



Consumer.gov – Lesson Plan

Car Title Loans

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 web page and lesson plan for Car Title Loans closely parallel those for Payday Loans and Cash Advances. These two lesson plans can thus be used in tandem, and more advanced students can compare information across the two parts of the site. In addition, the sections on Car Title Loans and Payday Loans and Cash Advances share content and vocabulary with the Using Credit section. The separate worksheet Different Kinds of Loans enables learners to summarize the similarities and differences that they discover in these three 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 Car Title Loans 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 car title loans work ● Explain what an annual percentage rate (APR) is and how it relates to the fee for a car title loan ● Explain why car title loans are more expensive than other ways of borrowing money ● Identify ways to borrow money that might cost less than car title loans 	<ul style="list-style-type: none"> ● Say what a car title loan is ● Recognize higher and lower interest rates (APRs) ● Understand why car title loans can be expensive ● Name ways to borrow money that can cost less than car title loans
Language Objectives	<ul style="list-style-type: none"> ● Understand oral narratives about loans, such as the one provided in the video on the “What To Know” page ● Understand loan-related concepts and statements about fees and APR when reading ● Use loan-related vocabulary appropriately in speaking 	<ul style="list-style-type: none"> ● Recognize and use key loan-related vocabulary in oral interactions ● Recognize key loan-related vocabulary in material that they read ● Recognize APR and fee amounts in written material
Web Navigation Objectives	<ul style="list-style-type: none"> ● Recognize and navigate among the three parts of the Car Title Loans section ● Recognize the relationship of the Car Title Loans section to the rest of the Credit, Loans, and Debt 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 Car Title Loans section ● Use the <i>text size</i>, <i>listen</i>, and volume adjustment buttons
College and Career Readiness Standards <i>(For guidance on these, see the companion Resource Sheet 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, SL5 Reading Foundations: RF4 Reading (Informational Text): R1, R2, R5, R7 <u>Mathematics</u> Number and Operations--Base 10 (NBT) The Number System (NS) Number and Operations--Fractions (NF) Ratios and Proportional Relationships (RP)	<u>English Language Arts and Literacy</u> Language: L1, L4, L6 Speaking/Listening: SL1, SL2, SL5 Reading Foundations: RF2, RF3, RF4 Reading (Informational Text): R1, R2 <u>Mathematics</u> Number and Operations--Base 10 (NBT) Number and Operations--Fractions (NF)

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>annual percentage rate (APR) application approve *borrow consider credit card credit counselor credit union creditor *due expensive *fee *finance charge *interest/interest rate *lender *loan *owe *repay *repossession roadside service plan *title *vehicle</p>	<p>Select 6-8 items for direct teaching.</p> <p>annual percentage rate (APR) application approve *borrow consider credit card credit counselor credit union creditor *due expensive *fee *finance charge *interest/interest rate *lender *loan *owe *repay *repossession roadside service plan *title *vehicle</p>
<p>Materials</p>	<p>Internet: Car Title Loans section of consumer.gov</p> <p>Handouts:</p> <ul style="list-style-type: none"> ● Partner Talk ● Questions for Guided Reading 1 (low intermediate) ● How a Car Title Loan Works ● Questions for Guided Reading 2 (low intermediate) ● Car Title Loans Video Transcript ● Verbs for Describing What Happens ● Two by Two 	<p>Internet: Car Title Loans section of consumer.gov</p> <p>Handouts:</p> <ul style="list-style-type: none"> ● Words to Know ● Screenshots of <i>What It Is, What To Know</i>, and <i>What To Do</i> ● How a Car Title Loan Works ● Questions for Guided Reading 2 (basic/beginning) ● Car Title Loans Sentence Strips ● Verbs for Describing What Happens ● 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 loans with learners as a whole group. You might begin by asking them what they know about ways to borrow money. Then ask them what they know about getting a loan from a bank. Be prepared to discuss ways that a bank loan differs from a loan from a friend or family member. Learners may know the term "car loan" or "car title loan" and introduce it before you do. 2. If learners do not bring it up themselves, introduce the term "car title loan" and ask learners what they know about it. Keep the conversation neutral and in the third person to avoid asking learners to talk about their personal finances. 3. Share the language, content, and navigation objectives that you have selected with the learners. Post them on the wall or distribute them as a handout. Ask the learners to predict what kind of things they will learn. 	<ol style="list-style-type: none"> 1. Ask learners if they know the word "loan" and what they think it means. Talk with them about what a loan is and where a person can get one. Be prepared to discuss ways that a bank loan differs from a loan from a friend or family member. Learners may know the term "car loan" or "car title loan" and introduce it before you do. 2. Ask learners if they know the term "car title loan" and what they think it means. Connect this part of the discussion with the discussion of bank loans. Encourage learners to contribute any related terms that they know. 3. Orally share the content, language, and navigation objectives that you have selected. Talk through them with the learners to confirm understanding.
<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"> ● Partner Talk (low Intermediate & above) ● Words To Know (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. 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. You may need to allow extra time for discussion of how a credit counselor can help a person in financial distress. 	<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. 2. Put learners in pairs or small groups and distribute the <i>Words to Know</i> worksheet. Partners take turns reading the words and the example sentences. Then they make up sentences of their own orally. If learners' reading skills are not strong enough to do this in pairs, do the exercise orally only in the whole group. 3. When all pairs/groups have finished, have them share their sentences with the whole group. Write 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 Car Title Loans 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 Car Title Loans section have? What are they? Why do you think they have these names? b. How do you know which part of the Car Title Loans 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 Car Title Loans 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 Car Title Loans. 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 Credit, Loans, and Debt 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"> Questions for Guided Reading 1 (low intermediate and above) 	<ol style="list-style-type: none"> Direct the learners to the What It Is page and ask them to find the answers to the questions on the handout. Allow them to work individually or in pairs, as they choose, and remind them that they can listen as they read to help themselves recognize new words. Tell them to be ready to explain where they found the information, and be prepared to model the first question and answer. In the whole group, have learners take turns answering the questions and showing where they found the answers. Were their predictions about the content correct? Use the discussion as a comprehension check to be sure that learners understand the concepts and the vocabulary. Write learners' answers to question 4 on a white board, Smart board, or projector. Include any answers they have provided that are not listed on the website. Then have learners work as a group to number them from best (#1) to worst. 	<ol style="list-style-type: none"> 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). 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: If you need to borrow money quickly, what can you do? 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. Make a list of all the possibilities, using the whiteboard or projector. Then have learners work as a group to number them from best (#1) to worst.
<p>Oral Practice 1</p> <p>Handout:</p> <ul style="list-style-type: none"> How a Car Title Loan Works 	<ol style="list-style-type: none"> Distribute the <i>How a Car Title Loan Works</i> handout. Talk about the photo and what the items in it represent: the car, the title, the money. What is the story that they are telling? How does it relate to the text below it? Ask learners to say what (if anything) is good about this scenario, and what is not so good. Have learners work in pairs to create oral or written stories using the photo (tell a story yourself first to demonstrate if necessary: "Joe needed money to buy a gift for his wife..."). Then have learners switch to different partners and tell/read the stories to one another. Save the written stories to use for reading practice later 	<ol style="list-style-type: none"> Distribute the <i>How a Car Title Loan Works</i> handout, or direct the learners to that part of the What To Know page on the website (or both). Talk about the photo and what the items in it represent: the car, the title, the money. What is the story that they are telling? How does it relate to the text below it? Ask learners to say what (if anything) is good about this scenario, and what is not so good. Have learners work in pairs to create oral stories using the photo (tell a story yourself first to demonstrate if necessary: "Joe needs money to buy a gift for his wife..."). Then have learners switch to different partners and tell the stories to one another. Write down as many of the stories as you can to use for reading practice later.

