

SOCIAL STUDIES:

PERSONAL BUSINESS



T.E.K.S. 111.13 (1.13)

The student uses logical reasoning to make sense of his or her work.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
1. Student will demonstrate a responsibility for money.	Refer to Mathematics-Money. <ol style="list-style-type: none">1. Student should be instructed to hold money for a snack, lunch or other purchase while waiting in line.2. Students should be responsible for getting from the classroom to the cafeteria with their money.3. Emphasize to students the importance of waiting for change after making a purchase and putting it away.4. Discuss "safe" places to keep money (wallet, purse, pocket), and the importance of not taking it out often or playing with it. Explain that wallets or purses should be kept on one's persons or in a locker with a lock on it.5. Students should experience natural consequences for losing money (no money—no snack).6. Emphasize that money should not be freely given away just because someone asks for it.7. Explain that purses and wallets are personal and should not be taken or looked through by others. Discuss the appropriate action to be taken if one is lost or found.

RESOURCES/MATERIALS

Money, purse, wallet



T.E.K.S. 113.4 (2.9)
Area: Personal Business

The student understands the importance of work.

OBJECTIVE	TEACHING ACTIVITIES
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| 2. Student will identify his/her family's source of income. | 1. Begin a discussion by asking the students how they get spending money for necessities (lunch) and luxuries (records or toys.).
2. Trace this money from parents or guardians to its source. Compile a list of the income sources. Emphasize that people generally make money by working at a job. |
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RESOURCES/MATERIALS



T.E.K.S. 113.13 (1.7)

The student understands the concept of goods and services.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
3. Student will give examples of income sources that are product-related and sources that are service-related.	<ol style="list-style-type: none">1. Read <u>Curious George Takes a Job</u>. Discuss why Curious George wanted a job.2. Make a list of local employers. Include some production employers and some service-related employers. Identify the products made in the community and services provided.3. Plan Community Based Instruction to observe the production or assembly process. Food production, such as a bakery or farm, might be considered. Inquire about the way a producer insures that the products are of high quality.4. Write a language experience story about the Community Based Instruction to put into the class library. Include sentences about workers' performances which help to insure quality products.5. Explore the school and make a list of school workers and the services they provide.6. Make a book display of stories related to work. Some books to include are:<ol style="list-style-type: none">a. <u>Jerry the Newsboy</u>, by Leonard Shortall (Morrow, 1970).b. <u>Mommies at Work</u>, by Eve Merriman (Alfred A. Knopf, 1961).7. Ask questions, such as "When you get a haircut, do you receive a product or a service?", "When you shop for groceries, do you purchase products or a service?"

RESOURCES/MATERIALS

Ray, H. A. Curious George Takes a Job.
New York: Houghton Mifflin, 1947
Shortall, Leonard. Jerry the Newsboy.
Morrow, 1976
Merriman, Eve. Mommies at Work.
Alfred A. Knopf, 1961
Items as specified in activities



Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
4. Student will demonstrate the concept of money as an exchange for services or goods provided.	<ol style="list-style-type: none"> 1. Have a group discussion about the kinds of stores and offices in town. List the places the students name. Examples are: <ol style="list-style-type: none"> a. Grocery store b. Clothing store c. Dentist's office d. Bank e. Automobile repair f. Ice cream shop g. Fast food restaurant h. Library i. Florist shop j. Doctor's office <p>Explain that each of these places has either products or services to sell. Ask the students what is needed if they want the products or services (money). Identify which places give services and which sell products.</p> 2. Visit a store or office, request a product or service and exchange money. 3. Design a store in the classroom. The store can change from grocery store to pet store to toy store, so that the interest can be kept at a high level. Have the students bring products from home for the store (empty egg cartons, boxes, plastic bottles, artificial fruit and vegetables). Make price tags and place on each item. Provide pads for writing the sales receipt and a log to record all sales within the store. Grocery bags or sacks could also be brought form home. Give each student a specific amount of money to spend in the store. 4. Students can earn money (pennies) for completed work. Pennies earned can be exchanged in the school store. 5. Assign each student/group a job in the classroom or school. Go over the job requirements with each student/group.



Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
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Upon completion of a job, pay the students in money or tokens. Continue this activity on a regular basis. Arrange trips to the mall/stores for those students who wish to spend their money. Arrange a trip to the bank for those students who wish to save their money.

6. Visit the many types of stores/businesses available in the community.

RESOURCES/MATERIALS

Items as specified in activities



T.E.K.S. 113.13 (1.8)

The student understands the condition of not being able to have all the goods and services one wants.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
5. Student will demonstrate the concept of scarcity.	<ol style="list-style-type: none">1. Students need to understand the concept of “enough” versus “not enough”.2. Prepare a snack for two groups of students, making sure that one group has enough to serve everyone and that the other group does <u>not</u> have enough to serve everyone.3. Discuss with students some alternatives to solve the problem of “not enough”.<ol style="list-style-type: none">a. Suggest that a student could ask for more, indicating that his/her group did not have enough.b. If there is not any more available, the students could divide what they have.c. The snack could be redistributed so that everyone gets a snack.4. Repeat the above procedure, utilizing classroom materials, books, etc.5. Incorporate how many more do we need, into the lesson.

