



# Consumer.gov – Lesson Plan Using Debit Cards

## 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 section on Using Debit Cards shares both concepts and vocabulary with the Buying and Using Phone Cards section and the Prepaid Cards section in Managing Your Money, as well as with the Using Credit section in Credit, Loans and Debt. The lesson plan includes extension activities that are designed to take advantage of these connections, in order to help learners understand the similarities and differences among these three types of cards. There is also a separate worksheet, *Ways to Pay*, with brief guidelines for using it to help learners activate existing knowledge and summarize what they have learned across the four lesson plans.

- 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 Using Debit Cards 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 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		
<b>Content Objectives</b>	<ul style="list-style-type: none"> <li>● Explain where and why they might obtain a debit card</li> <li>● Describe how debit cards work and the types of fees that they may have</li> <li>● Explain how a debit card is like a credit card, and how it differs</li> <li>● Compare two or three checking accounts and say which one they prefer</li> </ul>	<ul style="list-style-type: none"> <li>● Explain where to obtain a debit card</li> <li>● Describe how debit cards work and how they differ from credit cards</li> <li>● List the types of fees that a debit card may have</li> <li>● Compare two or three checking accounts and decide which one they prefer</li> </ul>
<b>Language Objectives</b>	<ul style="list-style-type: none"> <li>● Recognize key debit card-related vocabulary when reading and listening</li> <li>● Use debit card-related vocabulary appropriately when speaking</li> <li>● Understand, use, and respond to “how much is” formulations</li> </ul>	<ul style="list-style-type: none"> <li>● Recognize key debit card-related vocabulary when reading and listening</li> <li>● Use some debit card-related vocabulary appropriately when speaking</li> <li>● Understand and use “how much is” formulations</li> </ul>
<b>Web Navigation Objectives</b>	<ul style="list-style-type: none"> <li>● Recognize and navigate among the three parts of the Using Debit Cards section</li> <li>● Recognize the relationship of the Using Debit Cards section to the rest of the Managing Your Money section and to the other two major sections of the site</li> <li>● Use the Search function to locate information on the site</li> <li>● Recognize when they need to scroll down, and use the scroll bar to do so</li> <li>● Use the <i>text size</i>, <i>listen</i>, and volume adjustment buttons</li> </ul>	<ul style="list-style-type: none"> <li>● Recognize the difference between site content and site navigation</li> <li>● Recognize and navigate among the three parts of the Using Debit Cards section</li> <li>● Use the <i>text size</i>, <i>listen</i>, and volume adjustment buttons</li> </ul>
<b>College and Career Readiness Standards</b> (For guidance on these, see the companion Resource Sheet <i>Using the College and Career Readiness Standards in Instruction Based on Consumer.gov Content</i> )	<u>English Language Arts and Literacy</u> Language: L1, L3, L4, L6 Speaking/Listening: SL1, SL2, SL4 Reading Foundations: RF2, RF3, RF4 Reading (Informational Text): RI1, RI2, RI5, RI7, RI9  <u>Mathematics</u> Number and Operations--Base 10 (NBT) The Number System (NS) Ratios and Proportional Relationships (RP)	<u>English Language Arts and Literacy</u> Language: L1, L4, L6 Speaking/Listening: SL1, SL2, SL4 Reading Foundations: RF2, RF3 Reading (Informational Text): RI1, RI2  <u>Mathematics</u> Number and Operations--Base 10 (NBT)

# Vocabulary and Materials

	Low Intermediate and Above	Basic / Beginning
<p><b>Vocabulary</b></p> <p><i>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.</i></p>	<p><i>Select 10-12 items for direct teaching.</i></p> <p>                     alert                      *ATM                      *balance                      *bank account                      bill                      borrow                      budget                      cancel                      *checking account                      convenient                      *credit card                      credit history                      *credit union                      *debit card                      decline                      dishonest                      fee                      *immediately                      interest                      *key pad                      online                      *overdraft                      *PIN                      private                      purchase                      *security code                      schedule                      *statement                      *swipe                      track                      *withdraw                 </p>	<p><i>Select 6-8 items for direct teaching.</i></p> <p>                     alert                      *ATM                      *balance                      *bank account                      bill                      borrow                      budget                      cancel                      *checking account                      convenient                      *credit card                      credit history                      *credit union                      *debit card                      decline                      dishonest                      fee                      *immediately                      interest                      *key pad                      online                      *overdraft                      *PIN                      private                      purchase                      *security code                      schedule                      *statement                      *swipe                      track                      *withdraw                 </p>

