



Consumer.gov – Lesson Plan Prepaid 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 Prepaid Cards shares both concepts and vocabulary with the Using Debit Cards section and the Buying and Using Phone 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 Prepaid 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	
Content Objectives	<ul style="list-style-type: none"> Explain where and why they might buy a prepaid card Describe how prepaid cards work and the types of fees that they may have Explain how advertising for prepaid cards works Explain how a prepaid card is like a secured credit card, and how it differs 	<ul style="list-style-type: none"> Explain where to buy a prepaid card Show that they understand how prepaid cards work and that they carry different types of fees Give simple explanations of how advertising for prepaid cards works List two ways that a prepaid card is like a secured credit card, and two ways that they differ
Language Objectives	<ul style="list-style-type: none"> Recognize key prepaid card-related vocabulary when reading and listening Use prepaid card-related vocabulary appropriately when speaking Recognize simple present and simple past tense forms of irregular verbs when listening or reading, and use them in speaking 	<ul style="list-style-type: none"> Recognize key prepaid card-related vocabulary when reading and listening Use prepaid card-related vocabulary appropriately when speaking Recognize simple present and simple past tense forms of irregular verbs when listening or reading
Web Navigation Objectives	<ul style="list-style-type: none"> Recognize and navigate among the three parts of the Prepaid Cards section Recognize the relationship of the Prepaid Cards 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 <i>text size</i>, <i>listen</i>, and volume adjustment buttons 	<ul style="list-style-type: none"> Recognize the difference between site content and site navigation Recognize and navigate among the three parts of the Prepaid Cards section Use the <i>text size</i>, <i>listen</i>, and volume adjustment buttons
College and Career Readiness Standards <small>(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>)</small>	<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
Vocabulary <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>	<i>Select 10-12 items for direct teaching.</i> *activate advertise apply ATM *balance bank account celebrity checking account convenient credit card *credit history debit card *deposit *fee interest *load(ed) logo *maintenance online options owe *prepaid card *reload *secured credit card *statement *stored value	<i>Select 6-8 items for direct teaching.</i> *activate advertise apply ATM *balance bank account celebrity checking account convenient credit card *credit history debit card *deposit *fee interest *load(ed) logo *maintenance online options owe *prepaid card *reload *secured credit card *statement *stored value
Materials	Internet: Prepaid Cards section of consumer.gov Handouts: <ul style="list-style-type: none">● Partner Talk● Screenshots of What It Is, What To Know, and What To Do● Questions for Guided Reading 1● Guided Listening 1 Worksheet● Questions for Guided Listening 1● Prepaid Cards Video Transcript● Questions for Guided Listening 2● Sentences for Advertising Prepaid Cards● Yesterday and Every Day● Prepaid Cards and Secured Credit Cards● Two by Two	Internet: Prepaid Cards section of consumer.gov Handouts: <ul style="list-style-type: none">● Words to Know● Screenshots of What It Is, What To Know, and What To Do● Questions for Guided Reading 1● Guided Listening 1 Worksheet● Questions for Guided Listening 1● Questions for Guided Listening 2● Sentences for Advertising Prepaid Cards● Yesterday and Every Day● Prepaid Cards and Secured Credit Cards● Two by Two

Activities

	Low Intermediate and Above	Basic / Beginning
Build Background <i>Use this discussion time to connect the lesson content with learners' existing knowledge.</i>	<ol style="list-style-type: none">1. Introduce the topic of prepaid cards with learners by asking them what alternatives they can think of to carrying cash. If learners have already worked through one or more of the related sections (Using Credit, Using Debit Cards, Buying and Using Phone Cards), connect the discussion to the vocabulary and concepts from those sections.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 prepaid cards.	<ol style="list-style-type: none">1. Introduce the topic of prepaid cards with learners by asking them what alternatives they can think of to carrying cash. If learners have already worked through one or more of the related sections (Using Credit, Using Debit Cards, Buying and Using Phone Cards), connect the discussion to the vocabulary and concepts from those sections.2. If you have used a <i>Ways to Pay</i> master worksheet as an introduction to these four linked lessons, have learners review what the group said about prepaid cards.
Preview Vocabulary <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> <i>Handouts:</i> <ul style="list-style-type: none">● <i>Partner Talk</i> (low Intermediate & above)● <i>Words To Know</i> (basic/beginning)	<ol style="list-style-type: none">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.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.3. When all pairs have finished, discuss the answers to the questions in the whole group to be sure all understand the vocabulary.	<ol style="list-style-type: none">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.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.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
<p>Preview Website</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"> ● <i>Screenshots of What It Is, What To Know, and What To Do</i> ● <i>Printouts of the three sections (if computers are not available)</i> 	<p>1. Explore the Prepaid 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:</p> <ol style="list-style-type: none"> a. How many parts does the Prepaid Cards section have? What are they? Why do you think they have these names? b. How do you know which part of the Prepaid Cards 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? <p>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.</p> <p>3. Ask learners to find the vocabulary items from <i>Partner Talk</i> in the Prepaid Cards section of the site. They can do this orally using the computer, or on paper using printouts of the pages.</p>	<p>1. Distribute the screenshot handouts for the three parts of Prepaid Cards. Have learners work in pairs or small groups to identify which things are the same on every page and which things are different.</p> <p>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.</p> <p>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.</p> <p>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.</p>

