

# Balancing Your Budget

*Cindy E. Langford*  
White County ABE

Students are issued mock paychecks for their weekly attendance. Students develop a monthly budget to fit their pay. Students evaluate and brainstorm ways to adjust their budgets.

## Objectives

After receiving the previous week's paychecks, students will evaluate the balance between their budgets and the amount of their checks and formulate plans to deal with the shortfall.

## Work-Based Skills

- **KSAs:** Dependability. Students will gain insight into the correlation of dependability on the job and meeting life's financial demands.
- **SCANS:** Uses or prepares budgets, makes adjustments to meet objectives. Decision making—specifies goals and constraints, generates alternatives, considers risks, and evaluates and chooses best alternative.
- **EFF:** Reflect and evaluate, solve problems.

## Background

Since attendance has been so sporadic, I wondered if using a work setting might bring more real-life experience to the relationships between class attendance and academic progress.

## How to Prepare

Calculate students' pay based on hours of attendance x a set wage per hour (I used \$6.00 an hour.) Mock paychecks were designed on the computer.

## Active Learning Methods Used

Discussion is held after individuals complete their budgets. Brainstorming. Problem-solving.

## What to Do During the Activity

Students would have paychecks issued from the previous week. They will prepare a budget to match their needs and means.

1. Distribute paychecks for the previous week.
2. Brainstorm all of the categories needed to be included in personal budgets.
3. Have each student develop his/her own budget.
4. Each student evaluates how his/her paychecks will accommodate budget needs.
5. Break into groups of 2 or 3.
6. Have each group discuss ways to handle their shortfalls in the budget.

## Pre/Post Assessment

Each week's version of this activity serves as the post-assessment for that week and the pre-assessment for the next week. The discussion included in the activity can also reveal students' understanding of the skills.



## Type

This is a stand-alone repeated (weekly) activity.

## Learners

This activity is suitable for all learners.

## Time Frame

The activity will take between 1-1 1/2 hours and could be spread over 2 - 3 days.

## Room Set-Up

The students work at individual tables and then divide into groups of 3 or 4.

## Materials

Paychecks, budget sheets.

## Learner Handouts

"Paychecks" and budget sheets.

**Evaluation by Learners**

Students will express their feelings about the lessons through journal writings.

**Reinforcement/Generalizations**

The discussion on responsibility, attendance, and dependability should give the students insight on how they can improve their lives. The decision making process involved in this activity should help students to see that they are responsible for their own decisions and must deal with the consequences of their decisions.

**Comment**

There was a lot of comparing of “paychecks” when they were issued that first week. My students wanted to see not only what they “made,” but what others made too. “But my check is \$20 less than yours!” led to some awareness of the difference in attendance patterns. And students were shocked when their entry-level wage of \$6 an hour didn’t cover even the basics of their needs. I hope their awareness will help them to see that they need more than an entry-level job. The brainstorming and the discussion afterwards led naturally into other stresses caused by “missing work” and the pressures a diminished paycheck would have on the family. I also stressed that as an employer (teacher), I couldn’t fire them, but that an actual employer would look quite differently at their absences and tardiness.

# Financing My Dreams

*Diane Oakley*  
Chattanooga State ABE

Students will begin to build a notebook that contains newspaper advertisements concerning apartments, cars, jobs, etc. they hope to have in the future. Students will estimate the monthly expenses for their dream future. They will calculate the monthly salary for sample jobs making categories for: unskilled/no GED jobs; vocational training type jobs; college education positions.

## Objectives

- Students will formulate dreams/goals for their future.
- Students will develop realistic expectations of future expenses and salaries.
- Students will recognize the need to seek further education/training.

## Work-Based Skills

- **KSAs:** Desire to grow/advance; Have goals for learning; Know where to go for help/information.
- **SCANS:** Decision making—specifies goals and constraints; Interpret written information in documents.
- **EFF:** Gather, analyze and use information; Create and pursue a vision and goals.

## Background

This activity was developed in a classroom to encourage students to look beyond their current situations and to have realistic expectations of their future incomes and expenses.

## How to Prepare

Assemble newspapers, apartment guide-hunting magazines.

## Active Learning Methods Used

Thinking creatively, reading and using written information.

## What to Do During the Activity

A warm-up activity could be to allow

students to use magazine pictures to make a collage of images of their future dreams/plans. Label the collages: “My Future Plans,” “Dreams for my Future,” or allow students to create their own titles. Display these on the walls of the classroom.

Have students identify specific areas for their dreams (apartment, car, clothes, etc). Make a separate notebook page for each specific dream. Cut advertisements from the newspaper that fit each category to begin to get estimates for costs.

Students may be encouraged to first explore the idea of a continuum of fantasies to realities. This could include vacations, homes, cars. Allow students some fun in identifying their fantasies but gently guide them into the idea of realistic expectations for their beginning level dreams.

After students have collected numerous pieces of information for each dream/plan, guide the students in calculating an estimate of the monthly expenses for each plan.

Have students identify several categories of future employment after a discussion of the different levels of employment (unskilled/no GED; vocational training; college). Make a page in the notebook for each category of



## Type

This stand-alone activity could be expanded for several sessions depending on the abilities and interests of the students.