<p><b>Materials</b></p>	<p>Internet: Using Debit Cards section of consumer.gov</p> <p>Handouts:</p> <ul style="list-style-type: none"> <li>● Partner Talk</li> <li>● Screenshots of <i>What It Is, What To Know</i>, and <i>What To Do</i> from the <i>Using Debit Cards</i> section</li> <li>● Questions for Guided Reading 1</li> <li>● Guided Listening (low intermediate and above)</li> <li>● Debit or Credit?</li> <li>● Questions for Guided Reading 3</li> <li>● Which Checking Account?</li> <li>● Asking and Answering</li> <li>● Silvia’s Checking Account</li> <li>● Best Bank Statement</li> <li>● Two by Two</li> </ul>	<p>Internet: Using Debit Cards section of consumer.gov</p> <p>Handouts:</p> <ul style="list-style-type: none"> <li>● Words to Know</li> <li>● Screenshots of <i>What It Is, What To Know</i>, and <i>What To Do</i> from the <i>Using Debit Cards</i> section</li> <li>● Questions for Guided Reading 1</li> <li>● Guided Listening (basic/beginning)</li> <li>● Debit or Credit?</li> <li>● Questions for Guided Reading 3</li> <li>● Which Checking Account?</li> <li>● Asking and Answering</li> <li>● Silvia’s Checking Account</li> <li>● Best Bank Statement</li> <li>● Two by Two</li> </ul>
-------------------------	---	---

# Activities

	Low Intermediate and Above	Basic / Beginning
<p><b>Build Background</b></p> <p><i>Use this discussion time to connect the lesson content with learners' existing knowledge.</i></p>	<ol style="list-style-type: none"> <li>1. Introduce the topic of debit cards with learners by asking them what ways they know of to pay for things when they shop. If learners have already worked through one or more of the related sections (Using Credit, Prepaid Cards, Buying and Using Phone Cards), connect the discussion to the vocabulary and concepts from those sections. If learners have no experience with bank accounts, take time to discuss these.</li> <li>2. If you have used the <i>Ways to Pay</i> worksheet as an introduction to these four linked lessons, have learners review what they said or wrote about debit cards.</li> </ol>	<ol style="list-style-type: none"> <li>1. Introduce the topic of debit cards with learners by asking them what ways they know of to pay for things when they shop. If learners have already worked through one or more of the related sections (Using Credit, Prepaid Cards, Buying and Using Phone Cards), connect the discussion to the vocabulary and concepts from those sections. If learners have no experience with bank accounts, take time to discuss these.</li> <li>2. If you have used the <i>Ways to Pay</i> worksheet as an introduction to these four linked lessons, have learners review what they said or wrote about debit cards</li> </ol>
<p><b>Preview Vocabulary</b></p> <p><i>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.</i></p> <p><i>Handouts:</i></p> <ul style="list-style-type: none"> <li>● <i>Partner Talk</i> (low Intermediate &amp; above)</li> <li>● <i>Words To Know</i> (basic/beginning)</li> </ul>	<ol style="list-style-type: none"> <li>1. Without distributing the <i>Partner Talk</i> 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.</li> <li>2. Put learners in pairs and distribute the <i>Partner Talk</i> 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.</li> <li>3. When all pairs have finished, discuss the answers to the questions in the whole group to be sure all understand the vocabulary.</li> </ol>	<ol style="list-style-type: none"> <li>1. Without distributing the <i>Words To Know</i> 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.</li> <li>2. Distribute the <i>Words To Know</i> worksheet and have learners take turns reading the words and the example sentences. Then ask them to make up sentences of their own orally.</li> <li>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.</li> </ol>

