

PART III

DEVELOPING RELATED SKILLS

MANAGING YOUR LIFE

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PART III: DEVELOPING RELATED SKILLS

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MANAGING YOUR FINANCES



AGENDA

- Starter
- Understanding Deductions
- Bank Accounts
- Your Credit and Credit Score
- Conclusion
- Student Assessment

Objectives

Students will identify the information included on a paycheck and check stub.

Students will understand how bank accounts work.

Students will learn about credit and their credit score.

Materials Needed

- “Words to Know in Finance” activity sheets for each student (Parts I, II, and III)
- “Paycheck” activity sheet for each student (Part I)
- Internet access (Part III)

Starter (5 minutes)

Display the following quote where everyone can see it: “Financial education is more valuable than money.” Ask students what they think this means and have volunteers share their thoughts with the class. Explain that one of the most important aspects of managing your life is financial literacy—the ability to understand how money works and how to manage it effectively.

Distribute copies of the “Words to Know in Finance” activity sheets to students and say, “Today, we are going to start developing a greater sense of financial literacy. These sheets will provide you with definitions of common financial terms.” Instruct students to refer to the activity sheets during the lesson. (All words and phrases that appear on the “Words to Know in Finance” activity sheets are displayed in bold throughout the “Managing Your Finances” and “Making a Budget” lessons.)

Part I Understanding Deductions (15 minutes)

Purpose: Students understand the deductions on their paycheck.

1. Students identify the difference between “net” and “gross” pay.

Display a copy of the “Paycheck” activity sheet where everyone can see it. Say to students, “Rose Arrington has a full-time job where she works 40 hours each week and earns \$20 for every hour she works. If she is paid every week, that would make her weekly salary \$800. However, her paycheck is for \$625. Why do you think that is?” Allow students time to respond and then ask, “Does anybody know the difference between ‘**net pay**’ and ‘**gross pay**’?” Remind students to refer to the “Words to Know in Finance” activity sheets. Explain that gross pay is the amount of money a person has earned prior to any taxes or other **deductions**, and net pay is the final, or “take home,” amount of someone’s **paycheck**.

Clarify for students by saying, “For the hours she worked, \$800 was Rose’s gross pay and \$625 was her net pay, which means she had \$175 deducted from her paycheck. Some of these **withholdings** are voluntary, meaning she gets to decide whether they are withheld each pay period. Others are mandatory, which means they are required to be withheld.” Tell students they are going to learn more about **voluntary deductions** and **mandatory deductions**.

2. Students learn about mandatory deductions.

Distribute copies of the “Paycheck” activity sheet to students and draw their attention to the “Taxes and Deductions” section. Say to students, “Each **pay period**, part of what you have earned is withheld to cover various expenses, and these are either voluntary deductions or mandatory deductions.”

Have a volunteer read the definition of “mandatory deductions” out loud. Then, ask students to put a check mark next to all of the mandatory deductions on the paycheck. Students should identify the following:

- **FICA tax**
- **Federal income tax**
- **State income tax**

Ask if anyone knows the purpose of these deductions. Give students time to respond, then say, “The money that is withheld from your paycheck is used to support many services, from government programs like Social Security and Medicare, to public resources like libraries and schools.”

Point out to students that while many of them will have their pay deposited directly into their bank accounts—known as **direct deposit**—they should still receive a physical copy of their **pay stub** for their records. Emphasize that it is important to always check the information on their pay stub as companies can make mistakes when calculating payroll. Advise students that if they don’t understand the purpose of a deduction, they should ask their supervisor or the person in charge of payroll.

3. Students discuss the value of voluntary deductions.

Ask students what they think voluntary deductions are. Lead them to understand that voluntary deductions—unlike mandatory ones—are optional. Offer examples such as medical coverage, life insurance, and retirement benefits such as a **401(k)** and **SIMPLE IRA**.

Tell students why it is important that they understand and consider the benefits an employer offers. Health insurance and retirement accounts are two of the most common. Remind students to make sure that their decision to join or forgo these voluntary deductions takes into consideration their long-term goals (*for example, choosing not to contribute to a 401(k) until later in life would result in their having less money when it comes time to retire*).

Part II Bank Accounts (15 minutes)

Purpose: Students learn about bank accounts.

1. Students understand what a bank account is.

Ask students to describe a bank account. Lead them to recognize that a bank account is an agreement between a **depositor** and a bank that says the bank will keep their money **in trust** until it is withdrawn.

Ask students what a bank does with the money it keeps in trust. Lead them to understand that banks hold a portion of the money, invest a portion of it in **bonds**, and lend a portion to other people and businesses as loans for attending college, buying a car, purchasing a home, and more.

Explain that there are many types of bank accounts. Two of the most common are **checking accounts** and **savings accounts**. A checking account is primarily used to cover **deposits** and **withdrawals** and is where most of their expenses will come from, while a savings account is used to keep—or save—money for a longer period of time. Add that, since checking account holders access their funds regularly, banks usually provide them with a **debit card**. This card allows them to make charges directly to their account and withdraw funds from **automated teller machines**.

2. Students understand the value of bank accounts.

Ask students to suggest reasons for keeping money in a bank. Write student responses on the board. (Student responses may include safety, convenience, and the ability to earn interest.) Explain to students that there are some things they need to consider when making a decision about opening a bank account. List the following questions where students can see them and elicit responses:

- How often will you need cash? (Both checking and savings accounts will generally allow for withdrawals of cash. Savings accounts are designed to keep money with a bank for a longer period of time, so the number of monthly withdrawals may be limited or account holders might lose interest or be given a service charge if they exceed that amount.)
- How are you planning to pay your bills? (If you are planning to pay your bills by check, you will need a checking account.)
- What is the minimum balance your bank requires? (Some banks require you to keep a certain amount of money in your account and will charge a fee if you drop below that.)

Point out to students that banks vary greatly in the services they offer and that it is always a good idea to find the one that best fits their needs. Add that many banks offer accounts specifically for students.

3. Students learn to manage their bank accounts.

Tell students that a bank account is a major responsibility that will have financial repercussions if not managed properly. Say, “If you make a purchase and don’t have enough money in your account to cover the charge, your account will have a **negative balance**. This can lead to **overdraft fees**.”

Point out to students that one of the best ways to avoid overdraft fees is to make sure they keep track of their income and expenses. Say, “Most banks provide an app that allows you to view the amount of your available funds as well as any **posted** and **pending** transactions. There are also many free apps that help you categorize your spending and set savings goals.” Tell students that not everyone has access to a banking app, then ask volunteers to suggest other ways to keep track of spending. (Student responses may include viewing their account activity online, using a **checkbook**, and keeping receipts.)

Add that, in addition to helping track spending habits, these apps can also help identify incorrect or **fraudulent transactions**. Say, “It’s possible for another person to obtain your banking information and make unapproved charges. By checking your account activity regularly, you can catch suspicious charges and report them to your bank.”

Part III Your Credit and Credit Score (25 minutes)

Purpose: Students develop an understanding of credit.

1. Students understand how credit works.

Say to students, “I’m going to ask you a series of questions. If you agree with what I say, raise your hand.” Then, ask students the following questions, pausing for a brief moment between each to give them time to respond.

- Say, “Imagine there is something you really want that costs \$50, but you can’t afford it right now. What if I told you I’d lend you money so you can purchase it today? Would you accept it?”
- What if you have to pay 20% more than what I lent you if you take longer than 30 days to repay me? For example, if I give you \$50, you’ll owe me \$60 if you don’t repay me in 30 days, and then \$72, and so on.
- What if I said you didn’t have to pay me all back at once? Instead, you could pay me as little as \$10 each month.
- What if I said that, even if you agree to a \$10 per month **payment schedule**, you’ll still be charged 20% on your remaining balance each month? So, if you owe \$50 and pay me \$10, the next month you’ll owe me \$48 instead of \$40?”

Tell students that this is similar to how **credit** works. Lead students to understand that credit is the ability to borrow money to make purchases that you will pay back at a later date. Point out that one of the primary ways people make purchases using credit is through a **credit card**. Say, “Credit cards are an agreement between you and an **issuer** where you promise to pay back whatever they have lent you, plus other agreed-to charges.”