## Learners

Students would be more successful if they have at least sixth grade reading levels and basic math calculation skills.

## Time Frame

This activity would require 3-4 sessions (30-45 minutes each); however, if students are interested, the sessions could evolve into many more sessions doing more complex calculations and more detailed planning.

## Room Set-Up

Small groups or individuals working on table with enough room to spread out the newspapers and other materials.

## Materials

Newspapers (in particular,

employment and apartment ads); notebooks, pens, glue.

employment. Have students cut out want ads from the newspapers that list salaries that fall under the different categories. After gathering enough information, guide students in calculating representative monthly salaries for each category. Math activities could include averaging, estimating, and multiplication or division of hourly wages into monthly salaries or annual salaries into monthly salaries.

Compare the estimated expenses of students' plans with the estimated salaries of the various categories of jobs.

Advanced groups could gather additional information about expenses for day care, car insurance, renters insurance, different types of banking accounts.

Students can also explore savings and investment calculations, home ownership (down payment, closing costs), leasing versus purchasing cars.

Word problems using the gathered information could be created by the students or the instructor to give additional math practice.

### **Pre/Post Assessment**

Students' interests in the project will serve as an evaluation of the project as well as their increased ability in math skills.

### **Evaluation by Learners**

Students' comments and interest in exploring other related areas would help to evaluate the activity.

### **Reinforcement/Generalizations**

Students should discuss the benefits of getting further education/training. Does more education always mean more money? Should money always be the primary consideration when choosing employment? What other factors should be considered?

### **Comment**

Hopefully, students will become very excited by this project and begin to build a desire to set and achieve higher goals instead of remaining in their current circumstances.

# Budgeting/Menu Planning

*Sherry Thompson*  
Chester County ABE

Students create a grocery budget using a limit of \$100 to feed a family of five for a week. Grocery ads and coupons are props for their use. Students first work individually and then compare and share ideas in groups to complete their assignment.

## Objectives

- Students will demonstrate problem-solving strategies by planning menus for a week for a family of five with a \$100 limitation on spending.
- Students will use and improve basic math skills by calculating the average of what they can spend per meal, what they save using coupons and weekly grocery specials, the grocery list of what they would need to buy, the total of their purchases, the sales tax on their purchases, etc.
- Students will improve and use communication skills through giving and receiving help from their classmates with their menu and budget.

## Work-Based Skills

- **KSAs:** Getting along with others; Talking with respect; Following instructions; Accurately performing work operations.
- **EFF:** Solve problems; Cooperate with others; Reflect and evaluate; Keep pace with change; Guide and support others; Seek guidance and support from others.
- **SCANS:** Self-management; Allocates resources; Evaluates and chooses best alternative; Works with others; Performs basic computations and approaches particular problems by choosing appropriately from a variety of mathematical techniques.

## Background

The learners will need to have the basic knowledge of how money works (decimals) and have mastered basic reading skills.

## How to Prepare

- Collect local newspaper ads and coupons.
- Make “fake” checks.

## Active Learning Methods Used

Students are active participants in an activity where cooperation and math skills are involved. They are actively involved in problem solving and calculations, manipulating and studying coupons and newspaper ads, preparing their menu and budgeting their purchases, and cooperating with classmates.

## What to Do During the Activity

Students work individually on the following steps at first. At some point when the instructor judges that it would be valuable, they continue with their individual projects but in small groups so that students can help each other think through their problems.

1. Students are issued copies of the ad papers from local newspapers, pencils, paper, calculators, and a “fake” paycheck for \$100.00 to be spent on food purchases.



## Type

This is a stand-alone activity with many opportunities to expand.

## Learners

All students can participate and benefit from this activity.

## Time Frame

This activity can be completed in an hour or less.

## Room Set-Up

No special setup is required.

## Materials

- “Fake checks.”
- Local newspaper ads, coupons.
- Pencil, paper, calculators for students.

2. Students are given the situation: all have to feed a family of five, three meals a day for seven days on the \$100.00 that they are given. They cannot exceed the \$100.00 limit.
3. Students are to estimate the amount of money per meal for the week (example: 3 meals a day times seven days divided into \$100.00).
4. Students are then to make out a sample weekly menu after looking over the items on sale at the local groceries.
5. Students keep a running tally of items purchased and, where possible, money saved.
6. Students make a final tally of items purchased and figure local sales tax. The total is to be under the \$100.00 limit.
7. Adjustments and substitutions are made so that the amount spent will be under the limit.
8. Incentives are awarded. We used a large envelope full of clipped coupons as incentives. The one who came closest to the amount won a coupon organizer and first choice at the coupons. Then the envelope was passed around to the others to pick from.

### **Pre/Post Assessment**

The frustration level of individual students as they try to work through the assignment and the point at which the instructor decides to have students work together is one kind of a pre-assessment. The finished menu and grocery list with budget is a post-assessment. A discussion following the activity serves as an additional post-assessment.

### **Evaluation by Learners**

This activity was requested to be repeated at another time by the students, and that in itself is a high form of evaluation. Students were also asked to share what they learned from this activity and what they wished they had known before they began this activity.