RESOURCES/MATERIALS

Snacks
Classroom materials
Books



T.E.K.S. 122.12 (C-24)

The student determines types and costs of housing.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
6. Student will identify various types of housing available in the community.	<ol style="list-style-type: none">1. Prepare for this lesson by taking pictures of a variety of dwellings or ask students to bring pictures of their homes.2. Discuss the photographs and divide them into the various types of housing facilities : houses, condominiums, town homes, apartments, mobile homes, etc.3. Discuss the features of each type of housing, as well as the pros and cons of each.4. During Community Based Instruction, point out the various types of housing observed in the community.5. Cut out magazine pictures of the different types of dwellings in your community.

RESOURCES/MATERIALS

Photographs of homes



SOCIAL STUDIES:

PERSONAL BUSINESS



T.E.K.S. 113.4 (2.9)

The student understands the importance of work.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
1. Student will demonstrate sources and amount of personal income.	1. Have students identify sources of personal income (Social Security, a job, an allowance, or other sources). 2. Stress that before they can learn to spend their money wisely, they must know how much money comes in on a regular basis. 3. Instruct students to always consider the actual figure, or lowest amount, that they can depend upon receiving. 4. Help students determine how long their money must last (one week, two weeks, one month, or a longer period of time).

RESOURCES/MATERIALS



T.E.K.S. 113.3 (1.8)

The student understands the condition of not being able to have all the goods and services one wants.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
2. Student will plan a "needs/wants" budget.	<ol style="list-style-type: none">1. Once students have determined the amount of money on which they can depend on a regular basis, have them determine what must be paid out of that money and what amount is left over to spend on things they may want.2. Assist students in identifying the kinds of bills that must be paid (heat, electricity, gas, phone, garbage removal, rent, food, and clothing). Explain that certain items (soap, bleach) and money for the washer and dryer are also necessary.3. Make a list of "wants".4. Discuss with students the idea that they must be in control of their money so that they can purchase both the things that are needed and those that are wanted.

RESOURCES/MATERIALS



T.E.K.S. 120.5 (C-2)

The student demonstrates an understanding of personal financial management.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
3. Student will identify jobs which are compensated by each of the following methods of payment: allowance, hourly wage, and salary.	<ol style="list-style-type: none"><li data-bbox="810 470 1382 621">1. Ask the students to tell how people get money. Ask if all people earn the same amount of money. Why not? Conduct a class poll to determine how the students earn money.<li data-bbox="810 625 1382 743">2. Discuss the responsibilities that should be assumed by people who earn an allowance. Ask if any part of the money should be saved.<li data-bbox="810 747 1382 1016">3. Discuss the meaning of the word "income". Define the difference between an hourly wage and a salary. Make a list of the jobs which are typically compensated by each method. The students should be encouraged to find out how the adults they know are paid. Math skills may be sharpened by determining the weekly pay of someone who works 40 hours at a given rate of pay.<li data-bbox="810 1020 1382 1140">4. Collect pictures of a variety of workers. Have the students determine which jobs are compensated by a salary and ask which ones are paid by the hour.

RESOURCES/MATERIALS

Pictures of workers



T.E.K.S. 120.5 (C-2)

The student demonstrates an understanding of personal financial management.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
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| 4. Student will become familiar with basic budget record keeping. | 1. Show students a budget book with some pages filled in with items and amounts. Explain the process of adding and subtracting money as exchanges are made.
2. Make worksheets. Ask the students to add \$.40 to the balance since they were paid for raking the leaves and figure their new balance. Ask them to subtract \$.20 since they bought paper. Again ask them to determine their new balance. (Use amounts appropriate for the students and use calculators.) Repeat this activity until the students have acquired skills in keeping a budget sheet. |
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BUDGET BOOK			Date _____
ITEMS	ADD	SUBTRACT	BALANCE
Allowance	\$3.00		\$3.00
Lunch		\$.40	2.60
Popcorn		\$.25	2.35
Lunch		\$.40	1.95

3. Make budget books by fastening several blank worksheets together and placing a cover around them. Have the students complete their budget books each day. Assign each student a certain amount of necessary purchases and give him/her opportunities to earn money by completing classroom jobs. A job board should be posted with help-wanted ads that describe classroom jobs and the amount of pay given. Use a job contract procedure or set up a job center where students have the opportunity to select a job card as they arrive in the classroom.



Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
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4. Have student keep a "Budget Book" for money they earn outside of the classroom or the money they get for an allowance. Check books weekly.
5. Use the resource materials in "All About Money Box".

RESOURCES/MATERIALS

Budget worksheets
Job Board
"All About Money Box",
Chicago: Incentives for Learning



T.E.K.S. 120.5 (C-2)

The student demonstrates an understanding of personal financial management.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
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5. Student will cash a check.

Refer to Mathematics-Money.