	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 (low intermediate and above)</i> ● <i>Questions for Guided Reading 2 (basic/ beginning)</i> 	<ol style="list-style-type: none"> 1. Direct learners to the top part of What To Know (above the video) and distribute <i>Questions for Guided Reading 2</i>. 2. Have learners read the text independently. Then discuss the answers to the three class discussion questions on the worksheet. Take time to discuss the point about the lender keeping the car title and why this happens. 3. Ask learners to think about the stories they created in Oral Practice 1. Have them write their stories in the appropriate boxes on the worksheet. 	<ol style="list-style-type: none"> 1. Direct learners to the top part of What To Know (above the video) and distribute <i>Questions for Guided Reading 2</i>. Have learners work independently or in pairs, as they wish, to complete the top part of the worksheet. Remind them that they can use the “listen” button if they wish. 2. Review the answers in the whole group. Then discuss the answers to the three class discussion questions on the worksheet. Take time to discuss the point about the point about the lender keeping the car title and why this happens.
<p>Guided Listening</p> <p>Handout:</p> <ul style="list-style-type: none"> ● <i>Car Title Loans Sentence Strips</i> ● <i>Car Title Loans Video Transcript</i> 	<ol style="list-style-type: none"> 1. As a class, look at the information in the “How much does a car title loan cost?” and the “What happens if I can’t repay?” sections on the What To Know page. Use the listen button if needed. Talk about what this text says, and what the learners know. Is 25% a high fee? What is “rolling over”? What is “repossession”? 2. Have the class watch the Car Title Loans 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. The first time through, you may want to stop the video at key points to check for understanding. Allow learners to watch and listen more than once if they need or want to. 3. Discuss what happened to Albert. When all learners have a grasp of the story, distribute the <i>Car Title Loans Video Transcript</i> sheet and have learners read it and underline the time references. Review with the whole group. 4. Make strips or index cards with the individual paragraphs from the video transcript. Have learners work in small groups to put them in order. 	<ol style="list-style-type: none"> 1. As a class, look at the information in the “How much does a car title loan cost?” and the “What happens if I can’t repay?” sections on the What To Know page. Use the listen button if needed. Talk about what this text says, and what the learners know. How much is 25%? Is that a high fee? What is “rolling over”? What is “repossession”? 2. Have the class watch the Car Title Loans 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. The first time through, you may want to stop the video at key points to check for understanding. Allow learners to watch and listen more than once if they need or want to. 3. Discuss what happened to Albert. When all learners have a grasp of the story, distribute the sentence strips, one per learner, and have learners stand in a line in the order of events in the story. Or have learners work in small groups to put all of the sentence strips in order.

