



Consumer.gov – Lesson Plan Sending Money Overseas

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 Sending Money Overseas shares some concepts and vocabulary with the Money Wiring Scams section in Scams and Identity Theft. The lesson plan includes an extension activity that takes advantage of these connections. There is also a separate worksheet, *Is It a Scam*, with brief guidelines for using it to help learners activate existing knowledge, summarize what they have learned about money wiring scams, and connect that knowledge with the information they gain from the other Scams and Identity Theft sections.

- 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 Sending Money Overseas 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, why, and to whom they might wire money ● Describe how money transfers work and the types of fees that they may have ● Articulate the questions they need to ask when considering whether to use a money wiring business ● Explain what to do if they think a money wiring business is a scam 	<ul style="list-style-type: none"> ● Explain where and to whom they might wire money ● Describe how money transfers work ● Give simple explanations of what to ask when wiring money ● Explain that a money wiring business may be a scam
Language Objectives	<ul style="list-style-type: none"> ● Recognize key money wiring-related vocabulary when reading and listening ● Comprehend an oral series of instructions ● Use money wiring-related vocabulary appropriately when speaking ● Recognize future tense forms in statements and questions when listening or reading, and use them in speaking 	<ul style="list-style-type: none"> ● Recognize key money wiring-related vocabulary when reading and listening ● Use money wiring-related vocabulary appropriately when speaking ● Recognize future tense forms in statements and questions when listening or reading
Web Navigation Objectives	<ul style="list-style-type: none"> ● Recognize and navigate among the three parts of the Sending Money Overseas section ● Recognize the relationship of the Sending Money Overseas 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 Sending Money Overseas 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><i>Select 10-12 items for direct teaching.</i></p> <p>available branch business *charge company compare convince credit card *currency debit card dishonest employee *exchange rate family member *fee identification local *money transfer *overseas *percentage personally prize *receipt relative security question set up *tax *wire (money)</p>	<p><i>Select 6-8 items for direct teaching.</i></p> <p>available branch business *charge company compare convince credit card *currency debit card dishonest employee *exchange rate family member *fee identification local *money transfer *overseas *percentage personally prize *receipt relative security question set up *tax *wire (money)</p>
<p>Materials</p>	<p>Internet: Sending Money Overseas 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 ● Wiring Money Sentence Strips ● Questions for Guided Reading 2 ● Comparing Money Wiring Places ● Asking Questions ● Questions for Money Wiring Places ● Two by Two 	<p>Internet: Sending Money Overseas 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 ● Wiring Money Sentence Strips ● Questions for Guided Reading 2 ● Comparing Money Wiring Places ● Asking Questions ● Questions for Money Wiring Places ● 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>1. Introduce the topic of sending money overseas with learners by asking them whether they ever send money back home. Encourage them to describe what they know about different ways of wiring money.</p>	<p>1. Introduce the topic of sending money overseas with learners by asking them whether they ever send money back home. Encourage them to describe what they know about different ways of wiring money.</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> 	<p>2. 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.</p> <p>3. 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.</p> <p>4. When all pairs have finished, discuss the answers to the questions in the whole group to be sure all understand the vocabulary.</p>	<p>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.</p> <p>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.</p> <p>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.</p>

	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 Sending Money Overseas 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 Sending Money Overseas section have? What are they? Why do you think they have these names? b. How do you know which part of the Sending Money Overseas 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 Sending Money Overseas 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 Sending Money Overseas. 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><i>Handout:</i></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 Sending Money Overseas 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: What happens when you wire 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.

	Low Intermediate and Above	Basic / Beginning
<p>Guided Listening</p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> ● <i>Wiring Money Sentence Strips</i> 	<ol style="list-style-type: none"> 1. Tell learners that you are going describe how something works. They need to listen and remember what they hear. 2. Without allowing learners to look at the <i>What To Know</i> page, read the part on <i>How does money wiring work</i> aloud (or play the audio). Then read or play the audio a second time. 3. Put learners in pairs or small groups and distribute one set of the <i>Wiring Money Sentence Strips</i> to each group. Ask learners to put the sentence strips in order from memory. 4. When all have finished, have them look at the text on the webpage to see whether they put the strips in the right order. Discuss any questions or options for different sequences in the whole group. If the concept of the security question is not familiar, take time to describe how that works and why it could be important. 	<ol style="list-style-type: none"> 1. Tell learners that you are going describe how something works. They need to listen and remember what they hear. 2. Put learners in pairs or small groups and distribute one set of the <i>Wiring Money Sentence Strips</i> to each group. 3. Without allowing learners to look at the <i>What To Know</i> page, read the part on <i>How does money wiring work</i> aloud (or play the audio). Ask learners to put the sentence strips in order as they listen. 4. Read/play the text again so learners can check the order of their strips. 5. In the whole group, look at the text on the webpage and compare it with the order of the strips. Discuss any questions or options for different sequences in the whole group. If the concept of the security question is not familiar, take time to describe how that works and why it could be important.
<p>Guided Reading 2</p> <p><i>Handout</i></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. Put learners in pairs or small groups and have them predict the answers to the questions without looking at the website. 2. Direct learners to the <i>What does it cost to wire money</i> section of <i>What To Know</i> and have them check their answers. 3. Review answers in the whole group. The answers to question 3 are not directly stated on the site; take time as needed to discuss the nature of exchange rates. 	<ol style="list-style-type: none"> 1. Distribute the <i>Questions for Guided Reading 2</i> handout. Put learners in pairs or small groups and have them predict the answers to the first two questions without looking at the website. Read the questions orally yourself if necessary to be sure learners understand them. 2. Direct learners to the <i>What does it cost to wire money</i> section of <i>What To Know</i> and have them check their answers. 3. In the whole group, read question 3 and discuss the answers. The answers are not directly stated; take time as needed to discuss the concept of the exchange rate.

