs Wants

Budget Income

Goals Expenses

**Procedure:**

Day 1:

1. Pass out glue, scissors, 6 index cards, a copy of terms, a copy of definitions to each student.
2. Discuss each term one at a time.
3. After discussion of term, student will cut out the term and find the correct definition.
4. Student will then glue the term on one side of the index card and the definition on the back of the index card.

Day 2:

1. Discuss the term Needs
2. What is it?
3. What are some basic needs?
4. Water
5. Food
6. Electric/Gas
7. Shelter ( house/apartment)
8. Phone
9. Clothing
10. Discuss the term Wants
11. What is it?
12. What are some basic wants?
13. Cable
14. Internet
15. Going Out
16. New Clothes
17. List items that are not necessary but would lik

Day 3:

1. Discuss the term Budget
2. What is it?
3. Why is it important?
4. Discuss how could keep track of when bills need paid.
5. Discuss sources of income.
6. Job
7. Birthday

Day 4:

1. Importance of Saving Money
2. Students will brainstorm why they think saving money is good/bad

Day 5: **Assessment**

Budgeting Activity

1. Pass out Budgeting activity to each student
2. Complete one activity together as a group to show what they need to do.
3. Students need to figure out weekly allowance for a month.
4. Add allowance, birthday money and other money together.
5. Get subtotal.
6. Subtract amount placed in savings.
7. Get total of money they can spend.
8. Students can then decide what they would like to purchase staying within the budget.
9. Give out remaining activities to student.
10. Students will work with a partner that is already established by the teacher
11. Students will complete top portion together, then can decide how they want to spend remaining money.

|  |  |
| --- | --- |
| **Needs** | **Wants** |
| **Budget** | **Income** |
| **Goals** | **Expenses** |

|  |  |
| --- | --- |
| **The basic things that people must have to survive.** | **The things that make life more interesting and fun.** |
| **A savings plan or a record of actual and estimated income and expenses over a set period of time** | **Money that you anticipate earning or receiving for chore completion or special occasions.** |
| **Short-term or long-term while others can be intermediate goals.** | **Things that you need to pay for after purchasing.** |

 A

**Money**

Allowance ‐ $5.00 a week ($5.00 x 4 = \_\_\_\_\_\_\_\_\_\_\_\_\_ per month.)

Birthday Money ‐ $20.00

Other Money ‐ $4.50

Subtotal $\_\_\_\_\_\_\_\_\_\_\_

Place 20% in Savings ‐ $8.90

Money to Spend $\_\_\_\_\_\_\_\_\_\_\_

Movie $6.00

Popcorn Package $5.50

Bike $89.99

Pizza

Large $11.99

Medium $8.99

Small $5.99

iTunes $9.99

10 songs

Chips $1.29

Purse $9.99

Candy .50

CD $11.99 Video

Game $27.99

Wireless Control $39.99

PSP $169.99

Nintendo DS $129

Clothes

Jeans $39.99

T‐shirt $9.99

B

**Money**

Allowance ‐ $7.50 a week ($7.50 x 4 = \_\_\_\_\_\_\_\_\_\_\_\_\_ per month.)

Birthday Money ‐ $20.00

Other Money ‐ $5.00

Subtotal $\_\_\_\_\_\_\_\_\_\_\_

Place 20% in Savings ‐ $11.00

Money to Spend $\_\_\_\_\_\_\_\_\_\_\_

Movie $6.00

Popcorn Package $5.50

Bike $89.99

Pizza

Large $11.99

Medium $8.99

Small $5.99

iTunes $9.99

10 songs

Chips $1.29

Purse $9.99

Candy .50

CD $11.99 Video

Game $27.99

Wireless Control $39.99

PSP $169.99

Nintendo DS $129

Clothes

Jeans $39.99

T‐shirt $9.99

C

**Money**

Allowance ‐ $8.00 a week ($8.00 x 4 = \_\_\_\_\_\_\_\_\_\_\_\_\_ per month.)

Birthday Money ‐ $25.00

Other Money ‐ $7.50

Subtotal $\_\_\_\_\_\_\_\_\_\_\_

Place 20% in Savings ‐ $12.90

Money to Spend $\_\_\_\_\_\_\_\_\_\_\_

Movie $6.00

Popcorn Package $5.50

Bike $89.99

Pizza

Large $11.99

Medium $8.99

Small $5.99

iTunes $9.99

10 songs

Chips $1.29

Purse $9.99

Candy .50

CD $11.99 Video

Game $27.99

Wireless Control $39.99

PSP $169.99

Nintendo DS $129

Clothes

Jeans $39.99

T‐shirt $9.99

D

**Money**

Allowance ‐ $6.00 a week ($6.00 x 4 = \_\_\_\_\_\_\_\_\_\_\_\_\_ per month.)