	Low Intermediate and Above	Basic / Beginning
<p><b>Preview Website</b></p> <p><i>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.</i></p> <p><i>Handouts:</i></p> <ul style="list-style-type: none"> <li>● <i>Screenshots of What It Is, What To Know, and What To Do</i></li> <li>● <i>Printouts of the three sections (if computers are not available)</i></li> </ul>	<ol style="list-style-type: none"> <li>1. Explore the Using Debit Cards 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:               <ol style="list-style-type: none"> <li>a. How many parts does the Using Debit Cards section have? What are they? Why do you think they have these names?</li> <li>b. How do you know which part of the Using Debit Cards section you are in?</li> <li>c. How can you change the size of the letters on the screen?</li> <li>d. How can you listen to someone reading the text aloud?</li> <li>e. How can you adjust the volume?</li> <li>f. How can you read the text that goes down below the bottom of the screen?</li> </ol> </li> <li>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.</li> <li>3. Ask learners to find the vocabulary items from <i>Partner Talk</i> in the Using Debit Cards section of the site. They can do this orally using the computer, or on paper using printouts of the pages.</li> </ol>	<ol style="list-style-type: none"> <li>1. Distribute the screenshot handouts for the three parts of Using Debit Cards. Have learners work in pairs or small groups to identify which things are the same on every page and which things are different.</li> <li>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 <i>text size</i> and <i>listen</i> buttons, the volume control, and the scroll bar.</li> <li>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 Managing Your Money section.</li> <li>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.</li> </ol>

	<b>Low Intermediate and Above</b>	<b>Basic / Beginning</b>
<p><b>Guided Reading 1</b></p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> <li>● <i>Questions for Guided Reading 1</i></li> </ul>	<ol style="list-style-type: none"> <li>1. Distribute the <i>Questions for Guided Reading 1</i> 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.</li> <li>2. Direct learners to the What It Is page of the Using Debit Cards 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.</li> <li>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.</li> </ol>	<ol style="list-style-type: none"> <li>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 <i>Words to Know</i>. (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).</li> <li>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: When would you use a debit card?</li> <li>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.</li> <li>4. Ask learners the questions on the <i>Questions for Guided Reading 1</i> worksheet and have them answer orally.</li> </ol>

	<b>Low Intermediate and Above</b>	<b>Basic / Beginning</b>
<p><b>Guided Listening</b></p> <p><i>Handout</i></p> <ul style="list-style-type: none"> <li>● <i>Guided Listening (low intermediate and above)</i></li> <li>● <i>Guided Listening (basic / beginning)</i></li> </ul> <p><i>Note: Much of the material in the first part of the What To Know page repeats the material that learners have already seen on What To Do, making this listening task a good follow-on to the previous activities.</i></p>	<ol style="list-style-type: none"> <li>1. Tell learners that you are going to read an explanation of how something works. They need to listen and remember the different parts of the explanation.</li> <li>2. Distribute the low intermediate and above version of the <i>Guided Listening</i> handout. Have learners work in small groups to predict what they will hear to fill in the blanks.</li> <li>3. Without allowing learners to look at the What To Know page, read the parts on “How do debit cards work?” and “How do I know where I used my debit card?” aloud (or play the audio). Have learners check their predictions and fill in correct answers as you read.</li> <li>4. Review the answers in the whole group. Re-read or re-play the audio as needed to help learners confirm their answers. Allow opportunities for learners to talk about experiences they have had with debit cards and bank statements if they wish.</li> </ol>	<ol style="list-style-type: none"> <li>1. Tell learners that you are going to read an explanation of how something works. They need to listen for important words in the explanation so they will understand it.</li> <li>2. Distribute the basic/beginning version of the <i>Guided Listening</i> handout. Have learners work in small groups to predict what they will hear to fill in the blanks. Or, if learners’ reading skills are not strong enough, do the predicting task in the whole group.</li> <li>3. Without allowing learners to look at the What To Know page, read the parts on “How do debit cards work?” and How do I know where I used my debit card?” aloud (or play the audio). Have learners check their predictions and fill in correct answers as you read.</li> <li>4. Review the answers in the whole group. Re-read or re-play the audio as needed to help learners confirm their answers. Allow opportunities for learners to talk about experiences they have had with debit cards and bank statements if they wish.</li> </ol>