### **Reinforcement/Generalizations**

This has so many directions to go that the options for extension are limitless. I plan to help students collect articles about couponing and saving money to put in a "Household Survival" notebook we are compiling. It also opens the door to numerous word problems to reinforce math skills.

### **Comment**

The students became competitive, and this activity was a pleasurable way to improve and reinforce basic math skills. Students proved math proficiency with basic math operations. Having them help each other was a good part of the lesson. They learn so much from how their comrades have done things!

# Personal Budget

*Rebekah White-Williams*  
Crockett County ABE

Students learn about budgeting and practice basic math skills and personal responsibility through creating and keeping a personal budget for one month.

## Objectives

Students will comprehend the basic skills of personal budgeting, organize their bills, and formulate a budget of their personal and home expenses. They will predict and report their expenditures with 80% accuracy.

## Work-Based Skills

- **KSAs:** GED area of basic math; Standard procedures; Accurately perform work operations; Listen for understanding.
- **SCANS:** Basic math skills; Self-management—assess self accurately, sets personal goals, monitors progress, and exhibits self control; Organizes and maintains information.
- **EFFs:** Gather, analyze and use information; Manage resources; Use mathematical concepts and techniques to solve problems.

## Background

Instructor must have a background in personal finance and home budgeting.

## How to Prepare

Instructor will need to prepare several transparencies to show how to do basic budget concepts, fill out proper forms and organization. Instructor will need to have budget books and worksheets prepared before class.

## Active Learning Methods Used

Preparing a personal budget, organizing bills and budget information. Keeping up with expenses daily and reporting weekly.

## What to Do During the Activity

The activity begins with a discussion on the value of keeping a personal budget. Each student will be given worksheets to use during the lesson to follow along with the instructor. This will enable students to understand how to budget, where to place information, and why to budget. Each student will be reviewed on the concepts of budgeting until they have a good understanding. Each student will be given a budget book to keep up with his or her own personal budgets for one month. They will be reviewed on a weekly basis to see if the students understand the methods and the reasons for budgeting.

## Pre/Post Assessment

**Pre-assessment:** discussion on the value of a budget.

**Post-assessment:** weekly review by the teacher of the student's budget books.

## Evaluation by Learners

The students will be able to evaluate this learning activity by the progress they make in writing about and managing their budgets. This activity can be improved by gaining knowledge of



## Type

One session followed by 4 weekly reviews.

## Learners

Suitable for all learners. Very basic skills in math and organization are needed.

## Time Frame

Up to one hour the first day on how to budget, using handouts and transparencies. Students are to keep up for one month on their personal budgets. Teacher will check every week for progress.

## Room Set-up

Set up room for lecture and classroom work. Students can work in groups to aid each other with classroom projects.

## Media Equipment

Overhead viewer and handouts on budgeting.

## Transparencies

Same as the handouts used by the students.

**Materials**

Transparencies, budget books, and worksheets.

**Learner Handouts**

Personal budget form, cash flow chart, budget worksheet, spending plan sheet.

problems and concerns the students encounter while working on their budgets.

**Reinforcement/Generalizations**

This study will aid the students in organization comprehension and formation of personal budget information.

**Comment**

This activity was a new experience for the students. They were surprised at some of the amounts spent on various items during the month. They thought it was very helpful. Some of the students have chosen to continue keeping a budget.

# Consumer Math—Planning and Bargain Shopping

*Diane Tatum*  
Tulahoma Adult Learning  
Center

Students, working in teams, use newspaper food ads to plan a Labor Day cookout and grocery shop for the necessary items. They learn how to make a shopping list and to calculate the average cost per person.

## Objectives

- Students utilize grocery ads to plan a cookout and grocery shopping.
- Students calculate the total cost of the cookout as well as the per person cost.

## Work-Based Skills

- **KSAs:** Work as a team; GED math skills; Follow instructions.
- **SCANS:** Math—performs basic computations; Decision making—chooses best alternative; Participates as member of team.
- **EFF:** Gather, analyze and use information; Manage resources; Work together; Use mathematical concepts and techniques to solve problems.

## Background

Families First customers face hard choices in planning nutritious meals on a tight budget. It was felt that this activity would assist them in getting the most for their grocery dollar.

## How to Prepare

Accumulate grocery ads from several local stores. Create the basic shopping list. Be sure all the items can be found in one of the ads.

## Active Learning Methods Used

- Discussion
- Researching
- Decision-making

## What To Do During the Activity

1. Introduce the idea of holiday cookouts and families and friends getting together. *Ask:* What do you usually eat when you get together with people?
2. Using the grocery ads, compute the costs for a Labor Day cookout including the following menu:  
Menu for 20:  
hamburgers  
hot dogs  
chips  
ice cream  
cookies  
fruit  
salad, salad dressing  
corn on cob  
BBQ sauce  
Condiments: mustard, ketchup, mayo, pickles, relish  
tomatoes  
onions  
sodas  
plates  
charcoal
3. You may add items you want to customize your picnic. Assume someone is bringing other items not in the ad or you have them in your pantry/refrigerator.
4. Total the cost of your purchases including 8% tax. Calculate the average cost per person for your cookout.



## Type

This lesson stands alone.  
This lesson could be part of a nutrition unit.

