

EL/Civics Lesson Plan

Program Name SWCS ABLE

Staff Responsible for Lesson Tara Fast

Date(s) Used	November 12, 2009
Civics Category	II. Civics Participation
Civics Objective	29. Consumer Economics - Banking: Identify, evaluate, and compare financial service options in the community
Time Frame to Complete Lesson	1 hr 50 min
EFL(s)	Level 3 (Intermediate)
Standard(s)/Components of Performance	Read with Understanding, Convey Ideas in Writing
Benchmark(s)	R 3.2, R 3.5, W 3.1, W 3.3, W 3.5
Materials	A copy of the article Ten Things You Should Know About Credit Cards http://www.associatedcontent.com/article/169458/credit_card_danger_10_things_you_should.html and the Wikipedia definition of payday loans http://en.wikipedia.org/wiki/Payday_loan
Activities	<ol style="list-style-type: none"> 1) Instructor will have students as a whole group activity generate a list of What Can You Do if You Need Money Right Now? (Write options on board) 2) Instructor will highlight the options of Put it on a credit card and Get a payday loan and explain the basic premise of each. 3) Class will be divided into two groups. One group will be given the credit card article, the other the payday loan article. The task for each group is to read their article, write a list of three arguments why that option for getting money is not viable, then write three alternative ways to save or borrow money in a pinch.

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	4) Each group will present their arguments and options in front of the class.
Assessment/ Evidence	Each student will write one danger of both credit card use and payday loans and an alternative option for acquiring small sums of money.
Reflection	Students will look for a credit card offer (from the mail or offered in a bank) or ad for a payday loan business and share it with a friend or neighbor and explain the hidden dangers of it.