



Consumer.gov – Lesson Plan

Buying and Using Phone 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 Buying and Using Phone Cards shares both concepts and vocabulary with the Using Debit 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 Buying and Using Phone 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 phone card ● Describe how phone cards work and the types of fees that they may have ● Compare two or three phone cards and say which one is best ● Explain how a phone card is like a prepaid card, and how it differs 	<ul style="list-style-type: none"> ● Explain where to buy a phone card ● Understand how phone cards work and that they carry different types of fees ● Compare two phone cards and decide which one is better
Language Objectives	<ul style="list-style-type: none"> ● Recognize key phone card-related vocabulary when reading and listening ● Use phone card-related vocabulary appropriately when speaking ● Understand and use comparative and superlative adjective forms with –er/-est suffixes and with “more,” “most” 	<ul style="list-style-type: none"> ● Recognize key phone card-related vocabulary when reading and listening ● Use some phone card-related vocabulary appropriately when speaking ● Understand and use “this” and “that” with comparative adjective forms with –er suffix
Web Navigation Objectives	<ul style="list-style-type: none"> ● Recognize and navigate among the three parts of the Buying and Using Phone Cards section ● Recognize the relationship of the Buying and Using Phone 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 Buying and Using Phone Cards 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> <ul style="list-style-type: none"> *access number advertise charge (a fee) convenience store customer service dial *expiration date *fee grocery store *hang up in advance *international calling card *long distance *maintenance fee mobile phone online *overseas *PIN *phone card *prepaid recorded message super store track 	<p>Select 6-8 items for direct teaching.</p> <ul style="list-style-type: none"> *access number advertise charge (a fee) convenience store customer service dial *expiration date *fee grocery store *hang up in advance *international calling card *long distance *maintenance fee mobile phone online *overseas *PIN *phone card *prepaid recorded message super store track
<p>Materials</p>	<p>Internet: Buying and Using Phone Cards section of consumer.gov</p> <p>Handouts:</p> <ul style="list-style-type: none"> ● Partner Talk (low intermediate and above) ● Screenshots of What It Is, What To Know, and What To Do from the Buying and Using Phone Cards section ● Questions for Guided Reading 1 ● Making a Call sentence strips ● Questions for Guided Reading 2 ● Jonah and the Phone Card ● Which Phone Card to Pick? ● Phone Card Comparison ● Better and Best ● Two by Two 	<p>Internet: Buying and Using Phone Cards section of consumer.gov</p> <p>Handouts:</p> <ul style="list-style-type: none"> ● Words to Know (basic / beginning) ● Screenshots of What It Is, What To Know, and What To Do from the Buying and Using Phone Cards section ● Questions for Guided Reading 1 ● Making a Call sentence strips ● Questions for Guided Reading 2 ● Jonah and the Phone Card ● Which Phone Card to Pick? ● Phone Card Comparison ● Better and Best ● 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>	<ol style="list-style-type: none"> 1. Introduce the topic of phone cards with learners by asking them what ways they know of to pay for long distance calls. If learners have already worked through one or more of the related sections (Using Credit, Debit Cards, Prepaid Cards), connect the discussion to the vocabulary and concepts from those sections. 2. If you have used the Ways to Pay 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 phone cards with learners by asking them what ways they know of to pay for long distance calls. If learners have already worked through one or more of the related sections (Using Credit, Debit Cards, Prepaid Cards), connect the discussion to the vocabulary and concepts from those sections. 2. If you have used the Ways to Pay worksheet as an introduction to these four linked lessons, have learners review what they said or wrote about prepaid cards.
<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 Buying and Using Phone 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"> a. How many parts does the Buying and Using Phone Cards section have? What are they? Why do you think they have these names? b. How do you know which part of the Buying and Using Phone 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? 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 Buying and Using Phone Cards 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 Buying and Using Phone Cards. 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. 2. Direct learners to the What It Is page of the Buying and Using Phone 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 phone 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 1</i> worksheet and have them answer orally.
<p>Guided Listening</p> <p>Handout</p> <ul style="list-style-type: none"> • <i>Making a Call sentence strips</i> 	<ol style="list-style-type: none"> 1. Tell learners that you are going to give them a set of instructions. They need to listen and remember the sequence of the steps. 2. Without allowing learners to look at the What To Know page, read the part on “How do phone cards work” aloud (or play the audio). Then read or play the audio a second time. 3. Put learners in small groups and distribute one set of the <i>Making a Call sentence strips</i> to each group. Have the groups put the strips in order. 4. When all have finished, review with the whole group. Have individual volunteers see if they can recite the instructions in order without looking at the strips. Allow opportunities for learners to talk about experiences they have had with phone cards where the sequence differed (if any). 	<ol style="list-style-type: none"> 1. Tell learners that you are going to give them a set of instructions. They need to listen and remember the sequence of the steps. 2. Without allowing learners to look at the What To Know page, read the part on “How do phone cards work” aloud (or play the audio). Then read or play the audio a second time. 3. Distribute a set of the <i>Making a Call sentence strips</i> to each learner. Guide the whole group in putting the strips in order. Allow opportunities for learners to talk about experiences they have had with phone cards where the sequence differed (if any). 4. Ask questions about the steps: “What do you do first (second, third, fourth, fifth)?” Then have learners do a round robin, asking and answering the questions in random order.