Emphasize that these other “agreed-to charges” are important to keep in mind when using a credit card. Tell students that credit cards can seem like “free money,” but they are not. Explain that every credit card has different terms, but generally, if cardholders pay the full amount of the **credit card balance** due every month, they will not have to pay **interest**. On the other hand, if they pay only the **minimum payment** amount, or anything less than the full balance due, they will pay interest.

2. Students learn about credit scores.

Divide students into three groups and say, “While it could make sense to delay a purchase until you have enough cash to cover the cost, there are times when that may not be possible. I’m going to present each group with a scenario in which someone wants to make a large purchase or is faced with a large expense, and your job will be to research the costs and the options to pay for it.” Then, assign groups with one of the following:

- A couple is looking to buy a two-bedroom house in your neighborhood.
- A high school graduate wants to attend college and is trying to determine whether to stay in-state or go out of state.
- A mother of three young children wants to purchase an SUV.
- A person needs knee surgery.

Inform students they have 10 minutes to gather as much information as possible. When doing their research, have them consider things such as what options are available to the purchasers, what the standard interest rates are, and how much (if any) cash they might need upfront. After 10 minutes have passed, ask volunteers from each group to share their findings with the class.

After each group has presented, stress that there are some purchases or expenses that may not be possible without receiving a loan. Say, “However, financial institutions will not just loan money to anyone. Banks and other institutions want to make sure that you have the ability to repay the money you borrow, and they determine this using your **credit score**. I’m going to play a video for you that shows how your score is calculated.” Then, play the “What is a Credit Score? Kal Penn Explains | Mashable” video at the following link: www.youtube.com/watch?v=f2ortkJfTKw.

Tell students that their credit score is a number that will be associated with them for their entire lives and can determine what they are able to do in their future. Then, say, “Your credit score can go up or down depending on your financial decisions, so it’s important to manage and spend your money responsibly. Always remember, good credit can help us receive loans, which can allow us to obtain things we may want, such as a house, or to accomplish things, like attending college, that may be cost-prohibitive otherwise.”

3. Students learn what to do if they have a credit problem.

Tell students to suggest some things that may happen if they are irresponsible with their credit. List student responses. (Student responses may include, their credit card gets revoked, debt collectors may repeatedly call, they can damage their credit score, and it will be difficult to get loans in the future.)

Ask students, “What do you do when you have a problem that you can’t solve?” Suggest to students that they should ask for help. Explain that if they get into a situation in which they can’t make payments on their debt, the best thing to do is to talk to the people or companies to whom they owe money. Explain that sometimes, those companies will help develop an affordable payment plan to pay off the debt.

Have students consider what they discussed regarding credit cards and offer ways to avoid some of the drawbacks. List student responses. (Student responses might include: never put more on a credit card than you can pay every month, save money until you have enough to make a purchase, make sure you are comfortable with the minimum payment for loans, understand the terms associated with the money you are borrowing.)

Tell students that regardless of whether they get a debit card or a credit card, it is essential to avoid overspending. While money charged to a debit card is removed directly from the user’s bank account, you can still get into trouble by depleting your funds. As mentioned earlier in the lesson, many banks will penalize account holders whose funds go below a predetermined amount. Remind students that it is important to monitor their checking account balance and credit card activity regularly in order to stay on top of their finances and avoid potential issues.

Conclusion *(2 minutes)*

Explain to students that the best way to avoid financial trouble is to manage their money carefully. Remind students of the following **key points** that were taught in this lesson:

- Paychecks show not only the gross amount earned but also all the mandatory and voluntary deductions made.
- Credit cards have strengths, such as ease of use and safety, and drawbacks, such as annual fees and the danger of excessive debt.
- Establishing good credit is essential in order to make larger purchases in the future.

Student Assessment

1. List two mandatory and two voluntary deductions from a paycheck.
2. Name three ways to track your bank account activity.
3. Identify three scenarios in which a person might purchase something using credit.
4. How is a credit score determined?

LESSON EXTENSIONS

Using Quotations

“Never spend your money before you have it.”

Discuss the meaning of this quote with your students. Then, have them write about how it could apply to bank accounts as well as debit and credit cards, and when this quote may not be sound advice (*for example, home mortgages, student loans, and car financing*).

Writing in Your Journal

Have students write about their financial goals, making sure to include what they would like to purchase someday, what portion of their income they would like to put into savings, if they would prefer to use a debit or credit card (*or both*), and the rules they will lay out for themselves to avoid financial trouble.

Have student volunteers present their journal entries and discuss as a class.

Homework

Have students research local banks and determine, based on fees and requirements, which one provides the best services for their needs. Tell students that most banks have different types of checking and savings accounts. Encourage students to learn the differences between the accounts banks offer and the steps they need to take in order to open an account. Have volunteers share their findings with the class.

Using Technology

Explain to students that being patient and doing research on pricing trends can save them money. Tell students that there are several apps, websites, and web browser extensions whose purpose is to save them money by automatically applying coupons to purchases or tracking an item's price. Have students identify three ways they can use technology to save money (*for example, Honey, Mint, Keepa*).

Homework

Have students track their spending habits for one week, writing down every expense no matter how small. At the end of the week, have them review their spending data (you can also encourage them to categorize their expenses into “essential” and “nonessential purchases”) and write about what surprised them and what they learned.

Additional Resources

Have students read “Money Tips For Teenagers: Your Future Self Will Thank You” at <https://www.listenmoneymatters.com/money-tips-for-teenagers/>. Ask students to comment on the article and share their favorite tips with the class.

WORDS TO KNOW IN FINANCE

401(k) – a retirement plan offered by some employers that allows employees to save and invest in their retirement

automated teller machine (ATM) – a machine that allows people to complete basic transactions, such as checking their account balances, withdrawing or depositing funds, or transferring money between accounts

bonds – loans to a company or government that pay a fixed rate of interest to the lender over time

checkbook – a book of blank checks

checking account – a bank account that allows deposits and withdrawals; funds can be withdrawn through checks, debit cards, and more

credit – the ability for someone to borrow money and pay it back at a later date

credit card – a plastic or digital card that allows people to make purchases on credit

credit card balance – the amount of money owed to a credit card company

credit score – a number assigned to a person based on factors such as their ability to make payments and the amount of money they owe; the higher the score, the more likely a borrower is to be able to repay loans

debit card – a plastic or digital card that deducts money directly from a checking account to make purchases

deductions – items withheld from a person's pay, usually relating to benefits such as health-care or retirement funds

deposit – the placement of money into a checking or savings account

direct deposit – an electronic payment directly to an employee's account by an employer

fraudulent transaction – a transaction that was unauthorized by an account holder

gross pay – full amount of pay received before withholdings and deductions

interest – a charge incurred for borrowing money, usually as a percentage of the money owed

issuer – a company that provides credit cards

minimum balance – the minimum dollar amount a bank requires its customers to keep in their bank accounts; dipping below this amount can result in fees

WORDS TO KNOW IN FINANCE

(continued)

minimum payment – the lowest amount of money required to be paid on a loan or credit card balance each payment due date

negative balance – an account balance of less than zero, indicating that more money has been spent than was available in the account

net pay – amount of pay remaining after deductions from a person's gross pay

online banking – known as internet banking or web banking, an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website or app

overdraft fee – a fee incurred when a bank covers a payment that is greater than the available funds in a checking account

pay period – the recurring schedule that determines how frequently a person is paid

paycheck – a check or payment for salary or wages

payment schedule – a schedule of when repayment is made between a borrower and a lender

pay stub – a piece of paper accompanying each paycheck that lists gross pay, withholdings, deductions, and net pay

pending transaction – an approved transaction that may be reflected in your account balance but has yet to be fully processed

posted transaction – an account transaction that has been fully processed

savings account – a bank account that earns interest and is meant to hold funds for an extended period of time

SIMPLE IRA – a retirement plan designed for small businesses that allows employees to save and invest in their retirement

state and federal unemployment taxes – amount of pay withheld to cover unemployment taxes

union dues – regular payments made to labor unions (which are organizations that represent collective interests of employees) to cover the cost of membership

withdraw – to take money out of an account

withholdings – mandatory items withheld from a person's pay, such as income taxes, Social Security taxes, and unemployment taxes

PAYCHECK

Burke Food Supply Company
123 Avenue Q
Los Angeles, CA 90019

Dolores Lopez
714 Ivy Road
Los Angeles 90018

Check number: 7207869
Pay period ending: 8/14/20XX

Hours and Earnings

Taxes and Deductions

Description	Amount	Description	Current Amount	Y-T-D Amount
Rate of pay Reg.	15.00	FICA Tax	22.95	757.35
Hours Worked	20	Fed. Income Tax	23.43	773.19
		State Income Tax	2.82	93.06
		State Disability Tax	3.00	99.00
		Union Dues	2.00	66.00
Gross Pay	300.00			
Net Pay	245.80			
Total Gross Y-T-D	9,900.00	Total	54.20	1,788.60

Statement of earnings. Detach and keep for records.