	Low Intermediate and Above	Basic / Beginning
Guided Reading Handout: <ul style="list-style-type: none">● <i>Questions for Guided Reading</i>	<ol style="list-style-type: none"> 1. Distribute the <i>Questions for Guided Reading</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. 2. Direct learners to the What It Is page of the Prepaid 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. 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. 	<ol style="list-style-type: none"> 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). 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: Why might you buy a prepaid card? 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 <i>Questions for Guided Reading</i> worksheet and have them answer orally.
Guided Listening 1 Handout <ul style="list-style-type: none">● <i>Questions for Guided Listening 1</i>	<ol style="list-style-type: none"> 1. Tell learners that you are going to describe how something works. They need to listen and remember what they hear. 2. Without allowing learners to look at the What To Know page, read the part on “How do prepaid cards work” aloud (or play the audio). Then read or play the audio a second time. 3. Distribute the <i>Questions for Guided Listening 1</i> handout and invite learners to see how much of it they can complete from memory. Allow them to choose whether to work individually or in pairs on this task. 4. When all have finished, have them look at the text on the webpage to check their answers. Discuss the answers in the whole group. Allow opportunities for learners to talk about (or ask about) experiences they have had with prepaid cards. 	<ol style="list-style-type: none"> 1. Tell learners that you are going to describe how something works. They need to listen and remember as much as they can of what they hear. 2. Without allowing learners to look at the What To Know page, read the part on “How do prepaid cards work” aloud (or play the audio). Then read or play the audio a second time. 3. Read the first question on the <i>Questions for Guided Listening 1</i> handout aloud and ask for answers. Then read or play the relevant website text (“You get a card from a store or company”) again. Make sure all learners hear and understand the answer. 4. Continue this process with the remaining questions on the handout. 5. As you go, allow opportunities for learners to talk about (or ask about) experiences they have had with prepaid cards.

	Low Intermediate and Above	Basic / Beginning
<p>Guided Listening 2</p> <p><i>Handouts:</i></p> <ul style="list-style-type: none"> ● <i>Guided Listening 2</i> ● <i>Questions for Guided Listening 2</i> 	<ol style="list-style-type: none"> 1. Direct learners to the “What kind of fees do prepaid cards charge” section of What To Know. Have them read this section, including the text under “For Example,” independently. Then discuss the content in the whole group to be sure learners understand all the different types of fees. 2. Have learners watch the Prepaid Cards video as a group. Show them how to start and stop the video, and how to view it full screen with captions by clicking the square icon on the bottom right. You may want to stop the video at key points to check for understanding. 3. Distribute the <i>Guided Listening 2</i> handout and have learners watch the Prepaid Cards video again, completing the worksheet as the video progresses. Allow learners to watch and listen more than once if they need or want to. Review answers in the whole group, or have learners pair up to check each other’s answers. 4. Distribute <i>Questions for Guided Listening 2</i> and have learners work independently or in pairs to answer the questions, using their completed Guided Listening sheets for reference and playing the video again if they wish. 5. Review answers in the whole group, discussing what happened to David and why. 	<ol style="list-style-type: none"> 1. Direct learners to the “What kind of fees do prepaid cards charge” section of What To Know. Read this section as a group, including the text under “For Example.” Then have learners make a list on chart paper or the whiteboard of all the kinds of fees that prepaid cards may have. 2. Have learners watch the Prepaid Cards video as a group. Show them how to start and stop the video, and how to view it full screen with captions by clicking the square icon on the bottom right. You may want to stop the video at key points to check for understanding. 3. Distribute the <i>Guided Listening 2</i> handout and have learners watch the Prepaid Cards video again, completing the worksheet as the video progresses. Allow learners to watch and listen more than once if they need or want to. Review answers in the whole group, or have learners pair up to check each other’s answers. 4. Discuss with learners what happened to David and why, using the <i>Questions for Guided Listening 2</i> as discussion prompts.

