Consumer.gov – Lesson Plan
Making a Budget

Teacher's Notes

This lesson plan is designed to be flexible, so that you can use all or part of it depending on the level(s) of your learners, their learning goals, and the work you and they have done with other parts of Consumer.gov previously. You can also spread the activities over multiple class meetings as needed.

- The lesson plan content is complex. Start each class session with an oral elicitation activity that establishes what learners already know and focuses them on the topic at hand. Allow time for learners to review concepts orally at several points to ensure that they understand.

- The lesson plan has content objectives, language objectives, and web navigation objectives. Select the ones that are appropriate for your learners, and review them with the learners at the beginning of each lesson to prepare for learning and then again at the end to assess learning.

- The lesson plan includes a vocabulary list. Select the vocabulary items that are new to your learners or are most important, and present no more than 6-8 new items per lesson for learners with basic skills, and no more than 10-12 for those with intermediate and higher skills.

- The web page on Making a Budget has three sections: What It Is, What To Know, and What To Do. The lesson plan uses What It Is for initial concept development, vocabulary development, and site navigation activities. It uses What To Know for guided practice activities, and What To Do for independent practice and extension activities. **The exception for this lesson plan is the video, which is embedded in *What It Is* but is not used until the end of the lesson plan because of the complexity of its content and language.**

- The lesson plan is structured for two types of learners: those who read at or above the NRS Low Intermediate Basic Education / Low Intermediate ESL level and those who read at levels below those (Beginning ABE Literacy, Beginning Basic Education, Beginning ESL Literacy, Low Beginning ESL, High Beginning ESL). Where appropriate, guidance is provided for differentiating activities for English learners and native speakers. Activities can be mixed and matched across levels where learners need tasks that are more accessible or more challenging.

- Time allotments for activities will vary depending on the number of learners and their levels. Activities can be extended, shortened, or skipped to meet learners' needs and to accommodate different class/tutorial schedules.

Objectives and Standards

	Low Intermediate and Above	Basic / Beginning
	Learners will be able to	
Content Objectives	• Explain what a budget is, how to make one, and how to use one • Identify and list the different types of expenses that should be included in a budget • Describe ways to reduce expenses • Explain reasons for putting money in a savings account	• Explain what a budget is and how it can help them • Identify and list the different types of expenses that should be included in a budget • Identify ways to reduce expenses
Language Objectives	• Recognize key vocabulary related to budgeting when listening and reading • Use vocabulary related to budgeting appropriately when speaking • Recognize and use statements and questions with the modal "can"	• Recognize key vocabulary related to budgeting when reading and listening • Use vocabulary related to budgeting appropriately when speaking • Recognize and use statements and questions with the modal "can"
Web Navigation Objectives	• Recognize and navigate among the three parts of the Making a Budget section • Recognize the relationship of the Making a Budget section to the rest of the Managing Your Money section and to the other two major sections of the site • Use the Search function to locate information on the site • Recognize when they need to scroll down, and use the scroll bar to do so • Use the *text size*, *listen*, and volume adjustment buttons	• Recognize the difference between site content and site navigation • Recognize and navigate among the three parts of the Making a Budget section • Use the *text size*, *listen*, and volume adjustment buttons
College and Career Readiness Standards (For guidance on these, see the companion Resource Sheet *Using the College and Career Readiness Standards in Instruction Based on Consumer.gov Content*)	English Language Arts and Literacy Language: L1, L3, L4, L6 Speaking/Listening: SL1, SL2, SL4 Reading Foundations: RF2, RF3, RF4 Reading (Informational Text): RI1, RI2, RI5, RI7, RI9 Mathematics Number and Operations--Base 10 (NBT) The Number System (NS) Ratios and Proportional Relationships (RP)	English Language Arts and Literacy Language: L1, L4, L6 Speaking/Listening: SL1, SL2, SL4 Reading Foundations: RF2, RF3 Reading (Informational Text): RI1, RI2 Mathematics Number and Operations--Base 10 (NBT)