## Learners

Appropriate for all learners.

## Time Frame

+/- 1 hour.

## Room Set-Up

Groups around a table with the complete selection of ads per table.

## Materials

Newspaper ads, copies of the basic shopping list, calculators.

5. Share with other students your totals and averages. Discuss why some prices may be higher than others based on choices they made in shopping. Point out that costs could also be lower if coupons and other discounts were used.
6. *Ask:* Is this something you could do on an average week with your family? What factors might go into whether you shop this way all the time? (time, access of ads, cost of gas, availability of a car, etc.)

**Pre/Post Assessment**

**Pre-Assessment:** Could the learner shop carefully, use lists and calculate the averages?

**Post-Assessment:** Did the learner create a list, find the costs per item, and total the purchases? Did the learner calculate the average cost per person correctly? Did the learner use the ads properly, read the conditions of discount, etc.?

**Evaluation by Learners**

Students were surprised at (a) how low the cost per person was when they bargain-shopped, and (b) how much time and energy went into planning the menu.

**Reinforcement/Generalization**

Students helped each other find the various items, thus working as a team to find the best bargains. Students read and organized information. Students used math as an indicator of successful management.

**Comment**

This lesson was highly successful. A great extension would be to actually do the shopping as a team and hold the cookout for students and their families.

# Nutrition for Life and Work

*Diane Tatum*  
Tulahoma Adult Learning  
Center

For this unit, students keep a food diary and then analyze their eating habits using the food pyramid, nutrition information on packaged food, reading selections, tables, and charts. The unit focuses on the need for good nutrition in order to be a better employee/student.

## Objectives

- Students will understand the food pyramid as it relates to meal planning and total nutrition.
- Students will interpret information from tables and charts and create tables and charts to restate and summarize information.
- Students will recognize and interpret data regarding nutrition from actual packaging.
- Students will relate lifestyle choices to success on the job.
- Students will create a one-day meal plan and shopping list to incorporate the information learned in this activity.

## Work-Based Skills

- **KSAs:** Dependability (due to healthy life choices); GED Numeracy and Reading.
- **SCANS:** Interpreting data, reading charts, creating charts. Presenting information in tables and charts.
- **EFF:** Gather, analyze and use information.

## Background

Nutrition is a major problem for many Families First clients. An unhealthy diet can often be a problem in getting to work/school on time. By presenting nutrition information to clients, helping them recognize the need for change, and creating workable meal plans, this lesson aids clients in becoming

more dependable and productive employees.

## How to Prepare

Create food pyramids. Obtain a poster-sized food pyramid. Obtain and refer to the materials listed in the "Materials" section. If you do not have the listed materials, substitute using the following items:

1. **Create a Nutrition Table** using common pantry items such as yogurt (1 cup), orange juice (8 fl. oz.), cereal (1/2 cup), and crackers (5) and list the calories, total fat, cholesterol, sodium and protein per serving for each one. Plan to discuss the chart using questions such as: Which is the highest in sodium? Which contains no fat? How much fat is in 1 cup of cereal? How much fat is in 10 crackers? Which has the highest fat? Does it also have the highest cholesterol? Which one has the highest cholesterol?
2. **Reproduce the food pyramid** for each student. Find an additional pyramid from a cookbook or other nutrition source to compare with the American food pyramid. Possibilities are the vegetarian pyramid or the Mediterranean pyramid.
3. **Find a source** that describes how the brain feels hunger to replace "The Hungry Brain."



## Type

One week unit.

## Learners

This activity is beneficial for all students. Lower level literacy students will need more help.

## Time Frame

One week.

## Room Set-Up

No special arrangement, group work possible.

## Materials

- "The Hungry Brain." High Interest Reading: Grades 6-8. *Instructional Fair*, 1990. Pages 70-71.
- "Restating and Summarizing" and "Staying Healthy." *Pre-GED: Science*. South-Western, 1990. Pages 52-57, 156-157.
- "How is Data Used?" *Smart Solutions: Measurement and Data Analysis*. New Reader's Press, 1996, page 82.
- "Health and Nutrition." *GED: Mathematics*. South-Western, 1995, p. C8-C9.

- Mary Kay advertisement.
- “PCM 16: Nutrition Table.” *Smart Solutions: Measurement and Data Analysis: Teacher’s Resource Guide*. New Reader’s Press, 1996, p. 64.
- Any additional nutritional information or material you might have available.

### Active Learning Methods Used

- Keeping a food diary.
- Reading, recording, and categorizing various food products by reading packaging.
- Preparing a menu for a day.
- *Optional:*
  - Go shopping to purchase or price the products.
  - Plan a cooking lesson around a healthy dinner casserole.

### What to Do During the Activity

**Day 1:** Ask, “What is the best way to be a dependable employee or student?” Discuss ideas such as getting up on time, getting to bed early, having good transportation, having dependable child-care, and planning ahead for clothing and breakfast. Discuss how eating properly can make you a better employee by giving energy to get up and do a great job at work.

Distribute the Nutrition Table, “The Hungry Brain,” and the Food Diary worksheet to begin interest in the unit. Discuss the nutritional value of each food in the table. Keep a food diary that includes what you eat for a whole day and analyze how it fits in the food pyramid.