	Low Intermediate and Above	Basic / Beginning
<p>Guided Reading 3</p> <p>Handout</p> <ul style="list-style-type: none"> Comparing Money Wiring Places 	<ol style="list-style-type: none"> Distribute the <i>Comparing Money Wiring Places</i> handout and direct learners to the <i>For Example</i> section of <i>What To Know</i>. Have them work individually or in pairs, as they choose, to fill in the handout. Review answers in the whole group. 	<ol style="list-style-type: none"> Distribute the <i>Comparing Money Wiring Places</i> handout and direct learners to the <i>For Example</i> section of <i>What To Know</i>. Have them work individually or in pairs, as they choose, to fill in the handout. Review answers in the whole group.
<p>Grammar Practice</p> <p>Handout:</p> <ul style="list-style-type: none"> Asking Questions <p><i>This grammar practice builds on the website's use of the future tense and its emphasis on asking questions of money wiring businesses. The handout uses language from the website to keep the focus on the verb forms.</i></p>	<ol style="list-style-type: none"> Review the formation of the future tense (with will), and the change in word order that creates a question. Distribute the <i>Asking Questions</i> handout for learners to complete individually or in pairs, as they choose. Review answers in the whole group. 	<ol style="list-style-type: none"> Review the formation of the future tense (with will), and the change in word order that creates a question. Distribute the <i>Asking Questions</i> handout and display a poster-sized version. Complete the exercise in the whole group. Encourage learners to write the answers on their own papers.
<p>Independent Practice</p> <p>Handout:</p> <ul style="list-style-type: none"> Questions for Money Wiring Places 	<ol style="list-style-type: none"> Direct learners to the <i>What To Do</i> page. Have them read this page individually. In the whole group, discuss the answers to these two questions: What should you do before you wire money? What should you do after you wire money? Distribute the <i>Questions for Money Wiring Places</i> handout. Have learners work in pairs to create short dialogs in which one is the person who wants to wire money and the other is the employee of the money wiring place. Learners can choose questions from the handout and/or make up questions of their own for the dialogs. Have learners present their dialogs to the rest of the class. For each presentation, have the rest of the class decide whether the person should have asked more or different questions. 	<ol style="list-style-type: none"> Direct learners to the <i>What To Do</i> page. Read through this page in the whole group, answering these two questions: What should you do before you wire money? What should you do after you wire money? Distribute the <i>Questions for Money Wiring Places</i> handout. Work with the class as a group to develop a short dialog between a person who wants to wire money and an employee at the money wiring place. Write the finished dialog on poster board or project it on the white board. Have learners volunteer in pairs to act it out.

	Low Intermediate and Above	Basic / Beginning
Extension / expansion 1	<ol style="list-style-type: none"> 1. Direct learners to the <i>What if someone I do not know...</i> section of <i>What To Know</i> and the <i>After you wire money</i> section of <i>What To Do</i>. Have them read these sections independently. 2. Lead a discussion on the different approaches that scammers might use to convince a person to wire money to them. If learners have worked through the <i>Money Wiring Scams</i> section of <i>Scams and Identity Theft</i>, compare this information with the information there. Can learners think of any other approaches that scammers might use? 3. Talk with learners about reporting scams to the FTC using the phone number or website. Would learners be comfortable doing this? What do they think would happen? 	<ol style="list-style-type: none"> 1. Direct learners to the <i>What if someone I do not know...</i> section of <i>What To Know</i> and the <i>After you wire money</i> section of <i>What To Do</i>. Read through these sections in the whole group. 2. Lead a discussion on the different approaches that scammers might use to convince a person to wire money to them. If learners have worked through the <i>Money Wiring Scams</i> section of <i>Scams and Identity Theft</i>, compare this information with the information there. Can learners think of any other approaches that scammers might use? 3. Talk with learners about reporting scams to the FTC using the phone number or website. Would learners be comfortable doing this? What do they think would happen?
Extension / expansion 2	<ol style="list-style-type: none"> 1. If you are using the four scam-related lessons as a unit, have learners add the information they have gained about money wiring scams to their individual copies of the <i>Scams and Scammers</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. If you are using the four scam-related lessons as a unit, Work with learners in the whole group to add the information they have gained about money wiring scams to the class master copy of <i>Scams and Scammers</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 <i>Handout:</i> ● <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.