

Money Talks



Teacher's Guide

I. Rationale:

Managing money and understanding the United States financial system are great challenges for newcomers to the U.S.; however, few financial resources exist for adult ESOL learners. To fill the gap and place economic power in the hands of students, the Virginia Adult Learning Resource Center is developing a comprehensive resource for teaching financial literacy skills to adult ESOL students called *Money Talks*. The project will result in an easy-to-use multilevel multimedia financial literacy toolkit for teachers. Lesson plans, instructional materials, and a teacher's guide will be available both online and in print.

II. How to Use Picture Stories

Using Picture Stories

- Pictures and picture stories are used throughout the *Money Talks* lessons to introduce money management concepts and to inspire the practice of the four language skills--listening, speaking, reading, and writing.
- Take time to introduce the story visuals and give students opportunities to generate language related to the story and to react to the story theme. *Letting the Pictures Tell the Story* is an effective way to introduce and use all the *Money Talks* picture stories.
 - Additional activities are available in the document *How to Use Picture Stories*.

Picture Story Technique: Letting the Pictures Tell the Story

Step 1: Before class, read through the picture story text on your own to get a sense of the story theme. During class, guide students to generate a similar story.

(Note: It is not necessary to introduce any reading or writing activities at this point. This activity is meant to open students' minds to the financial concepts in each unit.)

Step 2: Start by showing the Overhead of the unit's Picture Story on your overhead projector. Show only one picture at a time, covering up the other pictures. Ask students general questions (e.g., "What is he/she doing?", "What is that?", "Why is this happening?") about each picture to generate the story and a word bank of relevant vocabulary.

Step 3: As students answer, write down one or two key words for each picture on the overhead or on the board. For extra language practice, generate a sentence for each picture and write it on the board.

Step 4: As a class, talk through the story again. Call on students to tell what is going on in each of the pictures. Be sure everyone has the concept of the story theme.

III. Activity Types used in Money Talks

A. Information Gap

In an information gap activity, each student has an incomplete set of information that is completed through communication (e.g., interviews and dialogues) with other students who have a different set of incomplete information.

Example:

From [Bogglesworld](#)

A Sheet **Giving Directions**

Language Points

Giving Street Names
 It's on Pine Street
 It's on 2nd Avenue
 It's on the corner of 2nd and Pine

Giving Nearby Landmarks
 It's across from the bank
 It's next to the park
 It's opposite the library

Do you know where I can find a good Chinese food restaurant?
 Yeah, Why don't you try Ming's Dynasty?
 It's on 3rd Avenue across from the high school.

MING'S DYNASTY
 The luckiest fortune cookies in town

Ask your partner where you can do the following:
 buy some clothes
 see a movie
 order some sushi
 rent a bike
 pick up a bathing suit
 get some aspirin
 purchase some software

Fill in the name of the buildings that belong in the blanks:

(1) _____
 (2) _____
 (3) _____
 (4) _____
 (5) _____
 (6) _____
 (7) _____
 (8) _____
 (9) _____
 (10) _____
 (11) _____
 (12) _____
 (13) _____
 (14) _____
 (15) _____

Use this map to give your partner's suggestions and directions.

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B Sheet **Giving Directions**

Language Points

Giving Street Names
 It's on Pine Street
 It's on 2nd Avenue
 It's on the corner of 2nd and Pine

Giving Nearby Landmarks
 It's across from the bank
 It's next to the park
 It's opposite the library

Do you know where I can find a good Chinese food restaurant?
 Yeah, Why don't you try Ming's Dynasty?
 It's on 3rd Avenue across from the high school.

MING'S DYNASTY
 The luckiest fortune cookies in town

Ask your partner where you can do the following:
 rent a DVD
 go bowling
 grab a burger
 buy some shoes
 pick up some milk
 find a music CD
 go for a cup of coffee

Fill in the name of the buildings that belong in the blanks:

(1) _____
 (2) _____
 (3) _____
 (4) _____
 (5) _____
 (6) _____
 (7) _____
 (8) _____
 (9) _____
 (10) _____
 (11) _____
 (12) _____
 (13) _____
 (14) _____
 (15) _____

Use this map to give your partner's suggestions and directions.