RESOURCES/MATERIALS



T.E.K.S. 120.5 (C-2)

The student demonstrates an understanding of personal financial management.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
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| 6. Student will identify reasons why it is dangerous to keep large amounts of cash readily available. | Challenge the students to tell why it is unwise to keep large sums of money at home or in their wallets. Stress the possibility of losing the money or having it stolen. Brainstorm to compile a list of safe ways to carry money. Ask where money should be stored at home. |
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RESOURCES/MATERIALS



T.E.K.S. 113.5 (K.6)

The student understands that basic human needs are met in many ways.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
7. Student will identify personal or family housing requirements.	<ol style="list-style-type: none">1. In a group activity, have students identify basic requirements of adequate housing (shelter, living space, cooking, and toilet facilities, and location).2. Discuss the housing needs of students and their families based on such factors as size of family, etc.3. Create a word wall to describe a house by asking students to name all of the words they can that relate to:<ol style="list-style-type: none">a. Who lives in a house? (family, people, children, animals)b. What does a house provides? (shelter, warmth, protection, safety, a place to belong)4. Discuss renting versus buying a home.

RESOURCES/MATERIALS

Word wall



SOCIAL STUDIES:

PERSONAL BUSINESS



T.E.K.S. 120.5 (C-2)

The student demonstrates an understanding of personal financial management.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
1. Student will read a payroll check and identify the different components.	<ol style="list-style-type: none">1. Obtain several types of payroll checks to show the entire class.2. Ask questions of the students about the different types of payroll checks, (To whom is the check made out? What company? What date? How many hours worked?). The students should begin to locate the parts of a payroll check that provide key information.3. Give the students a box of checks made out for work performed by each student. After each student has found his/her own check, have them compare differing factors about the check, (pay period, company, amount earned this year).4. Display a blank payroll check with numbers by its different parts on the overhead projector. The students should identify each part properly.5. Explain to students that they can receive assistance from the employer's payroll office if they do not understand the different components of their check.

RESOURCES/MATERIALS

Payroll checks



T.E.K.S. 120.2 (C-1)

The student performs payroll and banking procedures.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
2. Student will understand the difference between gross and net pay.	1. Explain that employers withhold money from worker's paycheck to pay taxes and other fees. Deductions may be used to contribute to retirement funds and charities and to pay insurance premiums and union dues. Stress the fact that gross pay signifies the total amount of money earned and net pay reflects the amount after all deductions have been withheld. The students may solve math problems requiring them to subtract a variety of deductions from gross to determine net pay.

WORKSHEET			
Take-Home Pay			
a. Gross Pay:			\$473.15
Deductions:	\$40.22	F.I.C.A.	
	57.25	Federal Withholding	
	4.16	State Withholding	
	9.26	City Withholding	
		Total Deductions	_____
Net Pay:	(Gross pay minus deductions)		_____
b. Gross Pay:			\$529.68
Deductions:	\$51.83	Retirement	
	46.79	F.I.C.A.	
	20.42	Union Dues	
	79.78	Federal Withholding	
	31.92	Medical Insurance	
	7.55	State Withholding	
	15.63	City Withholding	
		Total Deductions	_____
Net Pay:	(Gross pay minus deductions)		_____
c. Gross Pay:			\$379.47
Deductions:	\$11.97	F.I.C.A.	
	36.41	Federal Withholding	
	2.98	State Withholding	
	8.09	Dental Insurance	
	5.00	United Way	
		Total Deductions	_____
Net Pay:	(Gross pay minus deductions)		_____



Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
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2. As students acquire or are placed on jobs, use their paycheck stubs to identify gross and net pay. Discuss how much money is being deducted from each worker and the reasons for the deductions.

RESOURCES/MATERIALS

Worksheet



T.E.K.S. 120.2 (C-2)

The student researches consumer and employee issues and discusses financial implications for the individual.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
<p>3. Student will keep basic financial records.</p>	<ol style="list-style-type: none"> 1. Assist students in constructing a personal budget. <ol style="list-style-type: none"> a. Have each student develop a tentative budget, including all sources of income and expenditures (housing, expenses, rent, food, bills, loans). b. Provide students with hypothetical financial information and tell them to devise a budget that fits the information. c. Have students list “purchases” that fit within their budget, using newspaper ads and catalogs as a basis for planning. d. Take students to a store where they can “purchase” particular items within their budget. 2. Identify financial information and items which should be retained. <ol style="list-style-type: none"> a. Make posters with examples of information that should be retained (warranties, sales slips, wage information). b. State a problem to the class and require the students to gather the necessary information. 3. Demonstrate how to record major income and expenses. <ol style="list-style-type: none"> a. Ask students to record all major income and expenditures for a week. b. Discuss advantages of maintaining records of income and expenditures. c. Ask parents to demonstrate how records help them plan for major purchases. 4. Discuss time payment plans and procedures.

RESOURCES/MATERIALS

- Newspaper ads
- Catalogs
- Envelopes

Adaptation

Teach students to use an envelope system. One envelope should be used for each budget category. Instruct students to place proper amounts in each envelope once their paycheck has been converted into cash. If money is received only once a month, a further division into weekly envelopes for each category is advised. Students should keep receipts for expenditures in the envelopes from which the money is taken to pay bills. This provides an instant record and documentation needed.



