



Consumer.gov – Lesson Plan Managing Debt

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 Managing Debt 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 are approximations only. 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"> ● Identify ways of managing debt ● Describe rights and responsibilities regarding debt ● Explain how to manage debt by making a budget and working with a credit counselor ● Give advice for dealing with debt collectors ● Describe how debt is related to credit history 	<ul style="list-style-type: none"> ● Define debt ● Recognize ways of managing debt ● Identify ways of dealing with debt collectors
Language Objectives	<ul style="list-style-type: none"> ● Recognize debt-related vocabulary when listening and reading ● Use debt-related vocabulary appropriately in speaking and writing ● Use sequence words to show the order of activities in a progression 	<ul style="list-style-type: none"> ● Recognize debt-related vocabulary when listening and reading ● Use debt-related vocabulary appropriately in speaking ● Use sequence words to show the order of activities in a progression
Web Navigation Objectives	<ul style="list-style-type: none"> ● Recognize and navigate among the three parts of the Managing Debt section ● Recognize the relationship of the Managing Debt 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 Managing Debt 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, *L2, L3, L5, L6 Speaking/Listening: SL1, SL4 Reading (Foundations): RF4 Reading (Informational Text): R1, R2, R5, R10 Writing: *W4 <u>Mathematics</u> Operations and Algebraic Thinking (OA): *OA2, *OA4 Number and Operations: Base 10 (NBT): *NBT4 *Standards are in the expansion activities	<u>English Language Arts and Literacy</u> Language: *L1, *L2, L5, L6 Speaking/Listening: SL1, SL4 Reading (Foundations): RF2, RF3, RF4 Reading (Informational Text): R1, R2, R5 Writing: *W4 <u>Mathematics</u> Operations and Algebraic Thinking (OA): *OA2, *OA4 Number and Operations: Base 10 (NBT): *NBT4 *Standards are in the expansion activities

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"> *bill budget charge choose *collect complain / complaint court credit card *credit counselor credit history credit union *debt (in debt, out of debt) *debt collector *debt relief deposit *finances harass ignore in person interest rate *late lawsuit lie minimum amount (due) notice *owe *pay (pay back) record *repay rules skip spend sue suggest threaten 	<p>Select 6-8 items for direct teaching.</p> <ul style="list-style-type: none"> *bill budget charge choose *collect complain / complaint court credit card *credit counselor credit history credit union *debt (in debt, out of debt) *debt collector *debt relief deposit *finances harass ignore in person interest rate *late lawsuit lie minimum amount (due) notice *owe *pay (pay back) record *repay rules skip spend sue suggest threaten