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B. Word Web

A [word web](#) is a learning tool that encourages students to make visual associations between vocabulary items.

Word Web

Word webs help you learn words that are related to the same topic. Write a topic or word in the center circle. Then write words or phrases that are related to the topic in the smaller circles.

What's Your Best?

C. Information Grid

In an [information grid](#), students fill in empty squares by asking questions and recording

Level 300 Work Information Grid

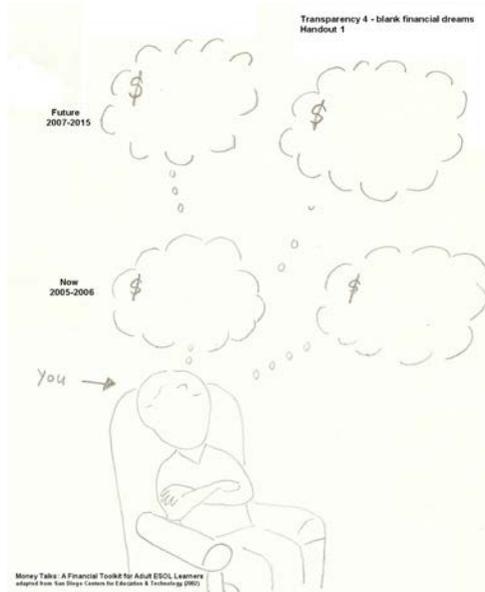
- Write 4 questions about work (use What? Where?).
- Interview 4 classmates.
- Write classmates' information in the grid.
- Share your results with the class.

	Q1.	Q2.	Q3.	Q4.
1.				
2.				
3.				
4.				

answers. These may be used as ice-breakers (e.g., record 4 students' heights or birthday months).

V. Needs Analysis

A needs analysis is used to assess student language and content knowledge, interests, and needed skills. This document will also help students prioritize their financial goals.



VI. List of all Units

A. Literacy

Introduction to *Money Talks & Needs Analysis*

Unit 1: Goals and Budgets

Unit 2: Saving Money

B. Beginning & Low-intermediate

Introduction to *Money Talks & Needs Analysis*

Unit 1: Goals and Budgets

Unit 2: Basic Banking Services and Checking Accounts

Unit 3: Savings Accounts

Unit 4: Credit

Unit 5: Loans

Unit 6: Growing your Money

C. High-intermediate & Advanced

Introduction to *Money Talks & Needs Analysis*

Unit 1: Goals and Budgets

Unit 2: Basic Banking Services

Unit 3: Checking Accounts

Unit 4: Savings Accounts

Unit 5: Credit

Unit 6: Loans

Unit 7: Growing your Money

Each unit of Money Talks includes

- A Warm-up to activate students' background knowledge and introduce the lesson topic;
- A Picture Story to present the new content information;
- Picture Story activities to help generate a student-created list vocabulary (See How to Use Picture Stories) and reinforce the new content and vocabulary;
- An Application section in which student apply their new knowledge to their personal lives;
- And a Reflection section that will inform both the students and instructor about the class's progress.

VII. Instructional Flow Chart

Needs Analysis

Before beginning the Money Talks units, conduct a need analysis to determine students' knowledge of the financial concepts included in the curriculum. The Needs Analysis will also help students articulate and prioritize their financial goals, making the Money Talks units more meaningful and personally relevant to students.

Lesson Flow

Based on the results of the Needs Analysis and what students have expressed as areas of interest, begin with the Goals and Budget Unit and progress from there to any level-appropriate unit that will best fill the students' needs.

While it is encouraged to begin the Money Talks units with the Introduction and Needs Analysis, followed by the Goals and Budget Unit, each unit may be used on its own and in any order, depending on your students' needs, interests, and language proficiency.