T.E.K.S. 120.2 (C-2)

The student researches consumer and employee issues and discusses financial implications for the individual.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
4. Student will plan for a whole pay period.	<ol style="list-style-type: none">1. Discuss with students how to plan so that they have as much money to spend at the end of the pay period as they had at the beginning.2. Explain to students that a once-a-month pay period is the most difficult to budget, but even bi-monthly or weekly pay periods require careful planning. Most people have one of two problems: either they get along fine from week to week as their checks come in, but never have enough money for once-a-month expenditures; or living on a monthly basis, they have enough to pay monthly bills, but are always “broke” the last two weeks of the month before another paycheck is received.3. Help students to plan a budget to fit their individual needs.<ol style="list-style-type: none">a. For large bills that come monthly, enough money must be set aside in a lump sum at the first of each pay period, or divided into amounts equal to the number of paychecks within the month and set aside each time a check is received.b. Money for recurring items must be set aside on a weekly basis (money for food, bus fare, recreation).4. For a student who has had little experience in handling money, it may be best to divide the weekly budget into daily amounts. Students need to be aware that the only way they can splurge on the weekend is to make do with less money during the week.

RESOURCES/MATERIALS

Life Skills Activities for Secondary Students
with Special Needs,
Darlene Mannix



Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
5. Student will use a check to pay for a product or service.	<p>Refer to Mathematics-Money.</p> <ol style="list-style-type: none"> 1. Instruct students, using the following procedure: <ol style="list-style-type: none"> a. Carry the checkbook in a purse/pocket. b. Ask the cashier if the establishment accepts checks. c. Carry a legal form of ID in a wallet. d. Write the check for the amount of the purchase. e. Write the name/store to whom the check will be issued. f. Sign name onto the check (using ID Card, if needed) g. Give the legal ID to the salesperson as identification. h. Replace the ID's in the wallet. i. Put the wallet back into a pocket/purse. j. Leave with all belongings. 2. Pass out several different types of bills. Examine each, noting who will be paid, the amount of payment and the date by which the bill must be paid. When each student has had an opportunity to identify the parts of a bill, have each write a check in full payment of the bill. 3. Do a matching exercise of bills and payments. The students should match the bill to its appropriate check. Make sure to include more than one payment to the same company, so that the students will have to be able to distinguish differing amounts, as well as businesses.

RESOURCES/MATERIALS

Checkbook
 Identification
 Various bills



T.E.K.S. 120.2 (C-2)

The student researches consumer and employee issues and discusses financial implications for the individual.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
6. Student will read and interpret common utility bills.	<ol style="list-style-type: none">1. Visit utility companies to obtain informative pamphlets describing billing and services.2. Discuss the term "utilities". Explain that these are services that companies provide for the public, including gas, electricity, water and telephone. Define the words: receipt, rate, payment, balance, estimated and meter.3. Create a set of sample utility bills/or bring actual utility bills and help the student interpret them.4. Invite a customer service employee from a utility company to visit the class. Ask the resource person to discuss what services are offered; how rates are determined; how the company is regulated; how a person can apply for service; what jobs are available in this field, etc.5. Explain that utility bills can be paid at the office of the company. Sometimes they can be paid at authorized neighborhood businesses, such as banks. The money can be paid in cash, money order or check. Obtain blank checks from a bank and help students write a check for a sample utility bill and address an envelope. Ask, "Why shouldn't cash be sent through the mail?" Discuss money orders; what they are; why they should be used; where they can be purchased; what the charge is.6. Provide practice by having students pay the teacher's or parent's utility bills by check, money order, or in person.

RESOURCES/MATERIALS

- Utility bills
- Blank checks
- Money order



T.E.K.S. 120.2 (C-2)

The student researches consumer and employee issues and discusses financial implications for the individual.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
7. Student will pay bills on time.	<ol style="list-style-type: none">1. Discuss when bills come, when they are due, how much must be paid, etc.<ol style="list-style-type: none">a. Bring actual bills to class and have students locate information on them.b. Have students “pay” bills using checks in class.2. Discuss the steps involved in paying bills by mail.<ol style="list-style-type: none">a. Gather the necessary materials (i.e., statement, checkbook, stamps, envelopes, etc.).b. Complete a check for the targeted amount.c. Insert the check and statement stub into an envelope.d. Address the envelope and affix a stamp.e. Mail the envelope.f. Return all materials to storage.3. Discuss the steps involved in paying bills in person.<ol style="list-style-type: none">a. Gather the necessary materials (i.e., statement, checkbook).b. Complete a check for the targeted amount.c. Prepare to go (i.e., check appearance, gather materials, etc.).d. Travel to the designated business/designated location.e. Submit the check with the statement stub.4. <u>Adaptation:</u><ol style="list-style-type: none">a. A student could copy a sample check for the targeted amount.b. For payment in person, the check can be completed by one person and taken to the business by another person.5. Discuss the consequences of failing to pay bills. Talk about alternatives to paying the entire bill.6. Discuss the procedure to follow if errors occur on the bill.
RESOURCES/MATERIALS	<ol style="list-style-type: none">7. Discuss services available when bills become greater than income (i.e., consumer assistance agencies, etc.).



T.E.K.S. 120.2 (C-2)

The student researches consumer and employee issues and discusses financial implications for the individual.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
8. Student will identify cautions to take into consideration when purchasing advertised items.	<ol style="list-style-type: none">1. Discuss why companies advertise their products. Ask what media are used for advertising. (Suggestions may include newspaper, radio, television, telephone, mail and billboards.) Display grocery products that bear nationally known brand names and similar store brands or generic products. Make a comparison list of the prices.2. Distribute magazines and challenge the students to find examples of advertising phrases (“you may be a winner”, “bargain”, “the best”, “prices slashed”). Ask if these claims can be proven.3. Gather a variety of ads and mount each on a stiff piece of cardboard; laminate for durability. Prepare a checklist that the students can use to analyze the contents of each ad.4. Tape ads broadcast on radio or television. Play the recordings and ask students to discuss what makes some advertisements more appealing than others.