**Day 2:** Discuss “Restating and Summarizing,” “Staying Healthy,” “How is Data Used?,” and “Health and Nutrition.” Focus on the food pyramid, labeling on food packaging, nutrition information.

**Day 3:** Bring in a variety of food packaging for inspection and sorting into categories. Create a table with the information. Determine which items fit into which levels of the food pyramid.

**Day 4:** Prepare a menu for a day that includes learned concepts. Prepare a shopping list for your menu.

**Day 5: *Optional:*** Take a field trip to the grocery to price the list and read labels on the packaging to determine if these items are truly good nutritional choices.

*Optional:* Plan a cooking lesson around a healthy casserole.

### Pre/Post Assessment

Pre-assessment includes discussion of food pyramid. For post assessment, look for changes of attitudes toward eating choices and packaging. A food plan and shopping list will also demonstrate attained skills.

### Evaluation by Learners

Learners were very surprised to see the nutritional value of the food they eat on a regular basis.

### Reinforcement/Generalization

Nutrition is a basic skill for use in all customers’ lives. Good nutrition will help students be better employees/students, live healthier lives, and help their children begin life healthier.

### Comment

This unit was great fun and very informative. Hopefully it will also encourage clients to incorporate the lessons learned in their lives.

# How to Buy Tires

Students study and discuss what causes tire wear, considerations in buying tires, and the trade-offs they must make in their decision process.

## Objectives

Students will understand the factors that go into making informed decisions when buying tires and how to apply those factors to have a rational basis for tire selections.

## Work-Based Skills

- **KSAs:** Listen for understanding; GED—essay writing; How and when to make decisions; Where to go for help/information.
- **SCANS:** Communicates in writing; Think creatively; Make decisions; Knows how to learn and reason.
- **EFF:** Gather, analyze and use information; Manage resources; Convey ideas in writing; Reflect and evaluate.

## Background

Students in this class needed information about buying tires. Their cars were usually in need of repair and the tires were not in good condition.

## How to Prepare

Get copies of federal ratings of tires and a list of prices for tires with different ratings. Use *Consumer Reports* article (January 1995, p. 38) on “How to Buy Tires” with brand ratings.

## Active Learning Methods Used

Discussion, reading.

## What to Do During the Activity

1. Have students participate in a discussion of what causes tire wear and what to do to minimize tire wear.
2. Pass out explanations of government ratings and have students read these aloud.

3. Pass out list of tire prices corresponding to the different ratings and show how prices increase as ratings improve.
4. Discuss what trade-offs each student must make when buying a tire.
5. Discuss how to tell when a tire should be replaced.
6. Have students write an essay on what all they would consider and how they would go about buying a tire.

## Pre/Post Assessment

**Pre-Assessment:** Discussion about buying tires.

**Post-Assessment:** Students will write an essay explaining how to buy tires.

## Evaluation by Learners

Students will evaluate this activity by rating this activity on a scale of 1 to 10 on the following areas:

- Educational value
- Practical value
- Analytical content

## Reinforcement/Generalizations

Emphasize that many decisions in life involve trade-offs but there are rational ways to proceed.

## Comment

This topic is useful and instructive. All car owners have to buy tires. A transfer of this activity can be made to the workplace as trade-off decisions must be made in a choice of jobs and in job environments which require problem solving.

*George Bott*

ABE/Workforce Network  
(Cumberland County)



## Type

This activity can be completed in one session.

## Learners

This lesson is suitable for anyone who drives/owns a car and is responsible for its maintenance.

## Time Frame

30 to 60 minutes.

## Room Set-Up

Regular classroom.

## Materials

See “How to Prepare” at left.

## Learner Handouts

See materials.

# Class Snack Store, Creating a Sales/Profit Graph

*Sherry Thompson*  
Chester County ABE

From \$20 seed money (supplied by the teacher), the class set up a snack store from which they purchase snacks on their breaks (rather than buying snacks from the vending machines.) Students get business experience by running the store. They get math experience through keeping track of and graphing the sales and profits. The teacher buys the soft drinks and snacks when they are on sale and keeps them at school. Profits go for classroom supplies and equipment, but the project has had many other benefits besides the material ones.

## Objectives

The students will create a sales/profit graph and use information drawn from the graph to compute real-life work force word problems. The students will experience opening a savings account with the bank. The students will increase their understanding of retail work.

## Work-Based Skills

- **KSAs:** Follow instructions; Accurately perform work operations; Cooperate with others; Know standard procedures; GED math and reading skills.
- **SCANS:** Acquire and use information; Organize and maintain information; Interpret and communicate information; Understand systems; Participate as member of a team; Serve clients/customers to satisfy customers' expectations; Decision making; Problem solving; Reasoning.
- **EFF:** Gather, analyze and use information; Manage resources; Work within the big picture; Work together; Solve problems; Keep pace with change; Resolve conflict and negotiate, Use mathematical concepts for problem solving.

## Background

I had the idea for this store as I watched my students spending money for high-priced snacks from vending machines and at local quick-stop stores when they had their breaks. I put up the initial \$20 to start our store and got a list from each student as to which snacks they would be interested in buying. The class and I had the understanding that I would be paid back when we had enough profits. Thinking back, I should have gone that extra step further and made out a promissory note and included interest just like a bank loan would have done. You might try this angle.