	Low Intermediate and Above	Basic / Beginning
<p><b>Guided Reading 2</b></p> <p>Handout:</p> <ul style="list-style-type: none"> <li>● <i>Debit or Credit</i></li> </ul>	<ol style="list-style-type: none"> <li>1. Distribute the <i>Debit or Credit</i> handout. Have learners work in pairs or small groups to see how much of the information they can complete without looking at the website. Encourage them to predict what the answers will be and to explain why they make those predictions.</li> <li>2. Direct learners to the “How is a debit card different from a credit card?” and “Can I use my debit card to buy things online?” sections of What To Know and have them complete the worksheet and note where they found the answer to each item.</li> <li>3. Put learners in pairs, with each half of the pair coming from a different small group. Have them compare answers. Discuss with the whole group any questions where learners have different opinions about the answer.</li> <li>4. Discuss with the whole group the reasons why a credit card is a safer choice for buying things online.</li> </ol>	<ol style="list-style-type: none"> <li>1. Distribute the <i>Debit or Credit</i> handout. Read each item aloud and ask learners to say what they think the answers are. Encourage them to predict what the answers will be.</li> <li>2. Direct learners to the “How is a debit card different from a credit card?” section of What To Know. Have them look for the answer to the first item and raise a hand when they find it. After several learners have raised their hands, ask the group for the answer.</li> <li>3. Continue this process with the rest of the items in the list.</li> <li>4. Discuss the meaning of “buy now, pay now” and “buy now, pay later” and have learners decide which card is which.</li> <li>5. Direct learners to the “Can I use my debit card to buy things online?” section of What To Know. Read this section as a group and decide which card is a safer choice for buying things online, and why.</li> </ol>
<p><b>Guided Reading 3</b></p> <p>Handout:</p> <ul style="list-style-type: none"> <li>● <i>Questions for Guided Reading 3</i></li> </ul>	<ol style="list-style-type: none"> <li>1. Distribute <i>Questions for Guided Reading 3</i>. Have learners read through the questions independently, then lead a group discussion on what learners will need to look for in the text to answer them.</li> <li>2. Direct learners to the “What if I use all the money in my checking account?” section of What To Know. Have them answer the questions independently and note where in the text they found each answer.</li> <li>3. Discuss answers in the whole group.</li> </ol>	<ol style="list-style-type: none"> <li>1. Direct learners to the “What if I use all the money in my checking account?” section of What To Know. Ask them to find the word “declined” in the text. When they have found it, ask them what it means. When might your debit card be declined?</li> <li>2. Follow the same procedure with “overdraft protection” and then with “overdraft fee” (in the example). Each time, make sure that each learner sees the word in the web text and understands what the text says about it.</li> </ol>