RESOURCES/MATERIALS

- Advertisements
- Grocery products
- Magazines
- Tape recorder



T.E.K.S. 120.2 (C-2)

The student researches consumer and employee issues and discusses financial implications for the individual.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
9. Student will develop an understanding of credit and its uses.	<ol style="list-style-type: none">1. Make a list of advantages of using credit.<ol style="list-style-type: none">a. It can be used to handle emergencies.b. It sometimes saves time.c. It makes returns easier.d. It provides flexibility in that one can buy merchandise on sale or when there is a need.e. It raises standard of living without having to have cash (buying a house on loan).f. It is safe and convenient for people who don't wish to carry cash.2. Make a list of disadvantages of using credit.<ol style="list-style-type: none">a. It provides the temptation to buy on impulse or to overspend.b. It becomes inconvenient if billing disputes develop.3. Discuss the factors that determine if a person qualifies for credit:<ol style="list-style-type: none">a. Must have a good credit history.b. Must have sufficient income.c. Must not be "burdened" with too many debts.d. Must have good employment record.e. Must have collateral, such as property or savings/checking accounts.f. Must exhibit stability of residence.4. Describe ways of knowing that credit has been overextended:<ol style="list-style-type: none">a. If more than 20% of take-home pay is spent to meet installment payments (excluding house payments).b. If an installment payment cannot be paid in order to have essentials, such as food and utilities.c. If one has to take out loans to pay for old loans.



OBJECTIVE	TEACHING ACTIVITIES
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5. List ways to limit credit costs.
 - a. Use only as much credit as can be repaid without incurring large finance charges.
 - b. Shop for credit with the least interest.
 - c. Make larger down payments.
 - d. Pay bills promptly to avoid penalties.
 - e. Keep repayment periods short.
 - f. Maintain a good credit rating.
6. Identify places to obtain credit.
 - a. Credit unions
 - b. Banks
 - c. Local stores
 - d. Finance companies
7. List items frequently purchased on credit.
 - a. Automobiles
 - b. Houses
 - c. Furniture
 - d. Clothing
 - e. Home repairs
 - f. Recreational equipment
8. Define precautions and safeguards which should be taken in regard to the use of credit cards.
 - a. Know the term of each agreement.
 - b. Know what to do if a credit card is lost or stolen. (Telephone the credit card agency and follow-up with a letter.)
 - c. Make sure the credit card is returned after each purchase.
 - d. Don't lend a card or leave it where it could be stolen.
 - e. Keep a record of credit card numbers and put it in a safe place.
 - f. Keep a record of purchases and payments made on each credit card.
 - g. Check credit card billing for errors.

RESOURCES/MATERIALS



T.E.K.S. 120.2 (C-2)

The student researches consumer and employee issues and discusses financial implications for the individual.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
10. Student will use a credit card and maintain a credit card account.	<ol style="list-style-type: none">1. Student should be acquainted with credit card applications.2. Instruct students in the use of credit cards which includes learning to:<ol style="list-style-type: none">a. Keep the credit card in a wallet until needed.b. Use the credit card to pay for items.c. Sign the credit slip for purchase.d. Receive a receipt.e. Put the receipt and credit card in wallet.f. Leave with all belongings.3. Procedures for maintaining the account should include instruction in paying the credit card bill with a check or a money order for the minimum or full amount.

RESOURCES/MATERIALS

Credit card
Credit card statement



T.E.K.S. 120.2 (C-2)

The student researches consumer and employee issues and discusses financial implications for the individual.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
11. Student will identify things to consider before borrowing money.	<ol style="list-style-type: none"><li data-bbox="812 470 1378 709">1. Ask if any students have ever borrowed money. Discuss why it was necessary to do so. Make lists of good and bad reasons for borrowing money. Using student suggestions, list sources that lend funds. Expand the list to include parents, friends, banks, credit unions, credit cards, and loan companies.<li data-bbox="812 716 1378 863">2. Explain that it is usually necessary to pay interest on borrowed money. The rate of interest varies, depending on the source of the loan. Students can determine interest charges by using a calculator.<li data-bbox="812 869 1378 1108">3. Visit a bank and have a loan officer discuss how a person can apply for a loan. Ask him/her to discuss interest rates, methods of repayment, credit investigations, and the advantages and disadvantages of borrowing money. The banker should also explain the consequences of failing to repay borrowed money on time.<li data-bbox="812 1115 1378 1230">4. Explain that many lenders expect the borrower to provide credit references. Ask the students to formulate a list of businesses they could use as references.