Burke Food Supply Company
123 Avenue Q
Los Angeles, CA 90019

7207869

Date: August 14, 20XX

**Pay to the
order of**

Dolores Lopez
714 Ivy Road
Los Angeles, CA 90018

\$*245.80**

Two Hundred forty-five And 80/100 **DOLLARS**

City Savings & Loan
23 Sebastian St.
Los Angeles, CA 90230

Joseph W. Burke

⑆ 61777 ⑆ 614728066 ⑆ 7207869

MAKING A BUDGET



AGENDA

- Starter
- Shopping Spree
- Where the Money Goes
- My Budget
- Conclusion
- Student Assessment

Objectives

Students will recognize the need to keep a budget.

Students will learn what a budget is and identify the items commonly included in a budget.

Students will create their own budgets.

Materials Needed

- Copies of the “Shopping Spree” activity sheet, cut up so that each student has one list (Part I)
- One copy of the “My Budget” activity sheet for each student (Part III)

Starter (2 minutes)

Ask students how difficult they think it would be to save for a large expense, such as a car, a house, or college tuition. After several of them respond, share the story of Steve and Annette Economides, who through wise money management and budgeting have managed to pay cash for their home and several cars, take family vacations without building debt, feed a family of seven for only \$350 a month, and put their children through college without any school loans—all on an average income of only \$35,000 a year! Tell students that, in this lesson, they will learn how to create and live within their budget.

Part I Shopping Spree (20 minutes)

Purpose: Students recognize the need to keep a budget.

1. Students prepare for a shopping spree.

Ask for five volunteers. Tell them that they each own a business. Assign each volunteer one of the following businesses:

- Bank: Your goal is to try to get people to save money. When they come to the bank, they can save either \$75, \$100, or \$250.
- Clothing Store: Your goal is to sell clothing. A shirt costs \$60, and a full outfit is \$120 (a discount price).
- Electronics Store: Your goal is to sell wireless headphones for \$200. This is a super deal on the best headphones in the store.
- Shoe Store: Your goal is to sell athletic shoes for \$95 or dress shoes for \$70.
- Supermarket: Your goal is to have each shopper buy \$150 worth of food. They may split the cost into two installments of \$75 each.

Assign each business a location within the classroom. Make sure that the instructions are clear to each of the business owners. Distribute the cards cut from the “Shopping Spree” activity sheet to the other students. Read the following directions to the class:

You are all shoppers and have \$500 to spend at (name the stores). As you go from store to store, write down the amount of your transaction on your card so you can keep track of how much money you’ve spent. Have the store owner initial the transaction. Be sure to think about how much money you have and what is most important to you. When I say freeze, you must stop where you are, and we’ll see how everyone is doing.

2. Students participate in a shopping spree.

Tell students to begin. Circulate the room and make sure that each student has at least one item on their card before you say "freeze." Say, "Now it's time to pay your bills. Everyone's had a few unexpected medical expenses, so everyone must subtract \$100 under 'Miscellaneous.'"

Point out to students that if they went to the bank and opened a savings account, they can use that money to help pay their bills. Have students total their expenses. Tell students that if they went over their \$500 budget, they must sit down. Tell the students who are still standing that they can continue to shop.

After a few more minutes, say "freeze." Say, "Your refrigerator broke, and your food spoiled. You need to replace the food. It costs you \$75 at the supermarket." Tell students that if this puts them over the limit, then they must sit down. If they have money in the bank, they can subtract \$75 and continue to play.

Determine whether or not to keep playing based on the number of students still standing. The following are suggestions for additional "freezes": (a) taxes are due, (b) your car broke down, and (c) you have a job interview and need an appropriate outfit.

3. Students discuss the implications of the shopping spree.

After everyone has had enough time to play, ask students, "Who put money in the bank? Did it come in handy?" Then ask the seated students how they spent so much money that they had to sit down. Lead them to identify the pressure of the salespeople or the appeal of various items. Explain that they don't have an unlimited supply of money in real life, so it is important to spend money wisely and to keep track of what is spent. Explain that a budget is useful in accomplishing that goal.

Part II Where the Money Goes (10 minutes)

Purpose: Students learn what a budget is and what is included in a budget.

1. Students discuss what a budget is.

Ask students how they can keep track of what they spend. Ask if anyone looked at their card to see how much money they had before they went to the next store. Tell students that keeping track of their balance allowed them to budget their money.

Explain to students that a budget is a written plan that describes how they want to spend and save their money. It helps them set priorities, prepare for unexpected expenses, and keep track of how much money they have.

2. Students learn what items to include in a budget.

Have students describe how they spend their money. Write student responses on the board. (Students may respond: clothes, snacks, subscriptions, books, movies, makeup, gifts, and savings.)

Remind students to also consider expenses that don't occur frequently, such as holiday or birthday presents for family, special events or trips, etc.

3. Students estimate the cost of items in a budget and learn that budgets reflect personal priorities.

Ask the class to estimate costs for each item listed in the previous section and write the amounts alongside the items.

Point out to students that when trying to determine the costs of specific items, they didn't always suggest the same amounts. Explain to students that different people have different budgets because they have different priorities. For example, students who have jobs may be able to afford going to the movies every week. Those who have jobs might also have additional costs for getting to work, such as public transportation or car expenses. Those students who are not working right now might have to put their money toward the basics.

Explain to students that in the next activity they will consider their priorities, and decide what they would like to buy or how much they want to save. This will allow them to make their own budgets.

Part III My Budget (15 minutes)

Purpose: Students make their own budget.

1. Students complete the “My Budget” activity sheet.

Distribute copies of the “My Budget” activity sheet to each student. Explain to students that the activity sheet is their practice budget.

Give students the following instructions:

- In the top area, you're told what your income is, how much money you are putting into savings, and how much you spend on food each week.
- Go through the activity sheet and, in the left column, write down the items that you need or on which you want to spend money. Think about the items that you identified in the previous activity.

Remind students that most successful investors say that the first bill paid each month should be to their own savings account. Tell them to keep in mind that people who spend all of their income on expensive items are not rich if they have no money in the bank to support their lifestyle.

2. Students calculate their weekly and monthly expenses.

After students have listed their weekly expenses in the column on the left side of the sheet, have them write the weekly amount of each item in the center column, which is labeled “Cost.” Then have students multiply those amounts by 4 to find the amount to write in the column on the right, which is labeled “Monthly Expenses.”

Point out to students that not every expense will occur weekly. For example, they might go to the movies only once a month. For these expenses, they should write the monthly expense in the column on the right and calculate how much they’ll spend on those items each week. For example, if they go to one movie a month, the cost per month is about \$16. That means that the cost per week is \$16 divided by 4, so the weekly expense would be about \$4. The \$4 should be written in the column on the left, which is labeled “Cost.”

As students are completing the activity sheet, move around the room and assist them with their calculations as necessary.

3. Students calculate their total weekly and monthly expenses.

Once students have finished completing the monthly column, tell them to add everything in the center “Cost” column and write the total at the bottom to see how much they’re spending each week. Next, instruct them to add everything in the “Monthly Expenses” column and write that total at the bottom to see how much they’re spending each month. Remind students to include the money they have to spend on food.