	Low Intermediate and Above	Basic / Beginning
<p><b>Independent Practice</b></p> <p><i>Note: This activity and the Grammar Practice activity that follows it are interconnected.</i></p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> <li>● <i>Which Checking Account?</i></li> </ul>	<ol style="list-style-type: none"> <li>1. Distribute the <i>Which Checking Account?</i> handout. Review it with the whole group to be sure that everyone understands it. Then have learners work in pairs or small groups to compare the cards and decide which one they would choose. <b>Note that there is no clear “right” choice.</b></li> <li>2. Have pairs / groups develop short presentations to give to classmates on why they chose the bank account they did.</li> <li>3. After each presentation, ask the listeners to say whether the presenters persuaded them to agree. What did they say that made you agree with them?</li> </ol>	<ol style="list-style-type: none"> <li>1. Distribute the <i>Which Checking Account?</i> handout. Talk through each of the accounts with learners in the whole group: What is the minimum amount to open an account at the first bank? What is the monthly fee? And so on.</li> <li>2. Put learners in pairs or small groups and have them discuss which account is best for them. <b>Note that there is no clear “right” choice.</b></li> <li>3. Discuss their choices in the whole group.</li> </ol>
<p><b>Grammar Practice</b></p> <p><i>Note: This activity and the Independent Practice activity that precedes it are interconnected.</i></p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> <li>● <i>Asking and Answering</i></li> </ul>	<ol style="list-style-type: none"> <li>1. Review the formation of “how much is” questions with learners if necessary.</li> <li>2. Distribute the <i>Asking and Answering</i> worksheet. Review the examples in the whole group to be sure everyone understands what to do. Then have learners complete the worksheet in pairs. Encourage them to use additional paper if they can think of more questions and answers.</li> <li>3. Do a round robin in the whole group: One learner asks one of the questions generated with the partner, and selects another learner (not the partner) to answer it. The responding learner then asks another person, and so on, until everyone has asked and answered a question.</li> </ol>	<ol style="list-style-type: none"> <li>1. Review the formation of “how much is” questions with learners.</li> <li>2. Distribute the <i>Asking and Answering</i> worksheet and talk through the examples in the whole group.</li> <li>3. Have learners generate questions and answers orally in the whole group that are like those in the examples. Write these on chart paper or the white board for learners to copy and to practice reading aloud.</li> </ol>

	Low Intermediate and Above	Basic / Beginning
<p><b>Extension / expansion 1</b></p> <p><i>Handouts:</i></p> <ul style="list-style-type: none"> <li>● <i>Silvia’s Checking Account</i></li> <li>● <i>Best Bank Statement</i></li> </ul>	<ol style="list-style-type: none"> <li>1. Distribute <i>Silvia’s Checking Account</i>. In the whole group, discuss the items on Silvia’s list. What deposits did Silvia make? What checks did she write? When did she use her debit card, and for what?</li> <li>2. Distribute the <i>Best Bank Statement</i> and have learners work individually or in pairs, as they choose, to compare it with Silvia’s list.</li> <li>3. Review answers in the whole group.</li> </ol>	<ol style="list-style-type: none"> <li>1. Distribute <i>Silvia’s Checking Account</i>. In the whole group, discuss the items on Silvia’s list. What deposits did Silvia make? What checks did she write? When did she use her debit card, and for what?</li> <li>2. Distribute the <i>Best Bank Statement</i> and have learners work in pairs or small groups to compare it with Silvia’s list.</li> <li>3. Review answers in the whole group.</li> </ol>
<p><b>Extension / expansion 2</b></p>	<ol style="list-style-type: none"> <li>1. Have learners use the Search function on the Consumer.gov website independently to search for key vocabulary (debit, credit, fee, or statement, for example). What other parts of the site use these terms? What information is provided, and how does it relate to the information in the Using Debit Cards section?</li> <li>2. Have learners use the information they have obtained in the Using Debit Cards and other sections to fill in the <i>Ways to Pay</i> worksheet.</li> </ol>	<ol style="list-style-type: none"> <li>1. Show learners in the whole group how to use the Search function on the Consumer.gov website to locate other references to the word “debit.” Talk about what these other parts of the site say and how it relates to the information in the Using Debit Cards section.</li> <li>2. Use the information from the Using Debit Cards section to add to (or correct) the class <i>Ways to Pay</i> chart.</li> </ol>
<p><b>Assessment</b></p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> <li>● <i>Two by Two</i></li> </ul>	<ol style="list-style-type: none"> <li>1. Distribute the <i>Two by Two</i> sheet and have learners complete it individually.</li> <li>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.</li> </ol>	<ol style="list-style-type: none"> <li>1. Distribute the <i>Two by Two</i> sheet and have learners complete it individually.</li> <li>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.</li> </ol>