RESOURCES/MATERIALS

Bank loan officer
Speaker from a credit bureau



T.E.K.S. 120.2 (C-2)

The student researches consumer and employee issues and discusses financial implications for the individual.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
12. Student will calculate and/or pay taxes.	<ol style="list-style-type: none">1. Make a list of taxes normally assessed in the city in which the students reside.<ol style="list-style-type: none">a. Have the class develop a bulletin board showing different types of taxes, using magazine pictures, drawings and actual items.b. Play a quiz game, using cards with pictures representing different types of taxes.2. Identify deadlines for paying taxes.<ol style="list-style-type: none">a. Have the class gather deadlines for various taxes.b. Make a chart for each student of necessary deadlines.3. Complete tax forms.<ol style="list-style-type: none">a. Discuss filing taxes, auditing returns, penalizing non-compliance, refunds, etc.b. Have students practice on tax forms (W2, 1040A, etc.).c. Discuss the wisdom in having someone else check a tax return when completed independently.4. Assist students with a list of sources for assistance in calculation/filing tax forms.<ol style="list-style-type: none">a. Discuss the advantages of soliciting assistance in filing income taxes.b. Discuss where to find assistance, such as agencies or accountants.c. Practice using the yellow pages to locate assistance.

RESOURCES/MATERIALS

- Magazines
- Tax forms
- Yellow pages



T.E.K.S. 120.2 (C-2)

The student researches consumer and employee issues and discusses financial implications for the individual.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
13. Student will divide expenses in a roommate situation.	<ol style="list-style-type: none">1. Discuss the bills roommates must share (e.g., rent, utilities, telephone).2. Use utility bills to practice figuring equal bills for roommates.3. Use the telephone bill to practice figuring unequal portions of the bill.

RESOURCES/MATERIALS

Bills



T.E.K.S. 120.2 (C-2)

The student researches consumer and employee issues and discusses financial implications for the individual.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
14. Student will identify reasons to purchase insurance.	<ol style="list-style-type: none">1. Explain that insurance is a contract in which one party agrees to reimburse another for a loss or injury. Ask the students to list types of insurance. Their suggestions may include life, home, auto, medical, and dental. Discuss why it is important to insure these things. Have the students create a pictorial display of things that can be insured.2. Stress that it is important to find out what any insurance contract means before signing it. Discuss the benefits that are offered, the restrictions that are imposed, and the amount of the premium.3. Distribute telephone directories to the students. Ask them to use the index of the yellow pages to locate the heading under which insurance companies are listed.4. Invite an insurance agent to visit the classroom. This speaker may discuss the kinds of insurance that can be purchased, how rates are determined, and who is not eligible for different types of protection. The students should be encouraged to complete sample applications for insurance coverage.5. Provide students with a directory that identifies types of insurance and sources to contact for further information and assistance.

RESOURCES/MATERIALS

- Telephone directories
- Magazines
- Insurance agent
- Sample insurance applications



T.E.K.S. 120.2 (C-2)

The student researches consumer and employee issues and discusses financial implications for the individual.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
15. Student will learn that consumer rights are protected when making purchases.	<ol style="list-style-type: none"><li data-bbox="812 472 1380 588">1. Make students aware that some items can be returned, either for money or credit and other items, especially those on sale, may not be returned.<li data-bbox="812 598 1380 861">2. Duplicate a purchase receipt and distribute one copy to each student. Challenge the students to analyze the receipt and define unfamiliar terms, such as quantity. Additional receipts may be prepared with deliberate mistakes. Challenge the students to locate errors, such as incorrect addition, poor descriptions of merchandise, the lack of a date, etc.<li data-bbox="812 871 1380 1050">3. Invite a speaker from the Better Business Bureau to discuss how consumers can protect themselves from faulty products and poor services. Have this person discuss how to summarize, effectively, the facts to facilitate the complaint process.<li data-bbox="812 1060 1380 1260">4. Challenge the students to imagine that they are going to buy a 10-speed bicycle. Ask them to compose a list of features desired and discuss how to check for each one. Using catalogs and advertising circulars, the students should compare prices and service to determine the best buy.<li data-bbox="812 1270 1380 1354">5. Discuss methods of issuing complaints (toll free numbers, business office, exchange counter, not purchasing the product again).

RESOURCES/MATERIALS

- Purchase receipts
- Speaker from the Better Business Bureau
- Catalogs
- Advertisements



T.E.K.S. 120.2 (C-8)

The student models employability skills for obtaining a position in a business.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
16. Student will complete an application for a state identification card.	<ol style="list-style-type: none">1. Discuss the importance of personal identification.2. Visit the Department of Public Safety and assist the students in providing the following information:<ol style="list-style-type: none">a. Date of birthb. Eye colorc. Sexd. Heighte. Addressf. Name3. Students should be well groomed, as a photograph is required at the time of the application.4. Students should be prepared to pay the appropriate fee at that time.

RESOURCES/MATERIALS

Applications



T.E.K.S. 120.2 (C-8)

The student models employability skills for obtaining a position in a business.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
17. Student will complete an application for a driver's license permit.	<ol style="list-style-type: none">1. Discuss with students the purpose of the Department of Public Safety. List types of information which can be gathered at this department (brochures, pamphlets, applications for driver's licenses and learner's permits).2. Visit the Department of Public Safety or invite someone from that department to speak to the class.3. Be sure students understand the following concepts:<ol style="list-style-type: none">a. The legal requirements for obtaining a driving license.b. The location of the office where licenses may be obtained.c. The fact that a vision test will be required prior to obtaining a license.d. The differences among classes of licensed drivers.4. Present the application for a learner's permit to the class as a group. Encourage the students to use a personal reference card to provide some of the information.5. Make list of steps involved in obtaining a learner's permit.<ol style="list-style-type: none">a. Obtain and complete an application.b. Study the operator's handbook.c. Successfully pass a written examination.d. Pass a driving test.

