



Consumer.gov – Lesson Plan

Saving Money When You Shop

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 Saving Money When You Shop 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 how to save money using coupons, comparison shopping, and self restraint ● Describe different kinds of coupons and sales 	<ul style="list-style-type: none"> ● Understand how to save money using coupons, comparison shopping, and self restraint ● Describe different kinds of coupons and sales
Language Objectives	<ul style="list-style-type: none"> ● Recognize key vocabulary related to sales and coupons when listening and reading ● Use vocabulary related to sales and coupons when speaking ● Recognize and use comparative forms with –er + than in speaking and writing 	<ul style="list-style-type: none"> ● Recognize key vocabulary related to sales and coupons when reading and listening ● Use vocabulary related to sales and coupons appropriately when speaking ● Recognize and use comparative forms with –er + than in speaking
Web Navigation Objectives	<ul style="list-style-type: none"> ● Recognize and navigate among the three parts of the Saving Money When You Shop section ● Recognize the relationship of the Saving Money When You Shop 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 Saving Money When You Shop section ● Use the <i>text size</i>, <i>listen</i>, and volume adjustment buttons
College and Career Readiness Standards (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>Vocabulary</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>Select 10-12 items for direct teaching.</p> <p>afford cheap *check check out *code compare *coupon cut out *deal debt enter (information) *expiration date item last matters *on sale *price product *promotional code purchase quality *sale shipping *value</p>	<p>Select 6-8 items for direct teaching.</p> <p>afford cheap *check check out *code compare *coupon cut out *deal debt enter (information) *expiration date item last matters *on sale *price product *promotional code purchase quality *sale shipping *value</p>
<p>Materials</p>	<p>Internet: Saving Money When You Shop section of consumer.gov</p> <p>Handouts:</p> <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 ● Ways of Saving Money ● Making Comparisons ● What Should You Do? ● Coupon Review ● Two by Two 	<p>Internet: Saving Money When You Shop section of consumer.gov</p> <p>Handouts:</p> <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 ● Ways of Saving Money ● Making Comparisons ● What Should You Do? ● Coupon Review ● Two by Two

Activities

	Low Intermediate and Above	Basic / Beginning
<p>Build Background</p> <p><i>Use this discussion time to connect the lesson content with learners' existing knowledge.</i></p>	<p>Introduce the topic of saving money with learners by asking them whether they ever see things on sale. Ask them whether they ever use coupons, and if so, what for. Talk about the difference between “for sale” and “on sale,” and about what a sale is. If learners have already worked through the Making A Budget section, connect this discussion with the two different meanings of “save money” discussed there.</p>	<p>Introduce the topic of saving money with learners by asking them whether they ever see things on sale. Ask them whether they ever use coupons, and if so, what for. Talk about the difference between “for sale” and “on sale,” and about what a sale is. If learners have already worked through the Making A Budget section, connect this discussion with the two different meanings of “save money” discussed there.</p>
<p>Preview Vocabulary</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"> ● <i>Partner Talk (low Intermediate & above)</i> ● <i>Words To Know (basic/beginning)</i> 	<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> 	<ol style="list-style-type: none"> 1. Explore the Saving Money When You Shop 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"> a. How many parts does the Saving Money When You Shop section have? What are they? Why do you think they have these names? b. How do you know which part of the Saving Money When You Shop 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 <i>Partner Talk</i> in the Saving Money When You Shop section of the site. They can do this orally using the computer, or on paper using printouts of the pages. 	<ol style="list-style-type: none"> 1. Distribute the screenshot handouts for the three parts of Saving Money When You Shop. 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 <i>text size</i> and <i>listen</i> 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 Managing Your Money 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
<p>Guided Reading 1</p> <p>Handout:</p> <ul style="list-style-type: none"> ● <i>Questions for Guided Reading 1</i> 	<ol style="list-style-type: none"> 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 (they will be able to answer #2 without looking at the website). 2. Direct learners to the What It Is page of the Saving Money When You Shop 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 is the cheapest price not always the best way to save money? 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 1</i> worksheet and have them answer orally.
<p>Guided Reading 2 / Guided Listening</p> <p>Handout</p> <ul style="list-style-type: none"> ● <i>Ways of Saving Money</i> 	<ol style="list-style-type: none"> 1. Distribute the <i>Ways of Saving Money</i> handout. In the whole group, read through the handout and ask learners to predict the answers. 2. Direct learners to the What To Know page. Have them read and/or listen to all of the sections except the last one (“Should I always wait for things to go on sale”) and complete the worksheet individually or in pairs, as they choose. This can be done as a reading task only, or a listening task only, or a combined reading and listening task, depending on current learning goals. 3. Discuss answers in the whole group to be sure all learners understand the content of the webpage. If learners have read the text rather than only listened, have them indicate where on the webpage they found each answer. 	<ol style="list-style-type: none"> 1. Distribute the <i>Ways of Saving Money</i> handout and display a poster-sized version. In the whole group, read through the handout and ask learners to predict the answers. 2. Direct learners to the What To Know page. Have them read and listen to all of the sections except the last one (“Should I always wait for things to go on sale”) and complete the worksheet individually or in pairs, as they choose. 3. Discuss answers in the whole group to be sure all learners understand the content of the webpage.