## How to Prepare

I watch for sales and get the snacks when our profit will be the greatest. It is important that the learners realize that the initial investment will not go as far as they think when you take the likes and dislikes of the entire classroom into account. They need not expect to get all their favorite choices. I had them highlight their favorite soft drink on their list and their favorite snack. I buy only prepackaged things so as not to interfere with whatever



## Type

This particular activity is a stand-alone activity but could be expanded into many different directions for enrichment.

## Learners

This activity is geared to all students and multi-level abilities.

## Time Frame

After the store is set up, this particular activity will take a few minutes a day for one week and then about 45 minutes to 1 hour to culminate the activity.

## Room Set-up

I have the snacks by my desk so that I can monitor them and prevent any unnecessary problems.

## Media Equipment

An overhead projector would be wonderful for this activity.

## Materials

The snacks. For this particular learning activity, we used graph paper. Magic markers, pens, etc. A large piece of poster board or newsprint.

state regulations there may be about handling food. You will need to make arrangements for a way to keep drinks cold (if you don't already have access to a refrigerator) and snacks safe from bugs (I use a large Rubbermaid container) and also a secured place to keep the funds allowing for making change, etc.

### Active Learning Methods Used

There is very little motivation needed for this one. One motivation is their easy accessibility to snacks at break without having to brave the weather to get them. The other is that is "their money they are calculating." It is going to a common class goal.

### What to Do During the Activity

1. Using the large poster board or newsprint, write down the snack names down the left side. Write the dates or days of the school week across the top. This sheet will serve as a tally sheet for which snacks were bought each day. The information compiled will be used at the end of the week to create a sales/profit chart.
2. As students buy their snacks, they walk over to the tally chart and record their purchases on the correct day by making tally marks.
3. At the end of the week, give each student two-three pieces of graph paper and colored markers.
4. We did one chart that graphed the soft drinks (how many of what kinds were sold on which day, the best selling soft drink of the week, etc.) and of the snacks. We assigned a color to each drink and graphed sales day by day.
5. We also did one graph that charted dollar amounts made every day. We charted drinks (.50), .50 snacks, and .30 snacks. From this chart we were

able to come up with total dollar amounts, deduct our cost, figure out profit for the week, then decide whether to deposit the amount or reinvest into inventory. It was great practice in everyday business basics.

### Pre/Post Assessment

Although this was done as a group project, each individual had something to add to the project. Those learners who were weak in some of their math skills became "recorders" and were basically tutored along by the other students.

### Evaluation by Learners

The learners were involved in a discussion of the first week's operation of the store. They were given a chance to determine if some items that had not sold should be marked down slightly and how much that would cut into our profits.

### Reinforcement/Generalizations

We did discuss thinking of money saved with coupons at the grocery store as "profit" and seeing how much of this profit they could squirrel away for a few months and be surprised later at how those pennies added up.

### Comment

We had a great time with this one, and the results were very tangible to the students. We have been doing the Break Store for almost a year now, and I have a savings account set up in the class's name at the bank. We have paid for a CD player, some crafting supplies that we use from time to time, and have enough money to buy some special desk-top publishing software when we get the new color printer that the county is trying to get for us. The students also got a glimpse of what retail work is like.

# Adding Machine Skills

*Carole Cheatwood*  
Lawrence County ABE

This lesson uses an “each one, teach one” format. The teacher instructs one student, who then turns around and instructs another student in how to use an adding machine in reconciling a checkbook with a bank statement.

## Objectives

- Students will use an adding machine correctly. Students will identify checks as debits and deposits as credits on the statement.
- Students will accurately reconcile a bank statement with a checkbook register. Each student will teach another students how to use an adding machine and balance a checkbook.

## Work-Based Skills

- **KSAs:** Listen for understanding; Follow instructions; Accurately perform work operations.
- **SCANS:** Listening; Acquires and uses information; Teaches others new skills.
- **EFF:** Guide and support others; Speak so others can understand; Listen actively; Use mathematical concepts and techniques to solve problems; Use technology.

## Background

This activity was developed as a component of replicating the workplace in the classroom. The “accountants” needed to be able to work an adding machine.

## How to Prepare

Get a copy of a bank statement with several checks and several deposits listed. (Your local bank may have a booklet already prepared which

explains how to balance a checkbook or check a bank statement.)

## Active Learning Methods Used

Hands-on experience and peer tutoring.

## What to Do During the Activity

This session has a four-step format:

1. Introduction
2. Listen to the instruction
3. Complete the assignment
4. Teach a peer what to do

## Introduction:

Accounting group will brainstorm different jobs in which an adding machine may be used.

## Listen for instruction:

- (a) Student will listen to “instructor” or “peer tutor” for instructions on how the adding machine works.
- (b) Using the sample bank statement, the student will identify which entries would be positive and which would be negative.

## Complete the assignment:

- (a) Start with beginning balance.
- (b) Add all deposits.
- (c) Subtract all checks.
- (d) Check to see that the ending balance matches the sample bank statement’s ending balance.
- (e) Turn in print-out with the beginning and ending balance that



## Type

Single activity.