RESOURCES/MATERIALS

Applications

Adaptation:

Refer students to local driving schools.



T.E.K.S. 120.2 (C-2)

The student researches consumer and employee issues and discusses financial implications for the individual.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
18. Student will participate in the selection and purchase of a car.	<ol style="list-style-type: none">1. Make a list of factors which determine costs involved in buying a car, i.e.:<ol style="list-style-type: none">a. Age of carb. Condition of carc. Luxuries/equipmentd. Make or modele. Interest and finance charge on loanf. Sales tax8. Review the costs of operating a car, in addition to the purchase price. Consider such things as:<ol style="list-style-type: none">a. Fuel and oilb. Repairs and maintenancec. Tires and accessoriesd. Insurancee. Registration and license feef. Parking and tolls9. Instruct students regarding decisions which must be made about purchasing a car prior to going shopping. These include:<ol style="list-style-type: none">a. Price range and an upper limit.b. Number of doors the car has.c. Size of the car.d. New or used condition.e. Safest type of car.f. Foreign or domestic car.g. Fuel efficiency rating.h. Method of financing.i. If making a trade-in, the selling price desired.10. Discuss parts and conditions which should be checked before purchasing a used car.<ol style="list-style-type: none">a. Talk with a previous owner, if possible.b. Examine the body and paint in a good light.c. Check all four tires and spare tire for tread and possible problems.d. Open and close all doors and windows.e. Check the steering. (Slow steering response could mean worn steering linkage and veering could mean improper wheel alignment or other front-end problems.)



OBJECTIVE	TEACHING ACTIVITIES
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(Continued)

- f. Check the brakes.
- g. Check to see if heater/defroster/air conditioner are operable.
- h. Be alert to unusual noises or slippage when shifting gears.
- i. Check shock absorbers. (Severe bouncing or swaying, excessive rattles and noise may indicate bad shocks.)
- j. Check controls and gauges.
- k. Check the engine for response, noisiness and smoke.
- l. Look for the spare tire, jack, and lug wrench.
- m. Look under the rugs and mats for rusted-out parts on the floor.
- n. Check for leaks under the car.
- 11. Visit a used car lot. Divide students into groups and select cars for purchase. Follow the steps in #4 to determine the condition of the cars.
- 12. Encourage students to take a used car being considered for purchase, with the owners permission, through the state inspection line if one is unsure about the condition of the car.
- 13. Encourage students to shop for the best deal when buying a car.
- 14. Demonstrate how to look through the classified ad section of the newspaper to get an idea of the retail price on similar cars when buying or selling.
- 15. Visit the tax office to learn how to transfer the title of a car.

RESOURCES/MATERIALS

Items as specified in activities



T.E.K.S. 120.2 (C-2)

The student researches consumer and employee issues and discusses financial implications for the individual.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
19. Student will identify the most important factors in car maintenance.	<ol style="list-style-type: none">1. Discuss the important factors in car maintenance.2. Show students a car owners manual.3. Have students look in the phone book and find businesses that will service the following areas:<ol style="list-style-type: none">a. Check the fluid levels in:<ul style="list-style-type: none">RadiatorCrankcaseTransmissionBrakesPower steeringBatteryb. Change the oil and oil filter every 3,000 miles.c. Check the drive belt for tension, wear and cracks.d. Check the water hoses for cracks, leaks, swelling, tightness of clamps.e. Check the battery cables and charge.f. Flush and refill the radiator.g. Lubricate.h. Inspect the tires and check the pressure.i. Change the automatic transmission fluid (if applicable).j. Inspect and replace the air filter regularly.4. Demonstrate how to wash cars. Have students wash and clean the interior of teachers' cars for extra money and practice.5. Remind students that car license plates and state inspection stickers need to be renewed on a regular basis.

RESOURCES/MATERIALS

Car owner's manual
Phone books



T.E.K.S. 122,72 (C-1)

The student demonstrates effective decision-making skills related to housing needs throughout the life cycle.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
20. Student will identify factors to consider when looking for a place to live.	<ol style="list-style-type: none"><li data-bbox="808 472 1391 682">1. Begin a discussion by asking, "Imagine that you will be moving soon. What kinds of things should you think about before choosing a place to live?" (Responses should include: size, cost, type, interior/exterior condition, and closeness to schools, shopping, church and job.)<li data-bbox="808 682 1391 1197">2. Develop several situations describing the housing requirements of a variety of people. Ask the students to use the classified ads from the newspaper to find appropriate housing options for each situation. Provide each pair of students with a complete newspaper. Instruct them to survey the front page to locate the index. Help the students use the index to find apartments and homes that are available for renters. Determine how much a specific dwelling would cost for a month. (Some units are priced by the week.) Provide math practice by asking students to determine the total amount that would be paid for rent in one year. The specific ad should be clipped and attached adjacent to the situation it resolves.<li data-bbox="808 1197 1391 1379">3. Discuss why the government builds public housing. Use a local map to find the locations of such units nearby. Have students locate newspaper articles about public housing currently available in the area.