Birthday Money ‐ $30.00

Other Money ‐ $7.50

Subtotal $\_\_\_\_\_\_\_\_\_\_\_

Place 20% in Savings ‐ $12.30

Money to Spend $\_\_\_\_\_\_\_\_\_\_\_

Movie $6.00

Popcorn Package $5.50

Bike $89.99

Pizza

Large $11.99

Medium $8.99

Small $5.99

iTunes $9.99

10 songs

Chips $1.29

Purse $9.99

Candy .50

CD $11.99 Video

Game $27.99

Wireless Control $39.99

PSP $169.99

Nintendo DS $129

Clothes

Jeans $39.99

T‐shirt $9.99

E

**Money**

Allowance ‐ $9.00 a week ($9.00 x 4 = \_\_\_\_\_\_\_\_\_\_\_\_\_ per month.)

Birthday Money ‐ $40.00

Other Money ‐ $12.50

Subtotal $\_\_\_\_\_\_\_\_\_\_\_

Place 20% in Savings ‐ $17.70

Money to Spend $\_\_\_\_\_\_\_\_\_\_\_

Movie $6.00

Popcorn Package $5.50

Bike $89.99

Pizza

Large $11.99

Medium $8.99

Small $5.99

iTunes $9.99

10 songs

Chips $1.29

Purse $9.99

Candy .50

CD $11.99 Video

Game $27.99

Wireless Control $39.99

PSP $169.99

Nintendo DS $129

Clothes

Jeans $39.99

T‐shirt $9.99

F

**Money**

Allowance ‐ $4.50 a week ($4.50 x 4 = \_\_\_\_\_\_\_\_\_\_\_\_\_ per month.)

Birthday Money ‐ $40.00

Other Money ‐ $12.50

Subtotal $\_\_\_\_\_\_\_\_\_\_\_

Place 20% in Savings ‐ $14.10

Money to Spend $\_\_\_\_\_\_\_\_\_\_\_

Movie $6.00

Popcorn Package $5.50

Bike $89.99

Pizza

Large $11.99

Medium $8.99

Small $5.99

iTunes $9.99

10 songs

Chips $1.29

Purse $9.99

Candy .50

CD $11.99 Video

Game $27.99

Wireless Control $39.99

PSP $169.99

Nintendo DS $129

Clothes

Jeans $39.99

T‐shirt $9.99

**Answer Key**

**A Money**

Allowance ‐ $5.00 a week ($5.00 x 4 = $20.00 per

month.)

Birthday Money ‐ $20.00

Other Money ‐ $4.50

Subtotal $44.50

Place 20% in Savings ‐ $8.90

Money to Spend $35.60

**B Money**

Allowance ‐ $7.50 a week ($7.50 x 4 = $30.00 per

month.)

Birthday Money ‐ $20.00

Other Money ‐ $5.00

Subtotal $55.00

Place 20% in Savings ‐ $11.00

Money to Spend $44.00

**C Money**

Allowance ‐ $8.00 a week ($8.00 x 4 = $32.00 per

month.)

Birthday Money ‐ $25.00

Other Money ‐ $7.50

Subtotal $64.50

Place 20% in Savings ‐ $12.90

Money to Spend $51.60

**D Money**

Allowance ‐ $6.00 a week ($6.00 x 4 = $24.00 per

month.)

Birthday Money ‐ $30.00

Other Money ‐ $7.50

Subtotal $61.50

Place 20% in Savings ‐ $12.30

Money to Spend $49.20

**E Money**

Allowance ‐ $9.00 a week ($9.00 x 4 = $36.00 per

month.)

Birthday Money ‐ $40.00

Other Money ‐ $12.50

Subtotal $88.50

Place 20% in Savings ‐ $17.70

Money to Spend $70.80

**F Money**

Allowance ‐ $4.50 a week ($4.50 x 4 = $18.00 per

month.)

Birthday Money ‐ $40.00

Other Money ‐ $12.50

Subtotal $70.50

Place 20% in Savings ‐ $14.10

Money to Spend $56.40

**Lesson 3: Making Most of Your Money**

This lesson will be worked in 20-30 minute segments. It will take more than a day to complete with each step being a day’s activity.