Vocabulary and Materials

	Low Intermediate and Above	Basic / Beginning
Vocabulary *Select the vocabulary items that are new to your learners or that are most important for understanding the content. The words with asterisks (*) are key vocabulary for the web content; the others are more general terms. For English learners and some native English speakers, you may need to teach these as oral vocabulary before introducing them in written material.*	*Select 10-12 items for direct teaching.* *add up *bill *budget credit card credit union due emergency *expense expensive gather goal *income interest late fee *make (money) *money owe *paycheck *pay stub *run out of savings (account) security deposit *spend *subtract utilities *zero	*Select 6-8 items for direct teaching.* *add up *bill *budget credit card credit union due emergency *expense expensive gather goal *income interest late fee *make (money) *money owe *paycheck *pay stub *run out of savings (account) security deposit *spend *subtract utilities *zero
Materials	Internet: Making a Budget section of consumer.gov Handouts: ● Partner Talk ● Screenshots of What It Is, What To Know, and What To Do ● Questions for Guided Reading 1 ● Questions for Guided Reading 2 ● Budgets Video Transcript ● What Can You Do? ● Sophia Starts a Budget ● Money In / Money Out ● Two by Two	Internet: Making a Budget section of consumer.gov Handouts: ● Words to Know ● Screenshots of What It Is, What To Know, and What To Do ● Questions for Guided Reading 1 ● Questions for Guided Reading 2 ● Budgets Video Transcript ● What Can You Do? ● Sophia Starts a Budget ● Money In / Money Out ● Two by Two

Activities

	Low Intermediate and Above	Basic / Beginning
Build Background *Use this discussion time to connect the lesson content with learners' existing knowledge.*	Introduce the topic of budgets with learners by asking them how they decide how to spend their money each month. Ask whether they know the word "budget" and what they think it means.	Introduce the topic of budgets with learners by asking them how they decide how to spend their money each month. Ask whether they know the word "budget" and what they think it means.
Preview Vocabulary *Use the worksheet version that is most appropriate for your learners. Edit the handout to include only the words you need or want to emphasize.* *Handouts:* ● *Partner Talk (low Intermediate & above)* ● *Words To Know (basic/beginning)*	1. Without distributing the *Partner Talk* worksheet, read each vocabulary item aloud and ask learners to suggest definitions. Provide information when learners do not know a word. Encourage learners to identify words that they have encountered when working on other sections of the site. 2. Put learners in pairs and distribute the *Partner Talk* worksheet. Partners take turns reading the words and example sentences; then they create sentences of their own. You may want to shorten the list if some of the items are already known. If you have a mixed native speaker and non-native speaker class you may want to pair up native and non-native speakers. Circulate during this activity to answer questions. 3. When all pairs have finished, discuss the answers to the questions in the whole group to be sure all understand the vocabulary.	1. Without distributing the *Words To Know* worksheet, read each vocabulary item aloud and ask learners to suggest definitions. Provide the definition yourself when learners do not know a word. Encourage learners to identify words that they have encountered when working on other sections of the site. 2. Distribute the *Words To Know* worksheet and have learners take turns reading the words and the example sentences. Then ask them to make up sentences of their own orally. 3. Write learners' sentences on a white board or poster paper and ask other learners to read them aloud. Save the sentences for later use in reading practice.

	Low Intermediate and Above	Basic / Beginning

Preview Website
 	
These activities are designed to help learners identify the difference between site content (different on every page) and site navigation (same on every page), and understand how to use site navigation and functionality. They are designed for learners with little experience on the web and on Consumer.gov. As you work through various sections of Consumer.gov and learners become more comfortable with site navigation, you can reduce or eliminate the time devoted to this preview.
 	
Handouts:
● *Screenshots of What It Is, What To Know, and What To Do*
● *Printouts of the three sections (if computers are not available)*
	1. Explore the Making a Budget section of Consumer.gov with the learners, using one central computer so that all can follow along, but allowing individuals to use their personal devices if they have them. Answer the following questions as a group:
	
	   a. How many parts does the Making a Budget section have? What are they? Why do you think they have these names?
	
	   b. How do you know which part of the Making a Budget section you are in?
	
	   c. How can you change the size of the letters on the screen?
	
	   d. How can you listen to someone reading the text aloud?
	
	   e. How can you adjust the volume?
	
	   f. How can you read the text that goes down below the bottom of the screen?
	
	2. Ask learners to predict what content they think they will find on each of the pages: What It Is, What To Know, What to Do.
	
	3. Ask learners to find the vocabulary items from *Partner Talk* in the Making a Budget section of the site. They can do this orally using the computer, or on paper using printouts of the pages.
		1. Distribute the screenshot handouts for the three parts of Making a Budget. Have learners work in pairs or small groups to identify which things are the same on every page and which things are different.
		
		2. Discuss the answers in the whole group. Using one central computer so that all can follow along, show learners that the navigation and function buttons stay the same on every page, and the informational text is what changes. Demonstrate the navigation among What It Is, What To Know, and What To Do, and demonstrate the use of the *text size* and *listen* buttons, the volume control, and the scroll bar.
		
		3. Do a round robin in which each learner asks another to demonstrate how to do a specific task (for example, "Show how you change the text size," "Show how you move to What To Do"). If learners are more experienced, you can extend this activity to the rest of the Making a Budget section.
		
		4. Ask learners to predict what content they think they will find on each of the pages: What It Is, What To Know, What To Do.