RESOURCES/MATERIALS

Real estate agent
Newspaper

Adaptation:

Invite a real estate agent to visit the class. Have the speaker discuss the availability and prices of each different kind of dwelling.



T.E.K.S. 122.82 (C-1)

The student demonstrates effective decision-making skills related to housing needs throughout the life cycle.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
21. Student will define “renting” and “buying” and identify the advantages of each.	<ol style="list-style-type: none"><li data-bbox="812 470 1365 583">1. Cut several ads from the classified section of the newspaper for homes “for rent” or “for sale”. Enlarge each and mount on tag-board.<li data-bbox="812 594 1365 682">2. Discuss differences between buying and renting, including implications of each to an individual (rights, advantages).<li data-bbox="812 684 1365 957">3. Have students list three advantages of renting (no yard work, less upkeep, no long-term mortgages) and three disadvantages (improvements need to be approved, giving notice when leaving). Have students list advantages of buying (owning property, are own boss) and disadvantages (property taxes, mortgage payments).

RESOURCES/MATERIALS

Classified advertisements



T.E.K.S. 122.82 (C-1)

The student demonstrates effective decision-making skills related to housing needs throughout the life cycle.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
22. Student will identify procedures for renting a house or apartment.	<ol style="list-style-type: none">1. Point out the procedural steps involved in renting a house, signing a lease, paying the rent, etc.2. Take the class to visit several apartments and houses in the community that are for rent. Compare the quality of housing with the cost involved.3. Obtain copies of several rental agreements and discuss them with the class.4. Invite landlords and/or apartment managers to visit the class to explain their expectations and procedures for tenants. Prepare a class-composed list of questions to ask. Include questions about security deposits. Discuss why they are necessary.

RESOURCES/MATERIALS

Rental agreements
Landlord/apartment manager



T.E.K.S. 122.82 (C-2)

The student demonstrates effective management practices related to the housing budget.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
23. Student will identify procedures for buying a house.	<ol style="list-style-type: none">1. Discuss procedures for securing a mortgage, making mortgage payments, making a down payment, and paying taxes.2. Take students to visit several houses in the community that are for sale. Talk about advantages and disadvantages of each house.3. Discuss with the class reasons for buying a house. Discuss the financial responsibilities involved in owning a home.4. Invite a real estate agent to class to discuss the steps involved in purchasing a house.

RESOURCES/MATERIALS

Real estate agent



T.E.K.S. 122.82 (C-4)

The student proposes methods to create quality living environments.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
24. Student will identify necessary household furnishings.	1. Make a list of household furnishings considered as necessities. Organize according to rooms: a. Bathroom – towels, washrags, hand towels, shower curtains. b. Bedroom – sheets, blanket, pillows. c. Kitchen – dishes, silverware, glasses, pots and pans. d. Living room – chairs, curtains. e. Dining room – table, chairs. 2. Differentiate between necessary furnishings and home decorating items (flower arrangements, plants, knick-knacks, pictures). Explain that home decorating items should be purchased with “extra” money or that money not specifically budgeted.

RESOURCES/MATERIALS

Catalogs
Magazine pictures

Adaptation:

Construct “lists” by utilizing pictures.



Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
<p>25. Student will identify factors to be considered when purchasing furniture and appliances.</p>	<ol style="list-style-type: none"> 1. Show students several laminated pictures of household furniture and appliances. Name each. 2. Make a list or chart of the minimum pieces of furniture needed to set up an apartment/ house. 3. Using several department store catalogs, fabric books, paint samplers (available from fabric and paint stores), determine an average price range for each piece of furniture based on quality of construction, company name, fabric. Label. 4. Pass out "Purchaser's Cards" to several students. Have them "go shopping" for pieces of furniture by completing the card. Each student should be prepared to explain his/her reasoning for the choice. <hr/> <p style="text-align: center;">Purchaser's Card</p> <ol style="list-style-type: none"> 1. How will the piece of furniture be used? 2. Who will use it? 3. What room will it be in? 4. Is it something I need? 5. Does it seem to be made well? Fabric good? 6. Is it made by a well-known company? 7. Is it the best I can buy for the price I can pay? <hr/> <ol style="list-style-type: none"> 5. Discuss types of appliances needed in a home. Determine which, if any, are already in the house or apartment. Include appliances, such as stove, refrigerator, television, etc. 6. Visit the appliance department of a store. Have students locate the least and most expensive brands of a particular appliance. Talk about the differences and similarities of each.

RESOURCES/MATERIALS

Pictures of household furniture and appliances
 Purchaser's Cards
 Catalogs, fabric books, paint samplers



T.E.K.S. 133.3 (1.16)

The student understands how technology has affected daily life, past and present.

Area: Personal Business

OBJECTIVE	TEACHING ACTIVITIES
26. Student will understand the use of a phone card.	<ol style="list-style-type: none">1. Show students a phone card and explain its use.2. Explain where phone cards can be purchased and take students on a Community Based Instruction to buy a phone card.3. Have the students make a phone call, using a phone card.

RESOURCES/MATERIALS

Phone Card
Telephone

