

# **TIES** 2006

**Teachers in Industry for Educational Support**

## **Living Expenses: Can you afford to live on your own?**

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## **Living Expenses: Can you afford to live on your own? Curriculum Unit Overview**

### **Summary**

Teenagers are often tempted with the concept of living on their own, making their own rules, and working versus going to school. Most of them have no idea how much money it takes for them to be able to live independently and support themselves. Some students don't understand the value of education and how it relates to the amount of money they can expect to earn. The goal of this unit is to show the students a realistic picture of living expenses and to teach them how to make the most of their money and time. In addition, students will learn about Habitat for Humanity and the importance of volunteering. Lastly, the students will organize and implement a fundraising activity for Habitat for Humanity. This unit is appropriate for any student in 7<sup>th</sup>-12<sup>th</sup> grade.

### **Big Picture**

The student will create a collage and power point describing the dream house they desire to live in, the car they will drive, and the lifestyle they will maintain. The student will research a job they are interested in. Their findings should include (but not limited to): normal work days and hours; working conditions; location; opportunities for advancement; job openings; benefits; pay scale etc. Each student will be assigned a job and salary. Some students will earn minimum wage, while others will have more desirable jobs with better pay and benefits. Based on the job and wages assigned, the student will create a budget with all monthly expenses. They will also produce a graphic organizer, write a reflection, and give a presentation about their final budget. Lastly, the students will research resources, learn about Habitat for Humanity and organize a fundraiser.

### **Preparation for the Unit**

Gather a collection of newspapers, magazines, occupation journals, wage journals, and pictures of houses, cars, jewelry, clothes, people at work etc. Students will also need writing paper, colored markers, poster board, glue, construction paper, calculators, budget worksheets, evaluation forms and graphic organizers. Students need to know the writing process, how to create power point slides; develop a slide show; surf the internet; and gain access to resources. Also, make sure that the students have access to the library, computers with internet, or any resources to aid them in researching their potential jobs.

### **Overview**

On the following page is a summary of the unit including brief summaries of each of the skills that must be taught before students approach the culminating, or transfer activity. Authentic Learning Tasks" (ALTs), are the competencies that should be taught in a realistic way to reflect the application of the skills in real life, the workplace, or context. The summary table on the next page provides an overview of the tasks in the unit sections (ALTs), and shows how the activities in the different subject areas relate to each other.

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Demonstration and application of the individual subject area competencies are required for the student to effectively complete the transfer, or culminating, activity.

**Curriculum Unit Summary:  
Living Expenses: Can you afford to live on your own?**

<b>Economics/Budgeting/ Careers/Technology</b>	<b>Language Arts/ Technology</b>	<b>Community Service/ Life Skills/Technology</b>
<p><b>ALT 1 - How are you going to live?</b> Students will create a visual collage and slide show describing their house, car, and lifestyle.</p>	<p><b>ALT 1 – What happened?</b> Students will create a graphic organizer comparing and contrasting the preliminary budget with the final budget.</p>	<p><b>ALT 1 – Help!!!</b> Students will research at least ten different resources available to them and explain how they would use each resource.</p>
<p><b>ALT 2 – Show me the money!</b> Students will research a career; teacher assigns each student a job and salary. Students will create a preliminary budget based on their salary. They must include all expenses.</p>	<p><b>ALT 2 – How did I get here?</b> Students will write a three page paper reflecting on their job, wages, education advantages, creating a budget, and comparing their dream house with their affordable house.</p>	<p><b>ALT 2 – Habitat for Humanity</b> Students will access the Dayton Ohio Habitat for Humanity website and answer specific questions about the organization.</p>
<p><b>ALT 3 – What can I really afford?</b> Students will finalize their budget using realistic figures and expenses.</p>	<p><b>ALT 3 – Truth and consequences!</b> Students will deliver a 4-5 minute presentation of their experience and answer the question of whether they can afford to live on their own.</p>	<p><b>ALT 3 – What can I do?</b> Students will choose one activity they could volunteer to do for Dayton Ohio Habitat for Humanity. Also, the class will choose a fundraising activity. NOTE: Extra Credit will be given to all students who actually volunteer and help at a Habitat site.</p>
<p><b>Transfer or Culminating Activity or Project</b></p> <p>Students will organize a fundraising activity to benefit Dayton Ohio Habitat for Humanity. At the end of the school year, representatives from Habitat for Humanity will be invited to the school to receive the donation from the class. This culminating activity will enhance the students’ ability to budget and raise funds, reinforce the availability of resources, and enhance their awareness of community involvement and the value of helping others.</p>		

## **Section One: Economics/Budgeting/Careers/Technology**

### **ALT 1: How are you going to live?**

#### **Summary**

Students will create a collage and power point (3-4 slides) to describe the dream house they want to live in (Example; 3BR ranch, split-level, 2 baths, 2-car garage etc.), the car they want to drive, and the lifestyle they want to maintain (entertainment, travel, family, jewelry, clothes etc.)

#### **Competencies**

##### **Economics**

1. Create a visual collage of dream house, car, and lifestyle.
2. Create a power point which accurately describes their dream house, car, and lifestyle. Students should be able to use several descriptive words in their explanations.

##### **Vocabulary**

1. Students must spell words with 95% accuracy.

##### **Time**

1 hour and 15 minutes

##### **Materials**

Magazines, pictures, crayons, markers, paper (construction and poster board), computers with internet access

##### **Instructions**

1. Students will choose pictures, draw pictures, or use the internet to find a house, car, travel destinations or anything that reflects the lifestyle they desire to have.
2. Students will use the visual information to create a 3-4 slides explaining their choices and desires.

##### **Evaluation/Assessment of Student's Competency**

The students' power point slides will be graded to ensure they completed the project; 3-4 slides with explanations and 95% of words spelled correctly. Use of graphics is optional.