	Low Intermediate and Above	Basic / Beginning
Guided Reading 1 *Handout:* ● *Questions for Guided Reading 1*	1. Distribute the *Questions for Guided Reading* handout. In the whole group, have learners read the questions and say what kind of information they will be looking for on the website to answer each one. Encourage them to predict what the answers will be. 2. Direct learners to the What It Is page of the Making a Budget section. Have them work in pairs or individually to read the webpage and answer the questions on the worksheet. Remind them that they can use the Listen button to play the text if they wish. 3. When all have finished, review the answers with the whole group. Have learners say or show where on the page they found each answer.	1. Distribute the printout of What It Is, or direct the learners to that page on the computer. Play the audio of this section, or read it aloud yourself, as learners follow along. Have learners raise their hands when they hear/read one of the words from *Words to Know*. (This will make for a somewhat disjointed reading, as you stop each time a hand is raised to ask which word the learners heard/read). 2. Have the learners read the section again, with or without listening (ask which they would prefer). Ask them to think about this question as they read: How can a budget hlep you? 3. Review the answer(s) to the question with the whole group. Have learners show where in the text they found the answer(s). Be open to learner suggestions that are not provided in the text. 4. Ask learners the questions on the *Questions for Guided Reading 1* worksheet and have them answer orally.
Guided Reading 2 *Handout:* ● *Questions for Guided Reading 2*	1. Distribute the *Questions for Guided Reading 2* handout. In the whole group, read through the handout and ask learners to say what kind of information they will be looking for to answer each question. 2. Direct learners to the What To Know page. Have them read the sections on "How do I start a budget," "What if I don't get paid every month," and "How can I use my budget" and answer the questions on the worksheet individually or in pairs, as they choose. Remind them that they can listen as they read if they want to. 3. Discuss answers in the whole group to be sure all learners understand the content of the webpage. Have learners indicate where on the webpage they found each answer.	1. Direct learners to the What To Know page. Read the first question from *Questions for Guided Reading 2* aloud. Ask learners to read the "How do I start a budget" section silently and raise their hands when they know the answer. Elicit answers orally and make sure that all learners see where the answer can be found on the webpage. 2. Repeat this process with the rest of the questions on the handout. Direct learners' attention to specific sections of text as needed, and/or allow them to use the "listen" feature. For each question, make sure that learners can point out the location of the answer in the text.

	Low Intermediate and Above	Basic / Beginning
Guided Listening 1	1. Explain to learners that the site uses the phrase "save money" in two ways: to put money away (in a bank account or a jar at home), and to spend less. Have learners give examples of each meaning to be sure all understand.	1. Explain to learners that the site uses the phrase "save money" in two ways: to put money away (in a bank account or a jar at home), and to spend less. Have learners give examples of each meaning to be sure all understand.
	2. Read aloud the "Why should I save money" section of What To Know. Ask learners to tell you which meaning of "save money" this section is about.	2. Read aloud the "Why should I save money" section of What To Know. Ask learners to tell you which meaning of "save money" this section is about.
	3. Tell learners to listen for three reasons to save money. Read the section again and have learners give the reasons.	3. Tell learners to listen for three reasons to save money. Read the section again and have learners give the reasons. Read parts of the section a third time as necessary.
	4. Read aloud the "How else can I save money" section, and ask learners to tell you which meaning of "save money" this section is about.	4. Read aloud the "How else can I save money" section, and ask learners to tell you which meaning of "save money" this section is about.
	5. Tell learners to listen for different ways to save money. Read the section again and have learners list the ways.	5. Tell learners to listen for different ways to save money. Read the section again and have learners list the ways. Read parts of the section a third time as necessary.
Guided Listening 2 *Handout* • *Budgets Video Transcript*	1. Distribute the *Budgets Video Transcript* handout. Ask learners to read it independently and predict the words that will fill in the blank spaces.	1. Distribute the *Budgets Video Transcript* handout, and display a poster-sized class copy. In the whole group, review the transcript and have learners predict the words that will fill in the blank spaces.
	2. Direct learners to the What It Is page and have them watch/listen to the Budgets video and fill in the spaces individually.	2. Direct learners to the What It Is page and have them watch/listen to the Budgets video. Stop the video at each blank space and ask learners to say what word they heard. Encourage learners to fill in the answers on their individual worksheets as well.
	3. Review answers in the whole group, re-playing the video as needed for clarification.	3. Re-play the full video without stopping to reinforce comprehension and vocabulary.