	Low Intermediate and Above	Basic / Beginning
<p>Grammar Practice</p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> ● <i>Yesterday and Every Day</i> ● <i>Prepaid Cards Video Transcript</i> <p><i>This grammar practice builds on the many irregular verbs that appear in the Prepaid Cards section. The handout uses language from the website to keep the focus on the verb forms.</i></p>	<ol style="list-style-type: none"> 1. Distribute the <i>Yesterday and Every Day</i> worksheet for learners to complete individually or in pairs, as they choose. Allow learners to use the Prepaid Cards section of the website and the <i>Prepaid Cards Video Transcript</i> for reference as needed. 2. Review answers in the whole group. Ask learners to point out where the verbs can be found on the website. 3. Have learners work independently or in pairs to generate additional sentence pairs using the verbs on <i>Yesterday and Every Day</i>. 	<ol style="list-style-type: none"> 1. Without distributing the <i>Yesterday and Every Day</i> worksheet, review orally the formation of simple present and simple past forms of the verbs that appear on the sheet. 2. Distribute the <i>Prepaid Cards Video Transcript</i> and ask learners to underline any of these verbs that they can find on the page. Take time for pronunciation practice and to talk about pronunciation versus spelling (“bought” vs. “got”). 3. Distribute the <i>Yesterday and Every Day</i> worksheet for learners to complete individually or in pairs, as they choose. Allow learners to use the Prepaid Cards section of the website and the <i>Prepaid Cards Video Transcript</i> for reference as needed. 4. Review answers in the whole group. Ask learners to point out where the verbs can be found on the website.

	Low Intermediate and Above	Basic / Beginning
<p>Independent Practice 1</p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> • <i>Sentences for Advertising Prepaid Cards</i> 	<ol style="list-style-type: none"> 1. Direct learners to the “Why are prepaid cards popular?” section of What to Know. After they have read the text, lead a discussion on why prepaid cards are popular. What reasons does the website give? What other reasons can you think of? 2. Direct learners to the “How do I choose a prepaid card?” section of What To Do. After they have read the text, ask them to describe the things that a person should think about when choosing a prepaid card. 3. Distribute <i>Sentences for Advertising Prepaid Cards</i>, poster board, markers, and some popular magazines (for pictures of celebrities). Have learners work in small groups, with each group creating an advertisement for a prepaid card that it invents, names, and identifies a celebrity sponsor for. Groups can create poster ads, or, if technology is available, they can create audio or video ads. You may want to create an ad yourself to demonstrate the idea. 4. Have groups present their ads to the rest of the class. Then have learners write individually which card they would choose, and why. 	<ol style="list-style-type: none"> 1. Direct learners to the “Why are prepaid cards popular?” section of What to Know. Have them read it independently and write down any words they see that they do not know. 2. After they have read the text, have them tell you their unknown words. Talk about what these mean. Then lead a discussion on why prepaid cards are popular. What reasons does the website give? What other reasons can you think of? 3. Repeat this process with the “How do I choose a prepaid card?” section of What To Do, focusing the discussion on things to think about when choosing a prepaid card. 4. Distribute <i>Sentences for Advertising Prepaid Cards</i>, poster board, markers, and some popular magazines (for pictures of celebrities). Review the sentences in the whole group to be sure all understand them. Then have learners work in small groups, with each group creating an advertisement for a prepaid card that it invents, names, and identifies a celebrity sponsor for. Groups can create poster ads, or, if technology is available, they can create audio or video ads. You may want to create an ad yourself to demonstrate the idea. 5. Have groups present their ads to the rest of the class. Then take a show-of-hands poll on which card learners would pick. Have them talk about their reasons for their choices.

	Low Intermediate and Above	Basic / Beginning
Independent Practice 2 Handout: <ul style="list-style-type: none">● <i>Prepaid Cards and Secured Credit Cards</i>	<ol style="list-style-type: none"> 1. Direct learners to the “What is the difference between a prepaid card and a secured credit card?” section of <i>What To Know</i>. Distribute the <i>Prepaid Cards and Secured Credit Cards</i> worksheet for them to complete. 2. Encourage learners to use the “Learn more about secured credit cards” link to get more information. Note that the link goes to the <i>What It Is</i> page of <i>Using Credit</i>, but the secured credit cards information is actually on the <i>What To Know</i> page. 	<ol style="list-style-type: none"> 1. Direct learners to the What is the difference between a prepaid card and a secured credit card? section of What To Know. Read this section in the whole group and talk about its content. 2. Distribute the <i>Prepaid Cards and Secured Credit Cards</i> worksheet. In the whole group, complete a master copy on the white board or on chart paper. Have learners copy the information on the master to their individual worksheets.
Extension / expansion	<ol style="list-style-type: none"> 1. Have learners add the information they have gained about prepaid cards to their individual copies of the <i>Ways to Pay</i> worksheet. Then have them work in pairs to compare answers. 2. Review answers in the whole group to ensure that all have developed comprehensive understanding. 3. Use the information that has been added to the chart so far as the basis for discussion of similarities and differences. 	<ol style="list-style-type: none"> 1. Work with learners in the whole group to add the information they have gained about prepaid cards to the class master copy of <i>Ways to Pay</i>. If learners are able, have them copy this information to individual copies of the worksheet. 2. Use the information that has been added to the chart so far as the basis for discussion of similarities and differences.
Assessment Handout: <ul style="list-style-type: none">● <i>Two by Two</i>	<ol style="list-style-type: none"> 1. Distribute the <i>Two by Two</i> 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. 	<ol style="list-style-type: none"> 1. Distribute the <i>Two by Two</i> 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.