4. Students see if their budget is balanced.

Instruct students to subtract their total expenses from their total income. Explain that if the remainder is greater than zero, their budget is balanced and they have money that they can save. Explain to students that if the remainder is less than zero, their budget is not balanced because they have more expenses than they have income and savings.

Ask students to suggest ways to correct an unbalanced budget. Lead them to recognize that there are two solutions: increase income or decrease spending.

5. Students learn that their budget is a guide.

Point out to students that a budget is a guideline but that there will always be unexpected events that will impact their budgets. Ask students what can be done to help keep their budgets balanced.

Explain to students that while there are several ways that they can deal with changes to their budget, the one thing they should never do is ignore the need for one and hope that financial problems will go away. They won’t, and students will find that their financial problems worsen as long as they ignore the situation.

Conclusion *(2 minutes)*

Conclude by asking students to comment on why a budget would be a helpful tool for them. Elicit from students the following **key points** that were taught in this lesson:

- A budget is a useful device to plan saving and spending money wisely.
- People have different budgets because of different priorities.
- A balanced budget allows people to save money.
- If a budget is not balanced, people should find ways to increase their income or cut back on spending.

Student Assessment

1. List three ways in which making a budget can help you manage your money.
2. How can you complete your personal budgets for the week and month as thoroughly as possible?

LESSON EXTENSIONS

Using Quotations

“Budgeting only has one rule: do not go over budget.”

Ask student volunteers what this quote means to them, and discuss ways they can remain within their budget.

Addressing Multiple Learning Styles

Explain to students that the only effective way to save money is to make saving their first expense.

Brainstorm with students how they can figure what amount to put into savings every week and where they will put it.

Writing in Your Journal

Have students think of something they want that will require them to save (e.g., a vacation, a special item of clothing, a gift for someone important to them, tickets to a show, etc.).

Have students create a budget that allows them to save for the item. Have them keep a daily list of expenditures and savings as they work toward their goal.

Using Technology

Demonstrate to students how a spreadsheet works. You can use Excel, Google Sheets, or another free spreadsheet program online. Show students how expenditures are divided into categories and how amounts spent and earned are plotted. This can be done manually in a ledger as well.

Invite students to set up their own spreadsheets.

Homework

Tell students there are many tools—such as smartphone apps—that can help them track their budget. Have each student identify a specific resource they will use and be ready to share it with the class.

Additional Resources

Have students read *The Pocket Idiot's Guide to Living on a Budget, Second Edition* by Peter J. Sander and Jennifer Basye Gander.

Have students create posters showing their favorite tips from the book. Display the posters around the classroom.

SHOPPING SPREE

	\$500.00
Bank	\$ _____
Clothing	\$ _____
Electronics	\$ _____
Shoe Store	\$ _____
Supermarket	\$ _____
Miscellaneous	\$ _____
Total Spent	\$ _____
Total Saved	\$ _____

	\$500.00
Bank	\$ _____
Clothing	\$ _____
Electronics	\$ _____
Shoe Store	\$ _____
Supermarket	\$ _____
Miscellaneous	\$ _____
Total Spent	\$ _____
Total Saved	\$ _____

	\$500.00
Bank	\$ _____
Clothing	\$ _____
Electronics	\$ _____
Shoe Store	\$ _____
Supermarket	\$ _____
Miscellaneous	\$ _____
Total Spent	\$ _____
Total Saved	\$ _____

	\$500.00
Bank	\$ _____
Clothing	\$ _____
Electronics	\$ _____
Shoe Store	\$ _____
Supermarket	\$ _____
Miscellaneous	\$ _____
Total Spent	\$ _____
Total Saved	\$ _____

MY BUDGET

	Per Week		Per Month
Income	\$ <u>150.00</u>	× 4	\$ <u>600.00</u>
Savings	\$ <u>30.00</u>	× 4	\$ <u>120.00</u>
Food	\$ <u>50.00</u>	× 4	\$ <u>200.00</u>

	Per Week		Per Month
Income	\$ _____	× 4	\$ _____
WEEKLY WANTS/NEEDS	COST		MONTHLY EXPENSES
Savings	\$ _____	× 4	\$ _____
_____	\$ _____	× 4	\$ _____
_____	\$ _____	× 4	\$ _____
_____	\$ _____	× 4	\$ _____
_____	\$ _____	× 4	\$ _____
_____	\$ _____	× 4	\$ _____
_____	\$ _____	× 4	\$ _____
_____	\$ _____	× 4	\$ _____
_____	\$ _____	× 4	\$ _____
_____	\$ _____	× 4	\$ _____
_____	\$ _____	× 4	\$ _____
Total Income	\$ _____		\$ _____
-Total Spent	-\$ _____		-\$ _____
	= \$ _____		= \$ _____
	(This must be larger than zero)		(This must be larger than zero)

UNDERSTANDING ADVERTISING



AGENDA

- SESSION 1
 - Starter
 - Demand and More Demand
 - Ad It Up!
- SESSION 2
 - Ad It Up! (continued)
 - Complaint Department
 - Conclusion
- Student Assessment

Objectives

Students will identify advertising as a source for building consumer wants.

Students will examine advertising messages critically.

Students will recognize advertising techniques.

Students will consider their rights and responsibilities as consumers.

Materials Needed

- Session 1: Five advertisements, with the product names removed, cut from magazines or newspapers or printed from a website (Starter)

- Session 1: One copy of the “Products for Advertising Campaigns” activity sheet, cut into pieces according to the directions (Part II)
- Session 1: One copy of the “Advertising Techniques” activity sheet for each student (Part II)
- Session 1: Additional commercials, radio spots, internet ads, and/or print advertisements (Part II)
- Session 1: One or two large pieces of construction paper for each group and colored pencils, pens, and/or markers (Part II)
- Session 2: One copy of the “Advertising Campaign Evaluation” activity sheet for each group (Part I)

SESSION 1

Starter (2 minutes)

Ask students to take out a piece of paper and number it from one to five. Explain to students that you will test their consumer awareness. Show them five advertisements with the product names removed and have students identify the associated products.

After students have identified the ads, ask them what their content shows about consumers. Explain to students that the purpose of advertising is to inform and to sell. Explain that as consumers, it is important that we make informed decisions and that we do not allow ourselves to be manipulated by advertising.

Part I Demand and More Demand (10 minutes)

Purpose: Students identify advertising as a source for building consumer wants.

1. Students define “advertising.”

Ask students to identify platforms used by advertisers. Write student responses on the board. Examples can include television, radio, podcasts, news publications, magazines, movies, and the internet.

Ask students how much money they think it costs to air a 30-second commercial during the Super Bowl. Have them suggest reasons why the costs are so high. Lead students to recognize that information in the media is sent to many people at once, so it's a great way to make a point or to promote a product.

2. Students recognize that businesses want to increase demand to sell more products.

Ask students to consider how businesses and corporations make money. Elicit from students that businesses create demand by convincing consumers to alter their tastes and to spend money on a product. Increasing demand increases sales and revenue.

3. Students recognize that companies increase demand through advertising and the media.

Ask students to imagine that they own a business. How would they increase the demand for their product or service? Elicit from students that advertising is an excellent way to increase demand for a product or service.

Say, “Advertising is an influential aspect of life. Video ads, online banners, podcast ads, billboards, and newspaper ads are everywhere.”

4. Students discuss the pros and cons of advertising.

Explain to students that there are different views of advertising. Here are two views:

- Some believe that advertising leads to extra profits because consumers make unnecessary impulse purchases. These people tend to believe that ads are responsible for extra borrowing and the problems associated with consumers' going into debt.
- Others believe that advertising makes consumers wiser by providing important information about prices, quality, and availability.

Ask students what they think. Discuss and debate the issue, making sure that students support their positions with facts and logic.

Part II Ad It Up! (35 minutes)

Purpose: Students critically examine advertising messages and recognize advertising ploys and techniques.