	Low Intermediate and Above	Basic / Beginning
Grammar Practice *Handout:* ● *What Can You Do?* *This grammar practice builds on the site's use of the modal "can" forms. The handout uses language from the website to keep the focus on the verb forms.*	1. Review orally the sequence of words in statements and questions with "can" ("She can save money" v. "Can she save money?") 2. Distribute the *What Can You Do* worksheet for learners to complete individually. Encourage learners to invent sentences of their own that focus on what they can do to save money. 3. Have learners pair up to review their sentence/question pairs. Then review answers in the whole group.	1. Review orally the sequence of words in statements and questions with "can" ("She can save money" v. "Can she save money?"). 2. Read aloud each sentence on the *What Can You Do* worksheet and have learners generate the corresponding question. 3. Ask learners to invent sentences of their own orally that focus on what they can do to save money. For each sentence, ask another learner to provide the corresponding question form.
Independent Practice 1 *Handout:* ● *Sophia Starts a Budget*	1. Distribute the *Sophia Starts a Budget* handout and review it with learners so that they understand what to do. 2. Have learners complete the handout in pairs or small groups. Encourage them to list as many ways to reduce expenses as they can. 3. Discuss answers in the whole group. Which group has the best ideas for reducing each type of expense?	1. Distribute the *Sophia Starts a Budget* handout and review it with learners so that they understand what to do. 2. Using a poster-sized version of the handout, discuss Sophia's expenses with the whole group and elicit ideas for ways that Sophia can spend less. 3. Write ideas down and have learners copy them onto their own worksheets.

	Low Intermediate and Above	Basic / Beginning
Independent Practice 2 *Handout:* ● *Money In / Money Out* *This activity sets learners up for using the budget worksheet in the first extension activity below.*	1. Direct learners to the What To Do page and have them read it independently. In the whole group, discuss the idioms "make sure" and "run out of," and the meaning of the sentence "Making a budget can help you make sure you do not run out of money each month." 2. Distribute the Money In / Money Out handout. Have learners work independently or in pairs, as they prefer, to list the types of expenses they have each month and their sources of monthly income, using the text on *What To Do* for reference. They should not list any dollar amounts, just the types of income and expenses. Have them use extra sheets of paper if they need to. If learners are sensitive about sharing their personal financial situations, allow them to use an imaginary person or family instead. 3. Discuss the lists in the whole group. Did learners forget any types of expenses?	1. Direct learners to the What To Do page and read through it in the whole group. Discuss the idioms "make sure" and "run out of," and the meaning of the sentence "Making a budget can help you make sure you do not run out of money each month." 2. Distribute the Money In / Money Out handout. In the whole group, elicit orally the types of expenses learners have each month and their sources of monthly income, using the text on *What To Do* for reference. Have learners begin filling in the worksheet for themselves as this discussion proceeds, and then complete it on their own. Learners should not list any dollar amounts, just the types of income and expenses. If learners are sensitive about sharing their personal financial situations, allow them to use an imaginary person or family instead.
Extension / expansion 1	1. Have learners work in pairs or small groups to make a budget for an imaginary family using the FTC budget worksheet (www.consumer.gov/budget). If possible, have learners use the worksheet online to see how it does the math for them. 2. Have each group present its budget to the rest of the class. Discuss the decisions they had to make about spending and saving. 3. Have learners try using the budget worksheet individually for their own budgets. Work with each learner individually on this, as learners may be sensitive about sharing personal financial information. Allow them to do the task using an imaginary person if they prefer.	1. Work with learners in the whole group to make a budget for an imaginary family using the FTC budget worksheet (www.consumer.gov/budget). If possible, use the worksheet online so learners can see how it does the math for them. 2. Have learners try using the budget worksheet individually for their own budgets. Work with each learner individually on this, as learners may be sensitive about sharing personal financial information. Allow them to do the task using an imaginary person if they prefer.

	Low Intermediate and Above	**Basic / Beginning**
Extension / expansion 2	For learners with stronger reading ability, use the relevant portions of the *Tracking Your Money* pamphlet from Consumer Action (www.consumer-action.org/ modules/module_tracking_your_money). Have learners read and compare the content with what they learned from the Making A Budget section.	
Assessment *Handout:* ● *Two by Two*	1. Distribute the *Two by Two* sheet and have learners complete it individually. 2. Discuss answers in the whole group. Talk about how learners could obtain answers to the questions they still have. Use the sheet as the basis for an oral discussion of new knowledge and ongoing questions. The sheet can also be used at the beginning of the next lesson to review information, answer questions, and serve as part of the introduction to the next lesson.	1. Distribute the *Two by Two* sheet and have learners complete it individually. 2. Discuss answers in the whole group. Talk about how learners could obtain answers to the questions they still have. Use the sheet as the basis for an oral discussion of new knowledge and ongoing questions. The sheet can also be used at the beginning of the next lesson to review information, answer questions, and serve as part of the introduction to the next lesson.