	Low Intermediate and Above	Basic / Beginning
<p>Guided Reading 3</p>	<ol style="list-style-type: none"> As a class, read the “How do I compare costs?” and “What is an APR?” sections of What To Know together. Focus on three key points: <ol style="list-style-type: none"> The APR is how much it costs to borrow money. Different lenders charge different APRs. Some are very high. All lenders are required by law to say what the APR is and how much the loan will cost *in dollars.* Bring out the ranked list of ways to get money from the Guided Reading 1 activity. Are the three possibilities listed under the “For Example” section that follows “What Is an APR?” on the list? If not, where on the list should they go? 	<ol style="list-style-type: none"> As a class, read the “How do I compare costs?” and “What is an APR?” sections of What To Know together. Focus on three key points: <ol style="list-style-type: none"> The APR is how much it costs to borrow money. Different lenders charge different APRs. Some are very high. All lenders are required by law to say what the APR is and how much the loan will cost *in dollars.* Bring out the ranked list of ways to get money from the Guided Reading 1 activity. Are the three possibilities listed under the “For Example” section that follows “What Is an APR?” on the list? If not, where on the list should they go?
<p>Grammar and Web Navigation Practice</p> <p>Handout:</p> <ul style="list-style-type: none"> <i>Verbs for Describing</i> 	<ol style="list-style-type: none"> Using verbs that occur in the Car Title Loans part of the website (see the <i>Verbs</i> worksheet), review the simple present forms of regular verbs with learners, reminding them specifically about the final -s on the he/she/it form. If learners are ready, you can also review the past tense forms of these verbs. Distribute the <i>Verbs for Describing</i> worksheet and have learners complete it individually or in pairs, navigating around the website to find the answers. All of the sentences are verbatim from the website. Note that some of the sentences come from the What To Do section, which the class has not yet looked at, and some are modal (“can” or “might” forms). Review the answers in the whole group. If learners are able, have them convert the sentences orally or in writing from second to third person and vice versa (for example: You owe the amount you borrowed => She owes the amount she borrowed) or from present to past (note that some have irregular past tense forms). 	<ol style="list-style-type: none"> Using verbs that occur in the Car Title Loans part of the website (see the <i>Verbs</i> worksheet), review the simple present forms of regular verbs with learners, reminding them specifically about the final -s on the he/she/it form. Distribute the <i>Verbs for Describing</i> worksheet and have learners complete it individually or in pairs, navigating around the website to find the answers. All of the sentences are verbatim from the website. Note that some of the sentences come from the What To Do section, which the class has not yet looked at, and some are modal (“can” or “might” forms). If learners’ skills are not strong enough to do this activity individually, do it orally in the whole group. Review the answers in the whole group. If learners are able, have them convert the sentences orally from second to third person and vice versa (for example: You owe the amount you borrowed => She owes the amount she borrowed).

	Low Intermediate and Above	Basic / Beginning
Independent Practice 1	<ol style="list-style-type: none"> Put learners in small groups and direct them to the What To Do page. Have them read the page content and select one of the three parts (“What Should I Do Before...”; “How Do I Choose...”; “I Decided to Get...”). Have each group create a presentation on the part they have selected. The presentation may be a poster (with verbal description); a speech; a skit; or something else that the group chooses. The presentation should be designed to teach others the things that are important to know. Have groups make their presentations to the rest of the class. If possible, they should also make their presentations to other classes. 	<ol style="list-style-type: none"> Direct learners to the What To Do page and have them read it silently. Then read it together as a whole group, using the “listen” button or reading the text aloud yourself. Discuss connections with the information that learners saw on the What It Is and What To Know pages. Put learners in small groups and have each group select one of the three parts (“What Should I Do Before...”; “How Do I Choose...”; “I Decided to Get...”). Have each group create a presentation on the part they have selected. The presentation may be a poster (with verbal description); a speech; a skit; or something else that the group chooses. The presentation should be designed to teach others the things that are important to know. Have groups make their presentations to the rest of the class.
Independent Practice 2	<p>If learners have already read the section on Payday Loans and Cash Advances, have them compare these with car title loans, working in pairs to list the similarities and differences using the Different Kinds of Loans worksheet. Review the lists in the whole group and ask whether the learners think one type is better or worse than the other, and why.</p>	<p>If learners have already read the section on Payday Loans and Cash Advances, have them think about the similarities and differences between these two types of loans. In the whole group, have them tell you orally what similarities and differences they see; use a poster-sized version of the Different Kinds of Loans worksheet to record these. Ask whether the learners think one type is better or worse than the other, and why.</p>
Assessment <i>Handout:</i> <ul style="list-style-type: none"> <i>Two by Two</i> 	<ol style="list-style-type: none"> Distribute the <i>Two by Two</i> sheet and have learners complete it individually. 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"> Distribute the <i>Two by Two</i> sheet and have learners complete it individually. 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.