	Low Intermediate and Above	Basic / Beginning
Materials	<p>Internet: Managing Debt section of consumer.gov</p> <p>Handouts:</p> <ul style="list-style-type: none"> ● A Heavy Load ● Partner Talk ● Screenshots of <i>What It Is, What To Know</i>, and <i>What To Do</i> ● Managing Debt: What It Is ● Questions for Guided Reading 1 ● Questions for Guided Listening ● Debt Management, Debt Settlement, Debt Collector ● Sequence Words ● What Should They Do? ● Independent Practice Activities ● Two By Two 	<p>Internet: Managing Debt section of consumer.gov</p> <p>Handouts:</p> <ul style="list-style-type: none"> ● A Heavy Load ● Words To Know ● Screenshots of <i>What It Is, What To Know</i>, and <i>What To Do</i> ● Managing Debt: What It Is ● Questions for Guided Reading 1 ● Questions for Guided Listening ● Debt Management, Debt Settlement, Debt Collector ● Sequence Words ● What Should They Do? ● Independent Practice Activities ● 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><i>Handout:</i></p> <ul style="list-style-type: none"> ● <i>A Heavy Load</i> 	<ol style="list-style-type: none"> 1. Ask learners to sit in small groups as they arrive. Give each group a copy of <i>A Heavy Load</i> or project it for the whole group to see. Instruct the groups to talk amongst themselves about what they think this image represents. What does it mean? 2. Give the groups about 5 minutes to talk, encouraging all learners to participate as you circle around and listen to their ideas. 3. Ask each group to share out their thoughts on what the image represents. 4. When "debt" is mentioned, or the concept of debt is described, write "debt" on the board and ask if anyone can define it. 	<ol style="list-style-type: none"> 1. Ask learners to sit in small groups as they arrive. Give each group a copy of <i>A Heavy Load</i> or project it for the whole group to see. Instruct the groups to talk amongst themselves about what they think this image represents. What does it mean? 2. Give the groups about 5 minutes to talk, encouraging all learners to participate as you circle around and listen to their ideas. 3. Ask each group to share out their thoughts on what the image represents. 4. Write "debt" on the board and ask if anyone can define it.
<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. Discuss the questions. If you have a mixed native speaker and non-native speaker class you may want to pair up native and non-native speakers. 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 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. 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.</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 Managing Debt 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 Managing Debt section have? What are they? Why do you think they have these names? b. How do you know which part of the Managing Debt 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 Managing Debt 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 Managing Debt. 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"> ● <i>Managing Debt: What It Is</i> ● <i>Questions for Guided Reading 1</i> 	<ol style="list-style-type: none"> 1. Distribute the <i>Questions for Guided Reading 1</i> worksheet. In the whole group, read the questions one at a time and ask learners what words or information they will look for to find the answers. Encourage them to say or write answers that they already know. 2. Direct learners to the What It Is page. Ask them to use the site information to answer the questions, working individually or in pairs, as they choose. 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. 3. 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. 	<ol style="list-style-type: none"> 1. Direct learners to the What It Is page on the website, or distribute the <i>Managing Debt: What It Is</i> handout. Play the audio of the first two sections (“What is debt?” and “When is debt bad?”) or read them 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 sections again, with or without listening (ask which they would prefer). Ask them to think about this question as they read: What are some kinds of debt? 3. Review the answer to the question with the whole group. Have learners show where in the text they found the answer(s) to the question. 4. Repeat this activity with the next portion of text, “Does debt hurt my credit history?”, thinking about this question: How can debt hurt your credit history? 5. Repeat the activity again with the “Who can help me with debt” section and the “Who are debt collectors?” section. For each of these, think about these questions: What is this person called? What does this person do? 6. Work through the questions on the <i>Questions for Guided Reading 1</i> worksheet orally with learners to be sure all have understood the concepts and the vocabulary.

	Low Intermediate and Above	Basic / Beginning
<p>Guided Listening</p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> ● <i>Questions for Guided Listening</i> 	<ol style="list-style-type: none"> 1. Distribute the <i>Questions for Guided Listening</i> handout. Tell learners that they are going to be listening for the answers to the questions. Review the questions one at a time, having learners predict answers and say what they will be listening for. 2. Without allowing learners to see the text, play the audio for the first part of What To Know (from “What can I do to get out of debt?” through “How do I choose a credit counselor?” and have learners answer the questions on the worksheet as they listen. 3. Play the audio a second time so learners can check/augment their answers. 4. Have learners work in pairs to compare their answers, allowing them to use the text on the website and/or listen again as they wish. 5. Discuss answers in the whole group. Take time in the discussion to review why it is important to choose a credit counselor who will help you make a budget and a plan to stay out of debt. 	<ol style="list-style-type: none"> 1. Tell learners that they are going to be listening to some information about getting out of debt. Project or display a poster-sized version of the <i>Questions for Guided Listening</i> handout and read the first question aloud, asking learners to predict the answers. Then play the audio for the “What can I do to get out of debt?” section of What To Know. As learners identify answers, write them on the poster. Play the audio two or three times as necessary. 2. Continue this process one question and section at a time, through the “How do I choose a credit counselor?” section. 3. Direct learners to the text of the sections on the website. Go back over the questions again to ensure that all have understood the concepts and the vocabulary. Take time in the discussion to review why it is important to choose a credit counselor who will help you make a budget and a plan to stay out of debt.