## Learners

This activity is suitable for all levels of learners wanting to learn work-based skills.

## Time Frame

This activity takes 20-25 minutes for each student to do the activity and teach someone else.

## Room Set-up

Work station with an adding machine, two chairs, and required bank statement.

## Materials

Adding machine with print out. Bank statement or booklet from a bank with a bank statement.

## Learner Handouts

Sample bank statement.

matches the sample bank statement.

**Teach a peer what to do:**

- (a) Explain how the adding machine works.
- (b) Explain how to identify which entries on the sample bank statement are positive and negative.

**Pre/Post Assessment**

**Pre-Assessment:** discussion of what is needed to balance a checkbook.

**Post-Assessment:** the print-out of the assignment serves as a post-assessment, as well as the ability to teach a peer what to do.

**Evaluation by Learners**

Students are asked weekly to write what they have learned and to list the KSAs they used.

**Reinforcement/Generalizations**

Every time a student balances his/her checkbook, sees someone in a workplace using an adding machine, or sees an ad in the classifieds for someone with adding machine skills, the importance of this lesson will be reinforced.

**Comment**

This lesson worked well with all levels of learners. This is easily done and uses most KSAs. The students are learning a GED skill, workplace skills and also life skills.

# Relating the KSAs to Everyday Life Experiences and Education

Learners review the KSAs, then apply them to a “real-life” situation via video (filmed) story.

## Objectives

Learners will review the top 12 areas of Knowledge, Skills and Attitudes that Tennessee employers are looking for in entry level employees and apply their understanding to an everyday life situation through watching a video story about friends in a community. Learners will utilize this information with other context clues from the video in character development.

## Work-Based Skills

- **KSAs:** All, depending on the video chosen.
- **SCANS:** Listening—receives, attends to, interprets, and responds to verbal messages and other cues; Organizes and communicates orally.
- **EFF:** Work together; Listen actively; View critically; Speak so others can understand.

## Background

Awareness and understanding of the KSAs are necessary to be able to answer questions about the video story. The participants know each other, and can work together as a team to glean definitions of the KSA terminology. This will enable them to participate more fully in an interactive group discussion with the instructor’s guidance.

## How to Prepare

The instructor will need to prepare the two hand-out sheets, gather enough dictionaries (one per two students), and select an interesting family video.

- *Handout #1* – General outline of the lesson/activity for each student including the questions and exercises for the video selected.
- *Handout #2* – A listing of the top twelve areas of Knowledge, Skills and Attitudes for entry level employment (1998) with the instructions to “define each term/use a dictionary.”
- See John Erwin’s suggestions for how to use videos in the “Comments” section.

## Active Learning Methods Used

Work with a partner on research of words and terms in a dictionary; interactive group discussion (sharing ideas and examples of KSAs in the workplace); and writing answers to questions and exercises after actively watching and listening to a video; finally, applying the KSAs to everyday life experiences and education through interactive discussion of the answers to the questions.

## What to Do During the Activity

**Introduction** – The instructor will pass out Handouts #1 & #2 and go over the objectives and general outline of the lesson as found on the top of Handout #1. The instructor then explains orally the directions to be followed in Handout #2. (May also need to explain what KSAs are and why they are important to Families First participants if this had not already been done as a part of the learners’ previous experience.)

1. For Handout #2, suggest that each learner work together with another

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Tipton County ABE with

*John Erwin*

Chattanooga State ABE

(John’s list of recommended videos and his suggestions for how to use videos follow Sue’s lesson write-up.)



## Type

This lesson is one in a continuing series of lessons to help participants realize the importance of the KSAs in their lives and preparation for the workplace. *Author’s note:* I plugged in this activity during a regular weekly scheduled “Friday Video Time.” A great way to learn something of importance and still enjoy an interesting video!

## Learners

This activity is suitable for all levels of learners.

## Time Frame

- Handout #2, define the KSAs (2 students working together) = 30 minutes.
  - Group discussion/sharing defined terminology = 15-20 minutes.
  - Video = 60 minutes (some more recent movies may be 100+ minutes)
  - Answering the questions and doing the exercises = 15-20 minutes.
- Group “wrap-up” discussion on applying the KSAs = 15 minutes.

This activity could very well

adjust to a two-day activity:

- Part 1 – Intro to the KSAs, defining terms and discussion
- Part 2 – The family life situation video, questions and discussion

### Room Set-Up

Use the regular room set up (tables and chairs or desks.) Be sure all learners can see the TV/VCR.

### Media Equipment

TV/VCR.

### Materials

Handouts 1 & 2; a pen or pencil for each participant; a dictionary for each 2 learners; and a TV/VCR to show the video. Suggested videos: a family movie from *Focus on the Family*; *Little House on the Prairie*; Disney's *Caddie Woodlawn*; or another more recent movie. (See videos suggested by John Erwin at the end of the "Comments" section.)

### Learner Handouts

Two sheets as discussed previously.

class member to research the terms and words in a dictionary and write them down.