**Outcomes:**

Student will explain the benefits of having a spending plan.

Students will construct a budget.

Students will explain how budget may change throughout life.

**Materials Needed:**

Index cards

Worksheet of definition and terms

Glue

Scissors

Blank Calendar

Worksheets that gives costs for expenses, jobs and income

**Vocabulary Terms:**

Cash Flow Budget

Income Expenses

 **Procedure:**

Day 1:

1. Pass out glue, scissors, 4 index cards, a copy of terms, a copy of definitions to each student.
2. Discuss each term one at a time.
3. After discussion of term, student will cut out the term and find the correct definition.
4. Student will then glue the term on one side of the index card and the definition on the back of the index card.

Day 2:

1. Discuss the term budget.
2. On chalkboard/dry erase board, have students list jobs that they may have.
3. On chalkboard/dry erase board, have students list expenses they may have.
4. On chalkboard/dry erase board, have students list wants/items they may want.

Day 3and 4: **Assessment**

1. Pass out a blank calendar to each student.
2. Pass out worksheet that gives potential jobs and how much they would make monthly.
3. Pass out worksheet of places to live and cost for them monthly.
4. Students will then pick a job by circling it
5. Students will then decide where they would like to live.
6. Students need to calculate how much money they will make in a month and subtract their living expense. Get total of how much money they have remaining
7. Students will then mark their expenses
8. Add up total of expenses. Decide if they have enough money for expenses they have picked.
9. If expenses equal less then how much money they have remaining, they can then put monthly expenses on calendar of when they are due.
10. If expenses equal more than how much money they have remaining, they need to recalculate before they complete their calendar.

|  |  |
| --- | --- |
| Cash Flow | Budget |
| Income | Expenses |

|  |  |
| --- | --- |
| **The money you have coming in, as well as the money you have going out.** | **A plan to managing your money.** |
| **Money you receive.** | **What you spend money on.** |

**Expenses:**

These are monthly costs.

Water $ 25.00

Cable $25.00

Gas $35.00

Electric $ 35.00

Phone $15.00

Internet $20.00

Food $100.00

**Living Costs:**

House $600.00

Rent $ 350.00

**Jobs:**

Waitress $250/week

Custodian $300/week

Busboy $250/week

Factory Worker $400/week

Sheltered Workshop $200/week

Stock Person $250/week

Greeter $250/week

**Lesson 4: Credit Cards**

This lesson will be worked in 20-30 minute segments. It will take more than a day to complete with each step being a day’s activity.

**Outcomes:**

Students will explain what credit is.

Students will compare the advantages/disadvantages of using credit.

Students will outline the process of applying for credit.

Students will examine what is credit history.

Students will explain why credit is important.

Students will explain how to manage credit responsibly.

Students will explain the concept of excessive debt, give examples of excessive debt and discuss ways to correct.

**Materials Needed:**

Index cards

Worksheet of definition and terms

Glue

Scissors

Credit Application

**Vocabulary Terms:**

Credit Principal

Interest Collateral

Capital Capacity

Character Credit Report

**Procedure:**

Day 1:

1. Pass out glue, scissors, 8 index cards, a copy of terms, a copy of definitions to each student.

1. Discuss each term one at a time.
2. After discussion of term, student will cut out the term and find the correct definition.
3. Student will then glue the term on one side of the index card and the definition on the back of the index card.

Day 2:

1. Discuss the term credit.
2. Explore the terms good credit/bad credit
3. List the types of credit you may have

Day 3:

1. Discuss applying for a credit card
2. What is needed?
3. Name
4. Address/phone number
5. Social Security Number
6. Drivers License number
7. Date of Birth
8. Employers Name
9. Income
10. Any Debt
11. Rent Amount

Day 4: **Assessment**

1. Complete a credit application

|  |  |
| --- | --- |
| **Credit** | **Principal** |
| **Interest** | **Collateral** |
| **Capital** | **Capacity** |
| **Character** | **Credit Report** |
| **Someone who is willing to loan you money.** | **Exchange for your promise to repay it** |
| **Amount of money you pay to use someone else’s money.** | **Asset of value that lenders can take from you if you do not repay the loan as promised.** |
| **Personal items of value.** | **Whether you can repay a loan.** |
| **If you are trustworthy.** | **A record of your personal financial transactions.** |

**Resources**

Skills to Pay Bills

<http://www.jumpstar.org/reality-check.html>

PCI- Deluxe Banking

Brain Pop