	Low Intermediate and Above	Basic / Beginning
<p>Grammar Practice</p> <p>Handout:</p> <ul style="list-style-type: none"> ● <i>Making Comparisons</i> <p><i>This grammar practice builds on the site’s focus on comparing prices and quality. The handout uses language that learners might use when making such comparisons.</i></p>	<ol style="list-style-type: none"> 1. Review orally the use of –er + than to compare two things. For writing, review the doubling of the final consonant in big – bigger. 2. Distribute the Making Comparisons worksheet for learners to complete individually. 3. Have learners pair up to review their answers. Then review answers in the whole group. 4. Encourage pairs to come up with additional comparison sentences of their own. 	<ol style="list-style-type: none"> 1. Review orally the use of -er + than to compare two things. 2. Put learners in pairs or small groups. Read the example aloud and ensure that all learners understand it. Then work through the remaining sentences orally in the whole group. 3. Encourage learners to suggest additional comparisons of their own.
<p>Independent Practice</p> <p>Handout:</p> <ul style="list-style-type: none"> ● <i>What Should You Do?</i> 	<ol style="list-style-type: none"> 1. Direct learners to the What To Do page and have them read it independently. 2. Put learners in pairs or small groups and distribute the <i>What Should You Do?</i> handout. Have the groups discuss the first situation, then report back to the whole group. 3. Continue with the rest of the situations, or have learners develop situations of their own. Note that there is no “right” answer for the situations on the worksheet – it depends. 	<ol style="list-style-type: none"> 1. Direct learners to the What To Do page. Read this page in the whole group, making sure all learners understand the content. 2. Read the first situation on the <i>What Should You Do?</i> handout aloud and ask learners to discuss and respond. 3. Continue with the remaining situations. Encourage learners to provide examples and situations of their own. Note that there is no “right” answer for the situations on the worksheet – it depends.
<p>Extension / expansion</p> <p>Handout:</p> <ul style="list-style-type: none"> ● <i>Coupon Review</i> 	<ol style="list-style-type: none"> 1. Bring in coupons from local stores and newspapers, or have learners bring in coupons that they have found. Or, if learners are able, have them use online store sites to look for coupons. 2. Have learners assess various coupons using the questions on the <i>Coupon Review</i> handout. Is this a coupon that they would use? 	<ol style="list-style-type: none"> 1. Bring in coupons from local stores and newspapers, or have learners bring in coupons that they have found. Or, if learners are able, have them use online store sites to look for coupons. 2. Have learners assess various coupons using the questions on the <i>Coupon Review</i> handout. Is this a coupon that they would use?
<p>Assessment</p> <p>Handout:</p> <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.