2. After allotted time (30 min), use guided interactive group discussion of each KSA term to help learners understand why they are needed in the workplace, as well as in real life situations.
3. Introduce the video: Background notes, author, title, dates/time-line in history, etc. Go over the directions, orally, for answering the questions on Handout #1 and how to actively listen and watch the video for answers.
4. Watch the video. (60 min.)
5. The learners will finish writing answers to the questions and exercises. (15-20 min.)
6. Interactive group discussion of the answers to the questions and exercises, and an evaluation of the KSAs observed in the video.
7. Application: guided discussion/ wrap-up to recognize the KSAs in everyday life situations and education. (total discussion time = 15 min)

### Pre/Post Assessment

To assess the learners' comprehension and understanding of the importance of the KSAs in the workplace, an interactive group discussion will follow the Hand-out #2 activity, "Defining the KSA Terms." To assess the learners' applications of the KSAs to everyday life experiences and education, they will answer the questions and exercises after watching the video and be able to discuss the answers with the group.

### Evaluation by Learners

There will be a continuing follow-up of this activity. This is the beginning of a series of lessons: "Relating the KSAs to everyday life experiences and education in preparation for the workplace." Each student will fill out a check sheet (1/2 of an 8x11 paper) at least 3 times a week to explain what KSAs they did that day, with a written comment. The instructor will use these as a guideline for further study/activity.

### Reinforcement/Generalizations

By applying the KSA terminology to their everyday lives, family situations and relationships, and classroom activities, the learners will begin to make the connection with the importance of being dependable, a team player, and following instructions accurately (to mention a few of the KSAs.) Many of the KSAs have already been learned, but it is a matter of relating them to the workplace and everyday life. Being re-taught or re-learning what they already know will emphasize the importance of these Knowledge, Skills, and Attitudes becoming a way of life...an everyday habit of conduct and action.

### Comment

I always preview any video that is shown in my classroom, and I always plan some type of written follow-up evaluation, i.e., essay, short story, poem or questions and answers, or excerpts from the GED books that enhance the video lesson to be answered/filled in. The idea of using a family story film to create a format for introducing the KSAs intrigued me. These KSAs are qualities that were taught to me by my parents, when I was in the process of becoming a responsible dependable person. Therefore, as a teacher-facilitator-mentor-counselor, I feel a duty to design creative lessons to reinforce

these basic knowledge, skills, and attitudes. They are always surprised with “what Ms. Sue can think up next!” And this is good! Keep “em guessin”.... Consequently, they enjoy our video lessons, because everyone does not learn in the same way, and the

visual picture is worth a thousand words. Our discussion of the scenes in which the KSAs were demonstrated was enlightening and exciting. They really did actively watch and listen.

*John Erwin’s suggestions for how to use videos are as follows:*

1. Think of videos as additional media used to stimulate implant of ideas or recall of knowledge.
  2. Think of videos as that other person in the classroom who is expounding or exposing the skill, culture or other time period you have staged.
- Always preview the video.
  - If just showing a clip, have it ready to go.
  - Have your subject or purpose clear in your own mind.
  - Be open to the views of others, but be ready to guide the discussion down the path.
  - If over an hour, plan a break (be sure to let the class know there will be a break...and about when).
  - Slow-moving videos may need more prep-work.
  - Complement your video with a quiz or a written assignment. (Asking some easy questions at the beginning of the video will help kindle interest.)
  - I prefer G and PG ratings with some educationally redeeming value. (Go easy on the PG 13...Don’t be pulled in by the culture of the class.)
  - Keep KSA lists handy (if not posted).
  - If you show a video for entertainment, make it because of a special occasion such as birthdays for the month, 90% weekly attendance for the whole class, completion of a whole unit or project, holiday (video or same).

Videos suggested by John Erwin:

NR	BW	1964	<i>Black Like Me</i> /James Whitmore
NR	C	1934	<i>Imitation of Life</i> /Claudette Colbert, Juanita Moore
NR	C	1994	<i>Miss Jane Pittman</i> /Cicely Tyson
PG	C	199?	<i>Sister Act2</i> /Whoopi Goldberg, Maggie Smith
NR	C	1975	<i>I Will Fight No More. . .Forever</i> / Sam Elliot, Nez Perce
NR	BW	1956	<i>I Love Lucy</i> “Bitter Grapes”/ Lucille Ball, Desi Arnez
PG	C	1980	<i>9 to 5</i> /Dolly Parton, Lily Tomlin, Jane Fonda
NR	BW	1962	<i>The Miracle Worker</i> /Patty Duke, Anne Bancroft
NR	C	1979	<i>The Miracle Worker</i> /Patty Duke, Melissa Gilbert
NR	C	1985	<i>Anne of Green Gables</i> / Megan Follows, Colleen Dewhurst
NR	C	1998	<i>Mr. Bean</i> “The Exam”/ Rowan Atkinson
G	C	1972	<i>Charlotte’s Web</i> /cartoon
G	C	1993	<i>Once Upon a Forest</i> /cartoon
PG13	C	1995	<i>Now and Then</i> /Melanie Griffith, Demi Moore, Rosie O’Donnell
PG	C	1998	<i>Ever After</i> /Drew Barrymore
NR	BW	1953	<i>Titanic</i> /Barbara Stanwyck, Clifton Webb
G	C	1999	<i>7th Heaven</i> /made for TV series