1. Students identify persuasive techniques used in advertising.

Before beginning this activity, have one copy of the “Products for Advertising Campaigns” activity sheet cut into strips and placed in a container.

Explain to students that no matter where companies choose to place their advertisements, there are some basic techniques that they employ in their ads to persuade consumers to buy.

Distribute one copy of the “Advertising Techniques” activity sheet to each student. Ask volunteers to read the six techniques. Discuss the techniques with the class.

2. Students identify persuasive techniques used in current advertisements.

Have students use the ads from the starter, as well as others you have found, to identify the techniques that each advertisement employs.

Discuss how students recognized the techniques and what makes each technique effective or ineffective.

3. Students create ad campaigns using advertising techniques.

Divide the class into groups of four or five.

Explain that each group will be developing an advertising campaign that must include a print ad and a video or radio/podcast commercial. The campaign must use at least one of the advertising techniques they have studied. Explain to students that part of the task is to determine the benefits of the product and its target audience—the type of consumer who would want the product.

Ask a volunteer from each group to draw a product that will be the focus of the group's ad campaign. Distribute the art supplies to groups.

Tell students that they have the rest of the class period to create their print advertisement and their commercial. Inform the class that commercials are rarely longer than 30 seconds. Suggest that they use what they know works in advertising as a springboard. Encourage them to be innovative, use their creativity, and have fun.

SESSION 2

Part I Ad It Up! (continued) (30 minutes)

1. Students present their advertising campaigns and evaluate each other's presentations.

Give students 10 minutes to complete their advertising campaigns and to polish their performances.

Distribute the "Advertising Campaign Evaluation" activity sheet to each group. Then have each group perform its commercial and show and explain its print ad. After each performance, have groups comment on the effectiveness of the advertising campaign.

Part II Complaint Department (20 minutes)

Purpose: Students recognize their rights and responsibilities as consumers.

1. Students understand that it is their responsibility to be informed consumers.

Explain to students that while we cannot be experts on the safety and quality of all goods and services, we can be informed consumers. Ask students to suggest actions that we can all take to make wise decisions about what to buy. Write key points of the discussion on the board. (Students might respond: define the product or issue, gather information about the product, read reviews, consider alternatives, and weigh options and consequences.)

Direct students to understand that by reading the fine print, researching on the internet and in other reference materials, and talking to well-informed individuals, they can gather information that will help them with their consumer decisions. Point out that they can also use their decision making skills when purchasing products and services.

2. Students learn about private and governmental consumer groups.

Tell students that there are consumer organizations that can help them get the product information they need.

Help students learn the following:

- The Food and Drug Administration (FDA) oversees the safety of foods and drugs. No drug can be sold for human use without the FDA's approval. This agency also ensures that pet food is safe.
- The Federal Trade Commission (FTC) enforces standards for advertising, selling, and other business practices. If an ad misrepresents a product or service, the FTC investigates. The FTC also accepts complaints from consumers regarding products or services.
- State and local governments also handle consumer issues. Their agencies look into problems with insurance, real estate, or utilities, among other industries.
- Private consumer organizations such as the Better Business Bureau (BBB) provide valuable assistance to consumers and field complaints. The BBB keeps files on local businesses and can help consumers resolve problems.
- The American Medical Association (AMA), the American Dental Association (ADA), and the American Bar Association (ABA) are organizations that maintain ethical standards for their professions and process complaints against doctors, dentists, and lawyers.
- National organizations also provide consumer information. The best known is the Consumers Union of the United States, which publishes the magazine *Consumer Reports*.

3. Students practice using good communication skills to make consumer complaints.

Point out that it is a consumer's responsibility to use good communication skills to inform businesses that they are not satisfied with a product or service.

Explain that to do so effectively, consumers must produce evidence that there is a problem and that the company is responsible. These are the facts that they must communicate:

- The transaction: where, when, and how they purchased the product or received the service
- The product or service: what they bought, including the model and the serial number
- The problem: the details of the problem and how they were inconvenienced
- Attempted solutions: what they did (if anything) to try to solve the problem, or the names of people they may have spoken to about it already
- The solution: what action they want taken (e.g., a refund, a replacement, or an apology)

Point out that consumers should always be thorough, clear, and courteous when they are stating a complaint.

Have students write business letters stating a consumer complaint. Remind them to use the appropriate form for business letters.

Conclusion (2 minutes)

Ask students to review the role of mass media in the American consumer's life. Have students describe important advertising techniques. Elicit from students the following **key points** that were taught in this lesson:

- Advertising influences the demand for products.
- By recognizing advertising techniques, people can become better-educated consumers.
- Governmental and private organizations can help consumers find information and solve problems.
- Consumers have a responsibility to inform businesses about poor products and services.

Student Assessment

SESSION 1

1. Identify three platforms used by advertisers.
2. List two positive and two negative effects of advertising.
3. Describe a commercial or an ad from a magazine. Explain the persuasive techniques that this advertisement uses.

SESSION 2

1. List three things that you can do to be an informed consumer.
2. List three organizations that keep consumers informed. Describe the information that each organization provides.
3. Describe an ineffective consumer complaint and an effective consumer complaint.

LESSON EXTENSIONS

Using Quotations

“You can tell the ideals of a nation by its advertisements.”

Display several advertisements for the class. Have each student select an ad and write a short essay about what the ad says about our culture. Is the ad’s message positive or negative? Is it accurate or inaccurate?

Addressing Multiple Learning Styles

Ask students if they believe that teens are accurately portrayed in advertisements. Say, “Are there any good teen role models in ads?”

Discuss the issue as a class, and then have students create an advertisement that accurately portrays teens.

Writing in Your Journal

Have students look through their wardrobe. Have them count how many items have brand names or cartoon characters on them or are endorsed by sports figures, sports teams, organizations, etc.

Have students make a list of the items that are endorsed by famous people, have brand names, etc.

Discuss the influences that impact our decisions as consumers.

Using Technology

Explain to students that product placement in films is an important form of advertising and supplies money to filmmakers. Advertisers pay a lot of money to have their products shown in a film.

Discuss other advertising strategies, including advertising on the internet. Have students write a short paragraph about these strategies.

Homework

Have students tally the number of advertisements that they encounter in one day and make note of how much time elapses between these ads.

Discuss the number of items that companies are trying to sell to the American people on a daily basis.

Additional Resources

Have students read an issue of *Consumer Reports* and note which articles they find interesting or surprising.

Have students discuss what they read and identify reasons why reading reviews and investigating product claims are important.

ADVERTISING TECHNIQUES

Appeals to emotions: This technique exploits consumers' fears, misgivings, and parts of themselves they may be self-conscious about. The message targets vanity and creates doubt. The solution offered is, of course, to buy the product advertised.

Bandwagon approach: This technique tells people to do what everyone else is doing. It takes advantage of people's desire to conform. The bandwagon approach often exploits one's fear of missing out (or FOMO). Consumers don't want to be the odd one out by not buying the product.

Testimonials: This form of advertising uses well-known people, such as athletes, actors, and musicians, or even ordinary folks to endorse products. The concept is that if these people like the product or service, the average consumer will like it, too. These ads also imply that some of the fame of the celebrity might just "rub off" on the user.

Retargeting Ads: These ads use information collected about consumers online based on their interests, search habits, and products they have viewed. This technique is used to create an algorithm that repeatedly displays online ads of products that the consumer is more likely to buy, as opposed to static ads found in television commercials, on billboards, and in print media.

Superiority appeal: This technique implies that it would be flattering or prestigious to be like the rich person in the ad. It suggests that the consumer can become superior to friends and neighbors by purchasing the product. Many luxury car advertisements use this technique.

Brand names: A brand name is a word or logo for a product or service. Many companies know how powerful brand-name identification is, so they spend a lot of money advertising and building consumer awareness of their product. Consumers are influenced by names they see frequently in newspapers and magazines or on television.

ADVERTISING CAMPAIGN EVALUATION

Group Members

RATING SYSTEM:

**** outstanding ** good
*** excellent * poor

GROUP	PRODUCT	ADVERTISING TECHNIQUE	WHAT WAS EFFECTIVE	WHAT COULD BE IMPROVED	RATING

PRODUCTS FOR ADVERTISING CAMPAIGNS

Directions: Cut the following product descriptions into strips so that group volunteers can each draw one.