	Low Intermediate and Above	Basic / Beginning
<p>Guided Reading 2</p> <p>Handout:</p> <ul style="list-style-type: none"> ● <i>Questions for Guided Reading 2</i> 	<ol style="list-style-type: none"> 1. Distribute the <i>Questions for Guided Reading 2</i> handout. Have learners work in their small groups to 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 To Know and What To Do pages and have them answer the questions and note where they found the answer to each. 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 only those questions where learners have different opinions about the answer. 	<ol style="list-style-type: none"> 1. Distribute the <i>Questions for Guided Reading 2</i> handout. Read each question aloud and ask learners to 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 To Know page. Have them look for the answer to question 1 and raise a hand when they find it. After several learners have raised their hands, ask the group for the answer. 3. Continue this process with questions 2, 3, 4, and 5. 4. Direct learners to the What To Do page and continue with the remaining questions.
<p>Independent Practice 1</p> <p>Handout:</p> <ul style="list-style-type: none"> ● <i>Jonah and the Phone Card</i> 	<ol style="list-style-type: none"> 1. Distribute <i>Jonah and the Phone Card</i>. Have learners work independently or in pairs to answer the questions. 2. Review the answers in the whole group, or have pairs trade partners to review the answers together. 	<ol style="list-style-type: none"> 1. Distribute <i>Jonah and the Phone Card</i> and guide learners in reading it and answering the questions orally.
<p>Independent Practice 2</p> <p>Handout:</p> <ul style="list-style-type: none"> ● <i>Which Phone Card to Pick?</i> ● <i>Phone Card Comparison</i> 	<ol style="list-style-type: none"> 1. Distribute the <i>Which Phone Card To Pick</i> handout. Have learners work in pairs or small groups to compare the cards and decide which one they would choose. Note that there is no clear “right” choice. 2. Have pairs / groups develop short presentations to give to classmates on why they chose the card they did. Use the <i>Phone Card Comparison</i> worksheet as a getting-started activity if needed. 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? 	<ol style="list-style-type: none"> 1. Distribute the <i>Which Phone Card To Pick</i> handout. Talk through each of the cards with learners in the whole group: What is the hang-up fee for the first card? What is its expiration date? And so on. 2. Put learners in pairs or small groups and distribute the <i>Phone Card Comparison</i> worksheet for them to complete. If learners’ reading skills are not strong enough for this, read the questions with them in the whole group first. 3. Discuss the answers in the whole group.

	Low Intermediate and Above	Basic / Beginning
<p>Grammar Practice</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"> ● <i>Better and Best</i> 	<ol style="list-style-type: none"> 1. Review the formation of comparative and superlative adjectives (-er and -est for one-syllable words, “more” and “most” for longer words) with learners if necessary. 2. Distribute the <i>Better and Best</i> worksheet for learners to complete individually or in pairs, as they choose. 3. Have learners work independently or in pairs to generate as many sentences as they can using the information on <i>Which Phone Card to Pick</i> and the model structures on <i>Better and Best</i>. 	<ol style="list-style-type: none"> 1. Review the formation of comparative and superlative adjectives (-er and -est for one-syllable words, “more” and “most” for longer words) with learners. 2. Distribute the <i>Better and Best</i> worksheet and work through it in the whole group. 3. Have learners generate sentences orally that are like those on <i>Better and Best</i>.
<p>Extension / expansion 1</p>	<ol style="list-style-type: none"> 1. Buy four or five different \$2 phone cards and bring them in to class. Put learners in small groups, give each group one card, and have them see how much relevant information they can find about fees and expiration date. 2. Create a comparison chart for the cards like the one on <i>Which Phone Card To Pick</i> (use chart paper or the white board for this). Have learners write sentences comparing different aspects of the cards. 	<ol style="list-style-type: none"> 1. Buy four or five different \$2 phone cards and bring them in to class. Put learners in small groups, give each group one card, and have them see how much relevant information they can find about fees and expiration date. 2. Create a comparison chart for the cards like the one on <i>Which Phone Card To Pick</i> (use chart paper or the white board for this). Have learners write sentences comparing different aspects of the cards.
<p>Extension / expansion 2</p>	<ol style="list-style-type: none"> 1. Have learners use the Search function on the Consumer.gov website independently to search for key vocabulary (charge, fee, and prepaid, 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 Phone Cards section? 2. Have learners use the information they have obtained in the Phone Cards and other sections to fill in the <i>Ways to Pay</i> worksheet. 	<ol style="list-style-type: none"> 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 “fee.” Talk about what these other parts of the site say and how it relates to the information in the Phone Cards section. 2. Use the information from the Phone Cards section to add to (or correct) the class <i>Ways to Pay</i> chart.

	Low Intermediate and Above	Basic / Beginning
<p>Assessment</p> <p><i>Handout:</i></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.