	Low Intermediate and Above	Basic / Beginning
<p>Guided Reading 2</p> <p>Handout:</p> <ul style="list-style-type: none"> Debt Management, Debt Settlement, Debt Collector 	<ol style="list-style-type: none"> Distribute the <i>Debt Management, Debt Settlement, Debt Collector</i> handout. Have learners work independently or in pairs, as they choose, to read through the questions and predict the answers. Direct learners to the lower part of the What To Know page (from “What is a debt management plan?” on down). Have them check their predictions and answer the questions. Have learners who have worked independently pair up, and pairs trade partners, to check answers. Discuss any areas of disagreement or confusion in the whole group. 	<ol style="list-style-type: none"> Direct learners to the “What is a debt management plan?” section of What To Know. Have them read this section independently. Then talk them through the content: how does a debt management plan work? What does the credit counselor do? What do you do? How long does it last? Repeat the process section by section for “What is a debt settlement plan?”, “What does a debt collector do?”, and “What rules must debt collectors follow?”, continuing discussion until all understand the concepts and vocabulary. Distribute the <i>Debt Management, Debt Settlement, Debt Collector</i> handout and have learners work independently or in pairs, as they choose, to complete it. If learners’ writing skills are not strong enough for this, review the questions and answers orally in the whole group.
<p>Grammar Practice</p> <p>Handout:</p> <ul style="list-style-type: none"> Sequence Words Flashcards 	<ol style="list-style-type: none"> Show learners the four sequence words “first,” “next,” “then, and “finally.” Talk about how they are used to explain the sequence or order in which things happen. Have learners work in pairs or small groups, as they choose, and distribute a set of the sequence words flashcards to each pair/group. Direct them to the What To Do page and ask them to decide how they would use sequence words in the “Where do I start?” section. Discuss answers in the whole group. Repeat the process with the “How can I get help?” and “What do I do about calls from debt collectors?” sections; note that the latter section contains three different sequences. 	<ol style="list-style-type: none"> Show learners the four sequence words “first,” “next,” “then, and “finally.” Talk about how they are used to explain the sequence or order in which things happen. Have learners work in pairs or small groups, as they choose, and distribute a set of the sequence words flashcards to each pair/group. Direct them to the What To Do page and ask them to decide how they would use sequence words in the “Where do I start?” section. Remind them that they can use the Listen button if they wish. Discuss answers in the whole group. Repeat the process with the “How can I get help?” and “What do I do about calls from debt collectors?” sections; note that the latter section contains three different sequences.

	Low Intermediate and Above	Basic / Beginning
<p>Independent Practice</p> <p>Handout:</p> <ul style="list-style-type: none"> • <i>What Should They Do?</i> 	<ol style="list-style-type: none"> 1. Put learners in small groups and distribute <i>What Should They Do?</i> Have each group develop advice for Bryan, and tell them to be prepared to support their advice with information from the website. Then have the groups share their ideas in the whole group, explaining their suggestions using material from the website. 2. Repeat the process with the other two situations on the handout. If possible, write down learners' advice to use for follow-on reading practice. 	<ol style="list-style-type: none"> 1. Put learners in small groups. Read the first situation from the <i>What Should They Do?</i> handout aloud. Each group develops advice for Bryan and then shares it with the whole group. As the small groups share, connect their suggestions with the information on the website. 2. Repeat the process with the other two situations in the handout. If possible, write down learners' advice to use for follow-on reading practice.
<p>Extension / expansion</p> <p>Handout:</p> <ul style="list-style-type: none"> • <i>Independent Practice Activities</i> 	<p>Have learners work in pairs. Distribute the <i>Independent Practice Activities</i> handout and direct them to the What to Do page. Each pair should choose and complete one of the activities. Pairs that do one of the dialog development activities should perform their dialogs for the whole group. After each dialog, review the content of the relevant section of What To Do to connect it with the things the performers said and did. For pairs that do the letter-writing activity, make copies of the letters and use them for reading practice. Does each letter say the things that it needs to say?</p>	<p>Direct learners in the whole group to the "How can I get help?" section of What To Do. Read this section together and discuss it orally to be sure all understand it. Then have the class create a dialog between a credit counselor and a person in debt who is looking for a good credit counselor. Write the first line of the dialog yourself on a poster or Smartboard, and then have learners take turns creating the subsequent lines. When the dialog is complete, have learners volunteer to perform it. Repeat the process with the "What do I do about calls from debt collectors?" section and a dialog between a person in debt and a debt collector who calls.</p>
<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.