Basketball that does not bounce

Candy that tastes like sawdust

A light bulb that lasts only five minutes

Music app that only plays songs backward

Dog collar that makes the dog bark

Suntan lotion that causes sunburn

Automobile that gets only six miles per gallon of gas

Soft drink that makes you tired

A smartphone with a one-hour battery life

Clothing detergent that leaves your clothes smelling like dirt

Perfume that smells like gasoline

BECOMING A RESPONSIBLE CITIZEN



AGENDA

- Starter
- The Law of the Land
- Vote!
- What the Government Gives and Gets
- Conclusion
- Student Assessment

Objectives

Students will identify the need for rules and the reasons why people should abide by the law.

Students will recognize that voting is a valuable right and that they have a responsibility to be informed voters.

Students will identify reasons for paying taxes.

Starter (2 minutes)

Ask students to describe what happens when a traffic light at a busy intersection isn't working. Encourage responses that describe chaos, noise, and gridlock. Elicit from students reasons why people don't all cooperate intelligently to get through the intersection. Lead students to recognize that people have their own priorities and personal schedules.

Explain to students that when people live close together, they agree on rules to limit chaos. Point out to students that traffic lights are just one of the mechanisms that we have put in place to make our society run more effectively.

Explain that this lesson will focus on ways that we can participate in our government to make it work for us.

Part I The Law of the Land (10 minutes)

Purpose: Students discuss the need for rules and why they should abide by the law.

1. Students identify familiar laws.

Ask students to suggest a definition of "laws." Students' initial responses might describe laws as being strictly prohibitive. Allow that definition to stand for now; students will reconsider it later.

Ask students to list laws other than traffic laws. Encourage students to list laws that cover as many areas of life as possible. Write student responses on the board.

2. Students explore reasons for creating laws.

Ask students to describe what life might be like if laws didn't exist. Allow students to list alternatives that might seem positive to them (such as driving rights for 13-year-olds) as well as those laws that have negative or chaotic consequences. Write student responses in a column next to the laws listed.

When the list is complete, direct students to focus their attention on the second column. Lead students to understand that most laws are not created to prevent us from doing things, but rather to protect people and to make our lives more efficient. Using specific examples from the students' list, point out that many laws are created to protect the community and its resources.

3. Students discuss the reasons for abiding by the law.

Ask students to consider why it might be important to follow rules or abide by laws, even if they think that breaking a rule or law won't affect anybody else. Write students' responses on the board. (Student responses should include these points: even though you may not realize how breaking a specific law affects somebody else, it probably does; there can be consequences for you if you break the law.)

4. Students discuss the consequences of breaking a law.

Ask students to identify the negative consequences of breaking a law. In order to facilitate discussion, ask questions such as the following:

- How would you feel if you broke a law and someone got hurt?
- What happens to people who get caught breaking laws?
- How are family and friends affected when a person breaks a law?
- How does breaking the law affect one's education and career goals?
- Do you think that breaking a law increases the likelihood of breaking more serious laws?

Emphasize to students that there are many reasons to follow the law. One of the most serious is that, if they do break a law, they may have to deal with negative consequences for the rest of their lives.

Part II Vote! (10 minutes)

Purpose: Students identify the importance of informed voting.

1. Students consider the purpose of government.

Tell students that when a government is created, the founders agree to a set of laws that establishes how citizens will treat each other. Explain that all people who live within the territory of that government must follow the "law of the land" or face consequences.

Cross your arms and firmly tell students, "Well, I never said I wanted laws for traffic lights, so I'm not going to obey them anymore."

Ask students what they think about your position. Ask them to consider what the consequences might be for you and how your actions might affect others.

2. Students recognize that voting is a valuable right.

Ask students if you are justified in saying that you never said you wanted a law for traffic lights. Lead students to recognize that although you didn't directly ask for the law, an elected official (or someone hired/appointed by an elected official) made the law.

Protest to students, “Well, what if I didn’t vote?” Elicit from students the understanding that you gave up your right to have a voice on the issue when you decided not to vote.

Tell students that voting is a valuable right that citizens of the United States have. Ask students why they think voting is important. Lead them to recognize that the right to vote allows citizens to have a voice (a form of power) in their own government.

3. Students recognize the importance of being an informed voter.

Ask students to consider what happens if they don’t know anything about the candidates in an election. Direct students to understand that this is similar to not voting at all: out of ignorance they deny their right to choose how they will be governed.

Explain to students that it is their (and everyone’s) responsibility to be informed about the candidates and issues in an election.

4. Students learn how to become informed voters.

Ask students, “Where do you think you can get information about candidates and issues in an election?” (Student responses should include news publications, the internet, TV, libraries, candidate forums and offices, mailers, etc.)

Remind students about what they learned in the lesson on advertising. Explain that like companies, candidates will want to present themselves in the most favorable light in order to get votes. Tell them to keep what they learned about listening critically to advertisements in mind, as the same issues apply to political campaigns.

Part III What the Government Gives and Gets (20 minutes)

Purpose: Students identify government services and learn that taxes are the price we pay for these services.

1. Students identify services that the government provides.

Tell students that they are going to determine what the government does for them. Divide students into four groups. Assign each group one of the following categories: (a) transportation; (b) schools; (c) municipal services, such as libraries and recreation; (d) health and safety services, such as hospitals, police, and firehouses. Challenge students to list as many different services and institutions that the government provides in their assigned area as they can.

Allow groups about five minutes to work. Elicit from students their ideas. Write responses on the board. When this list is complete, point out the wide variety of areas in which the government provides services that we depend on and often take for granted.

2. Students explore the reasons for establishing and paying taxes.

Ask students if they know where the government gets money to pay for the services that they just listed. Explain that the government collects taxes in order to offer those services to its citizens.

Elicit from students reasons why it is important for us to pay our taxes. Ask each group to offer descriptions of what might occur if the services or institutions they discussed earlier were neglected.

Lead students to recognize the following: It is every citizen's responsibility to pay for the benefits that the government provides. Paying taxes is a law, and there are negative consequences if that law isn't followed. People who don't pay their taxes often get caught and end up in jail or have to pay the government a lot more money.

3. Students discuss different types of taxes.

Ask students to list different types of taxes. Explain to students that the government directly collects certain taxes, such as sales taxes. Other taxes— income taxes, for example—require us to file reports to the government when we pay our taxes.

4. Students learn about filing income tax returns.

Say to students, "Suppose you have been working at a job and a deduction has been made for your income tax every payday. Do you have to file a tax return at tax time?"

Explain to students that even though they have had taxes withheld from their paychecks, they still need to file a tax return. They must tell the government how much was withheld from their paychecks during the year. They must also determine how much they owe or how much the government must refund.

Ask students to suggest places where they can go to get help in preparing a tax return. Elicit suggestions such as the following:

- Parents and friends who have experience preparing taxes
- Organizations specializing in tax preparation (There are organizations that charge for the service, but other organizations do the work for free. Sometimes, free tax preparation requires that your income be below a certain level. These services are often offered at universities and colleges as well.)
- The Internal Revenue Service or state taxing authority

Remind students that they may be required to file federal and state tax returns annually, especially when they work.

Conclusion *(2 minutes)*

Close this session by asking students to summarize their rights and responsibilities as citizens. Elicit from students the following **key points** that were taught in this lesson:

- There are many reasons to abide by laws, and there are serious consequences to breaking laws.
- It is the responsibility of citizens to be informed.
- It is a citizen's right to vote.
- Taxes are the price we pay for government services.
- It is important to file tax returns and pay what is owed.

Student Assessment

1. Why do we have laws? Why are they necessary?
2. List three public services that are paid for by taxes.
3. Why is it necessary to pay taxes?

LESSON EXTENSIONS

Using Quotations

“Liberty means responsibility. That is why most men dread it.”

Explain to students that the price of liberty is “eternal vigilance.” Guarding our liberty means behaving in a responsible way. Have students discuss ways in which they take responsibility for protecting liberty.

