

REEP ESL Curriculum for Adults


CONSUMERISM UNIT LIFESKILLS PERFORMANCE OBJECTIVES LEVEL: 350

CONSUMERISM UNIT GOAL

Students will demonstrate their ability to use level appropriate language skills to plan for, evaluate, and make purchases of goods and services.

CONSUMERISM LIFESKILLS PERFORMANCE OBJECTIVES (Summary):

1. Identify needs as a consumer.
2. Choose best checking and savings account options for personal needs.
3. Follow instructions for electronic banking services.
4. Given a major purchase, specify needs and request information.
5. Compare credit card features, select best option, and complete application.
6. Identify a consumer's rights and responsibilities.
7. Make consumer complaint about a product or service.
8. Plan a budget.

LIFESKILLS PERFORMANCE OBJECTIVES	FUNCTIONS AND SAMPLE LANGUAGE	RESOURCES	INTEGRATION
<p>1. Identify needs as a consumer and set class goals. Teacher Note: Some of the objectives in this unit are quite involved. It is best to limit instruction to 3-4 objectives.</p>	<p>Express Need/Opinion: I need to buy/know ... I'm planning to buy.... I'm thinking of I'm interested in.....</p>	<p>Consumer Needs: Students brainstorm/reflect on their needs as consumers (what they purchase, what information they need to make informed decisions) <i>Stand Out 3</i> Unit 2, Learning Log p.40</p> <p> Consumerism 300 Activity – Goal Setting (adapt to 350 objectives) See Needs Assessment & Unit</p>	<p>Structures: compound sentences, conjunctions, present perfect. Cross-culture: Grid to compare cultures: bargaining, payment types, guarantees, refunds, etc.</p>

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LIFESKILLS PERFORMANCE OBJECTIVES	FUNCTIONS AND SAMPLE LANGUAGE	RESOURCES	INTEGRATION
		Planning under Instructional Planning	
2. Given checking and savings account options, choose best one for personal needs.	Make comparisons: This savings account has a better interest rate. This checking account has the lowest minimum balance.	<i>English for Adult Competency 2 (EAC)</i> p. 125. <i>Topics & Language Competencies 3</i> p.30-31. Bank of America: Comparing Checking Accounts Bank Account Comparisons Savings Account Comparisons Listening: First Mountain Bank	Structures: Comparatives and superlatives Extension: Field trip to bank to request checking and savings information.
3. Follow instructions to use electronic banking services (ATM, direct deposit, automatic withdrawal, etc.).	Give instructions: First, insert your card. Second, enter your PIN number.	<i>Topics & Language Competencies 3</i> p.32-3. Electronic banking definitions	Structures: Imperatives, ordinal numbers Extension: Demonstrate process at ATM machine. Discuss ATM security.
4. Given a major purchase, request information (possible contexts: furniture, car, appliances, computer, house).	Express needs: I need a smaller couch. How many miles does the car have on it? Request information: What size is the computer monitor? Where is the closest metro to the house?	<i>The New Grammar in Action</i> Unit 12 <i>Stand Out 3</i> Unit 2, Lesson 4 & 7 <i>Expressways 3</i> Unit 7 pgs. 118, 130. <i>EAC 2</i> p.127-8 <i>Fannie Mae's: How to Buy a Home in the United States</i> *Money Skills for Teachers: Table of Contents	Structures: Comparatives and superlatives; Information Questions Extension: field trip to do comparative shopping given a chart. Research information about a specific purchase: Order free home buying guides: homebuyingguide

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LIFESKILLS PERFORMANCE OBJECTIVES	FUNCTIONS AND SAMPLE LANGUAGE	RESOURCES	INTEGRATION
5. Given various credit options, compare interest rates, annual fees, and other features.	Report information: This card has a higher annual fee than that card. Checks don't cost as much as credit cards. This card has the highest/lowest interest rate/annual fee.	Credit Card Comparison Advantages and Disadvantages of Using Credit <i>Crossroads Cafe Unit 16 -Loan Applications Stand Out 3</i> Unit 2 L 2-application <i>Topics & Language Competencies 3 p.27-application</i>	Structures: Comparatives and Superlatives; demonstratives Extension: Comparing various applications Cross-culture: Use of credit in other countries. Reading your credit card statement
6. Identify rights and responsibilities as a consumer.	Advise/instruct: You should call the Better Business Bureau. You may want to get a lawyer. We must recycle our trash.	Student generated list Consumer Rights and Responsibilities Recycling Consumer Reports National Do-Not-Call Registry Better Business Bureau	Structures: present tense modals Extension: Students research sources for legal and consumer assistance.
7. Make consumer complaint about a product or service.	Express needs: I have called you four times to correct this problem. I have waited for three weeks.	<i>EAC 2 p 102,106.</i> <i>Crossroads Cafe Unit 17, 20, 22</i> Letters and forms: Sample letter Consumer's Resource	Structures: Present Perfect; since/for Extension: Phone calls to complain

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LIFESKILLS PERFORMANCE OBJECTIVES	FUNCTIONS AND SAMPLE LANGUAGE	RESOURCES	INTEGRATION
		Handbook Writing a complaint letter On-line Complaint System Arlington On-line Complaints	
8. Plan a budget.	Advise/instruct: First, you list your expenses. Then, you list your income. Express Need: I need ____ for rent and ____ for bills.	Plan a Budget Budget Worksheet Setting Financial Goals	Structures: Ordinal numbers, sequential Adverbs Extension: Rework personal budget to include a purchase or debt-free goal.