Addressing Multiple Learning Styles

Explain to students that many organizations rely on volunteers.

Find out if your school offers credit for volunteering and which organizations in your community use student volunteers. Inform students of these opportunities.

Writing in Your Journal

Have students write about what they have learned regarding the responsibilities that come with being a citizen.

Discuss how students feel about these responsibilities.

Using Technology

Explain to students that voting effects change and that organizing voting blocs is an effective way to collect votes. Divide the class into groups. Have each group concentrate on a voting bloc (e.g., seniors, minorities, youth, etc.). Each group should conduct research (e.g., internet, library, telephone interviews, and so on) to find out what concerns these groups have and how to best motivate each group to register and vote.

Have each group create and present a campaign to motivate its bloc to the class.

Homework

Have students write a law concerning a behavior that they find annoying. The law should change that behavior but cannot infringe on individual rights.

Have students present their new “laws” to the class.

Additional Resources

Divide the class into groups. Ask each group to study one of the first 10 amendments to the U.S. Constitution (the Bill of Rights).

Have groups paraphrase and illustrate their amendment and then present their work to the class. Display their work around the room.

NURTURING THE DEVELOPMENT OF YOUNG CHILDREN



AGENDA

- Starter
- Neuro-what?
- Serve and Return
- Developmental Milestones
- Conclusion
- Student Assessment

Objectives

Students will understand why it is essential to support the development of young children.

Students will learn how they can positively impact the development of a child.

Students will comprehend neuroplasticity and the role it plays over a person's lifetime.

Materials Needed

- An internet connection and device to play a video (Parts I and II)
- One copy of the “Brain Plasticity” activity sheet to display (Part I)
- Board or chart paper and markers (Part II)
- One copy of the “Developmental Milestones” activity sheet for each student (Part III)

Starter (5 minutes)

Begin class by asking students, “Who wants to be a parent one day?” After students respond, say, “Raise your hand if you’ve ever had to take care of a baby or a small child.” After a show of hands, ask, “How many of you think you know a lot about how babies communicate?” Then say, “Today, we’re going to watch a social experiment involving a baby and a parent called ‘Still Face Experiment.’ Pay close attention to the types of facial expressions that relate to specific emotions.” Then play www.youtube.com/watch?v=YTTSXc6sARg.

After watching the video, ask students how the experiment made them feel (*answers could include sad, uncomfortable, angry*). Once several students have responded, say, “The video we watched shows us the effect parents have on young children. So, how can we make sure those effects are positive ones?” After a brief pause, say, “Today we’re going to learn ways to engage, encourage, support, and enhance young children’s growth and development.”

Part I Neuro-what? (10 minutes)

Purpose: Students learn how a young child’s mind develops.

1. Students discover the rate at which our minds develop.

Ask students if they think there are many differences between a 16-year-old and a 17-year-old. Do they think a lot of development takes place during that year? Give volunteers a chance to respond, and then ask them to consider the differences between a newborn and a one-year-old. Ask students, “Who do you think develops more? Someone going from 16 to 17 years old or a baby in the first year of their life?” Then, say, “The first years of our life are when our minds develop the most, and this is due to something called ‘neuroplasticity.’”

2. Students learn about neuroplasticity.

Tell students that “neuroplasticity”—also known as “brain plasticity”—is the ability of our brains to change and adapt throughout our lives. Then, say, “Our brain is made up of neurons, which are cells that send messages to the rest of our bodies. During our earliest years, these neurons constantly form connections with each other, enhancing our ability to learn and impacting how we behave and communicate.”

Then, ask students, “How many neural connections do you think a child’s brain makes each second during their early years of development?” After several students respond, say, “A child’s brain makes over 1 million connections a second! That’s over 86 billion connections every day!” Then say, “Research has shown that exposure to the right kind of environment during the first years of life actually affects the physical structure of a child’s brain, vastly increasing the number of neural connections. This means that the more engaging and positive an environment is when a child is young, the more neural connections they will have.”

3. Students learn that it is easier for a young mind to develop.

Display the “Brain Plasticity” activity sheet where students can see it (*for example, on a SMART Board or projected onto a screen*). Guide them to see that it takes significantly more effort to change as we grow older compared to when we are younger. Say, “These neural connections in our earliest years of life are part of the reason why it’s easier for young children to learn a language than for an adult. Young minds are incredible!”

Stress that since it is easier for young minds to develop, it is important to provide them with a stimulating environment. Say, “Children are learning all the time through their environment, their own actions, and through playing with the adults and other children in their lives. It’s important that we do everything we can to nurture that development.”

Part II Serve and Return (15 minutes)

Purpose: Students learn that “Serve and Return” is critical for brain building in young minds.

1. Students learn about “Serve and Return.”

Tell students that one of the key ways we can support children’s development is through something called “Serve and Return.” Say, “‘Serve and Return’ is a playful back-and-forth interaction in which we respond to a child’s verbal cues and actions.” Then, show students the “5 Steps for Brain-Building Serve and Return” video at the following link: www.youtube.com/watch?v=KNrnZag17Ek.

2. Students review the five steps of “Serve and Return.”

Display the five steps of “Serve and Return” where students can see them and read them aloud:

1. Notice the serve and share the child’s focus of attention.
2. Return the serve by supporting and encouraging.
3. Give it a name!
4. Take turns and wait. Keep the interaction going back and forth.
5. Practice endings and beginnings.

Ask students to identify ways they can practice “Serve and Return” with a child (for example, reading a book together, going for a walk, going to the store, playing with blocks). Remind students that “Serve and Return” interactions should be positive and fun and are vital to a child’s healthy brain development.

3. Students see the effect of neglect on a child’s brain development.

Show students the image of the PET scan at the following link: www.onesky.org/the-situation/a-babys-brain. Have students point out the differences they notice in the two brains. Ask, “Which brain has more areas of activity?” After students respond, say, “Not only is it essential to support the development of young minds, but neglecting to support a child’s development can cause a significant amount of physical and emotional damage. And while it’s possible to repair the damage of a brain that was neglected during development, we’re going to learn strategies for supporting developmental milestones that will help ensure the children in our lives grow in a way that is healthy and happy.”

Part III Developmental Milestones *(20 minutes)*

Purpose: Students will learn how to support a young child’s development.

1. Students discover ways to support developmental milestones.

Distribute copies of the “Developmental Milestones” activity sheets to each student and have them take a few minutes to read the material. Say to students, “As young children grow emotionally, physically, and socially, it’s very important to help them develop in a happy, safe, and healthy way. These handouts list just some of the milestones in a young child’s development and ways we can support them.”

2. Students participate in a group activity.

Break students into groups of four or five. Direct each group to create a one-minute Public Service Announcement (PSA) that focuses on what we can do to support the development of a young child in everyday situations. Ask them to keep in mind what they learned about “Serve and Return.” Subjects for the PSA could include the following:

- Teaching a baby how to crawl
- Taking a young child to the grocery store
- Cooking dinner with a child
- Going for a walk with a child

Tell students they will have 10 minutes to create their PSA. Once they are finished, ask each group to present their PSA to the class. When each presentation concludes, ask a representative of the group to explain their PSA and how they think its message could help young children.

Conclusion *(3 minutes)*

Read this quote to your students, “Every day, in 100 small ways, our children ask, ‘Do you hear me? Do you see me? Do I matter?’ Their behavior often reflects our response.” Ask volunteers to share what this quote means to them. Then, conclude the lesson by reminding students, “As we’re learning to manage our lives, it’s important to take care and nurture this group of people who are the most in need of our support—young children.”

Student Assessment

1. What is neuroplasticity, and why is it important?
2. Why is “Serve and Return” important to a child’s development?
3. What can happen if we do not support a child’s development?
4. Describe three developmental milestones and ways you can support them.

LESSON EXTENSIONS

Using Quotations

“The human brain has 100 billion neurons; each neuron is connected to 10,000 other neurons. Sitting on your shoulders is the most complicated object in the known universe.”

Have students write about what this quote means to them.

Addressing Multiple Learning Styles

Ask students to turn to a partner and describe a person who had a positive impact on their life when they were younger. It may be a parent, guardian, teacher, or camp counselor. Then, ask the class, “How do you think this person made a difference in your development?” Have student volunteers share their thoughts with the class.

Writing in Your Journal

Have students write themselves a letter in which they share their ideas for how they can be a positive factor in young children’s lives now and in the future. When your students are finished, ask for volunteers to share parts of what they wrote.

Homework

Have students create a poster or comic strip illustrating how the “Serve and Return” interaction supports a child’s development. Have students present their posters or comic strips to the class.

Using Technology

Have your students visit one of these websites to learn more about nurturing young children. Ask students to share their findings with the class in a brief presentation:

- www.naeyc.org
- www.cdc.gov/ncbddd/actearly/milestones/index.html
- www.zerotothree.org
- developingchild.harvard.edu

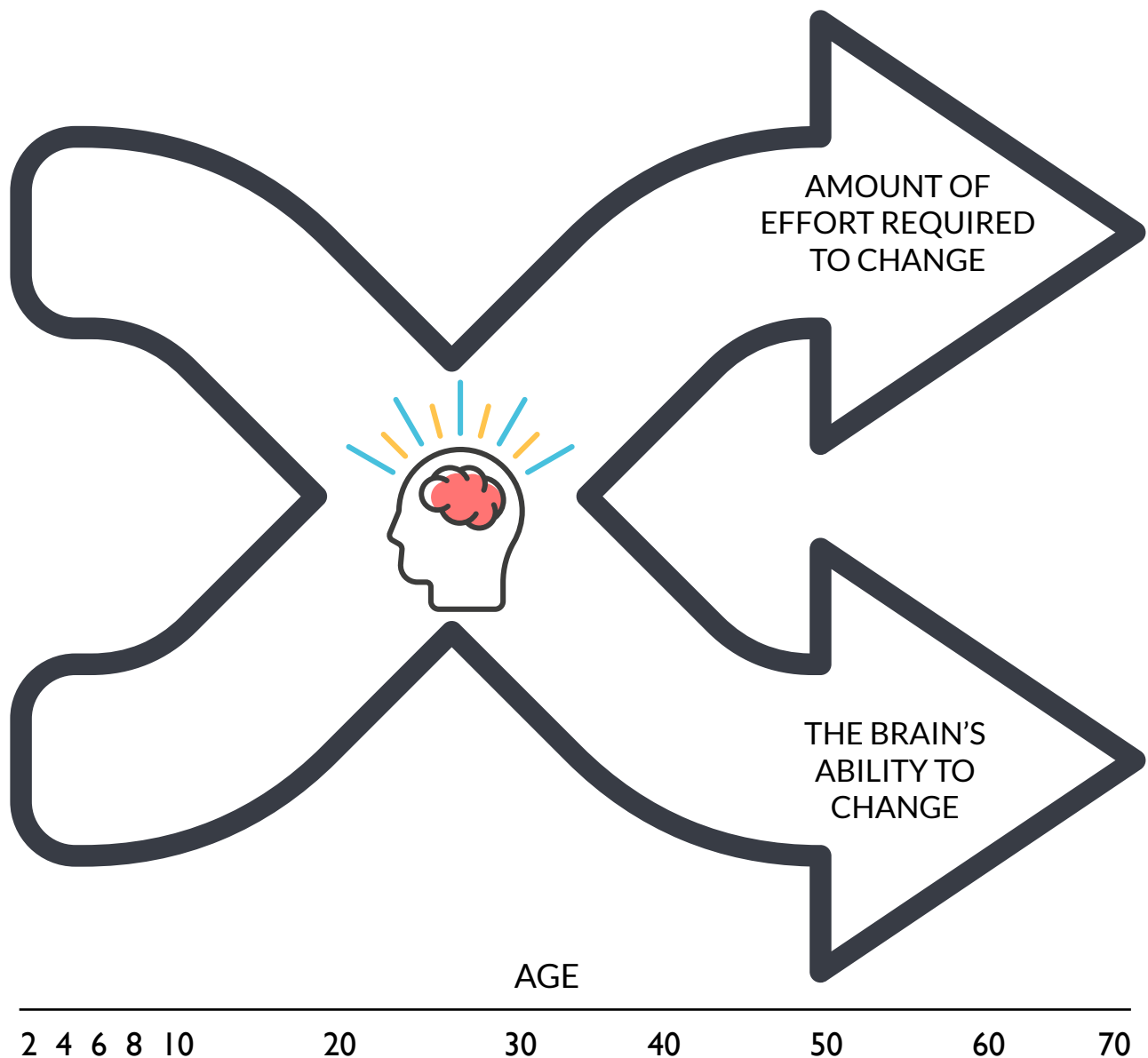
Additional Resources

Have students watch the “Brain Hero” video at www.youtube.com/watch?v=s31HdBeBgg4.

Discuss the video as a class and how actions by a young child’s family, teachers, and community can impact their development.

BRAIN PLASTICITY

Neuroplasticity (or brain plasticity) is the ability of the brain to change and adapt throughout a person's life. Your brain's plasticity is especially strong in the earliest years of your life.



DEVELOPMENTAL MILESTONES

MILESTONES	SUPPORT
TWO MONTHS	
<p>Smiles at people</p> <p>Turns head toward sounds</p> <p>Can hold their head up on their own</p>	<p>Look at pictures of relatives with them</p> <p>Talk, read, and sing to them</p> <p>Encourage them to lift their head by holding a toy at eye level</p>
FOUR MONTHS	
<p>Begins to babble and copies sounds they hear</p> <p>Cries in different ways to show hunger, pain, or being tired</p> <p>Responds to affection</p>	<p>Copy their sounds back to them</p> <p>Help them learn how to calm themselves by remaining patient and using a soothing voice</p> <p>Hold them and talk to them cheerfully</p>
SIX MONTHS	
<p>Likes to play with others</p> <p>Shows curiosity about things and tries to get things that are out of reach</p> <p>Begins to sit without support</p>	<p>Play on the floor with them as often as possible</p> <p>Point to the object they are reaching for and talk about it</p> <p>Place pillows around them to help them balance</p>
NINE MONTHS	
<p>Makes a lot of different sounds like “mamamama” and “bababababa”</p> <p>May be clingy with familiar adults</p> <p>Crawls</p>	<p>Copy their sounds and words back to them</p> <p>As they move around, try to stay close so they know you are near</p> <p>Put them close to things they like, encouraging them to crawl</p>
ONE-YEAR	
<p>Hands you a book when they want to hear a story</p> <p>Tries to say words you say</p> <p>Looks at the right picture or thing when it's named</p>	<ul style="list-style-type: none"> • Read to them and ask them to participate by turning the pages and identifying the pictures • Talk to them about what you are doing (for example, “I am cleaning the dishes”) • Give them lots of praise when they do something positive

DEVELOPMENTAL MILESTONES

(continued)

MILESTONES	SUPPORT
EIGHTEEN MONTHS	
Plays simple pretend, such as feeding a doll Scribbles on their own Walks alone	Encourage them to use their imagination Draw with them Provide safe areas for them to move around
TWO YEARS	
Copies others, especially adults and older children Shows defiant behavior Repeats words overheard in conversation	Encourage them to help with simple chores Give them praise when they follow instructions and limit praise when they don't Do not correct them when they mispronounce a word; repeat it back to them correctly instead
THREE YEARS	
Carries on a conversation using two to three sentences Follows instructions with two or three steps Turns book pages one at a time	Ask them about their day Give them simple instructions, such as "put your shoes on" Read to them and ask them to repeat words after you
FOUR YEARS	
Sings a song from memory, such as "The Wheels on the Bus" Tells stories Names some colors and numbers	Play their favorite music and sing with them Encourage participation by asking them what they think will happen next Identify colors of things in books and around your home
FIVE YEARS	
Speaks very clearly Uses future tense; for example, "Grandma will be here" Can print some letters or numbers	Ask them to describe what they are doing Teach them concepts such as morning, noon, and nighttime Keep a pencil, paper, and crayons handy to encourage them to write and draw