##### **Closure**

This ALT will lead into creating a budget based on job/salary; it will present a realistic picture of what the student can afford versus what they desire to have.

## **Section One: Economics/Budgeting/Careers/Technology**

### **ALT 2: Show me the money!**

#### **Summary**

Students will research a job they are interested in. Their findings should include (but not limited to): normal work days and hours; working conditions; location; opportunities for advancement; job openings; benefits; pay scale etc. Teacher will assign each student a job and salary based on their research and education level (teacher will select some students with/without high school diploma, as well as associate degree, bachelor's and master's degree). Students will create a preliminary budget based on their assigned job and wages. They must include all monthly living expenses (mortgage or rent, electric, gas, food, car loan, credit card, laundry, savings etc.), and the budget must not exceed their monthly net income. NOTE: Teacher will provide a budget worksheet for each student. Also teacher needs to have job lists, occupation books, current information on salaries, and newspapers available.

#### **Competencies**

##### **Technology/Organization**

1. Surf the internet, conduct research, retrieve pertinent information, and organize materiel.
2. Use a graphic organizer

##### **Economics/Budget**

1. Basic math skills (add and subtract); use a calculator.
2. Create a budget.

##### **Vocabulary**

1. Students must spell words with 95% accuracy.

##### **Time**

1 hour and 10 minutes

##### **Materials**

Budget worksheet, writing paper, pen or pencil, computers with internet access, printer, occupational journals, wage journals, calculator, newspapers,

### **Instructions**

1. Students will research jobs and salaries, organize material.
2. Students will use their assigned job and salary to create a preliminary budget that includes all monthly expenses (budget must not exceed net income).

### **Evaluation/Assessment of Student's Competency**

The students will be evaluated on the research conducted, and their ability to create a balanced budget with all expenses included. All words should be spelled correctly.

### **Closure**

This ALT will lead into the next task of a final budget.

## **Section One: Economics/Budgeting/Careers/Technology**

### **ALT 3: What can I really afford?**

#### **Summary**

Students will edit their preliminary budget. They can add or subtract expenses at this time. This budget must be realistic and achievable. They must include all monthly living expenses (mortgage or rent, electric, gas, food, car loan, credit card, laundry, savings etc.), and the budget must not exceed their monthly net income. NOTE: Teacher will provide another budget worksheet for each student.

#### **Competencies**

##### **Economics/Budget**

1. Basic math skills (add and subtract); use a calculator.
2. Edit and finalize a budget.

##### **Vocabulary**

1. Students must spell words with 100% accuracy.

##### **Time**

45 minutes

##### **Materials**

Budget worksheet from ALT 1, final budget worksheet, writing paper, pen or pencil, computers with internet access, printer, occupational journals, wage journals, calculator, newspapers,

##### **Instructions**

1. Students will edit and finalize their preliminary budget. It must be balanced, realistic, achievable, and it must include all monthly expenses (budget must not exceed net income).

##### **Evaluation/Assessment of Student's Competency**

The students will be evaluated on their ability to identify discrepancies, edit their preliminary budget, and produce a balanced, realistic, and achievable budget. All words should be spelled correctly.

##### **Closure**

This ALT will lead into the next task of creating a graphic organizer to compare and contrast the preliminary budget with the final budget.

## **Section Two: Language Arts and Technology**

### **ALT 1: What happened?**

#### **Summary**

Students will create a graphic organizer comparing and contrasting the preliminary budget with the final budget. NOTE: Teacher will provide a variety of graphic organizers for students to choose from.

#### **Competencies**

##### **Organizing Information**

1. Use a graphic organizer to summarize information
2. Compare and contrast

##### **Vocabulary**

1. Students must spell words with 100% accuracy.

#### **Time**

30 minutes

#### **Materials**

Graphic organizer worksheets, writing paper, pen or pencil, computers, printer

#### **Instructions**

1. Students will use worksheets or computers to generate a graphic organizer; they have to summarize information and compare and contrast the preliminary budget with the final budget.

#### **Evaluation/Assessment of Student's Competency**

The students will be evaluated on their ability to summarize and organize information using a graphic organizer. All words should be spelled correctly.

#### **Closure**

This ALT will lead into the next task of writing a reflection paper.

## **Section Two: Language Arts and Technology**

### **ALT 2: How did I get here?**

#### **Summary**

Students will write a three page paper reflecting on their job, wages, education advantages, their budget, and comparing their dream house with their affordable house. This paper will summarize their experience from each task in section one.

#### **Competencies**

##### **Essay**

1. Writing process to include draft, edit, and final paper for publishing.
2. Language, grammar, punctuation.
3. Content and organization.

##### **Vocabulary**

1. Students must spell words with 100% accuracy.

#### **Time**

1 hour and 15 minutes

#### **Materials**

Previous lesson materials, writing paper, pen or pencil, computers, printer

#### **Instructions**

1. Students will use all previous lesson materials to summarize and reflect on their experience thus far. They will write a three page essay using proper grammar and mechanics while demonstrating the writing process.

#### **Evaluation/Assessment of Student's Competency**

The students essay will be graded for grammar, content, length, punctuation, and organization. All words should be spelled correctly.

#### **Closure**

This ALT will lead into the next task of a 4-5 minute presentation.

## **Section Two: Language Arts and Technology**

### **ALT 3: Truth and consequences!**

#### **Summary**

Students will deliver a 4-5 minute presentation of their experience and answer the question of whether they can afford to live on their own.

#### **Competencies**

##### **Organizing Information**

1. Summarize information
2. Create an outline in power point
3. Develop a power point slide show

##### **Verbal/Presentation Skills**

1. Oral presentation skills

##### **Vocabulary**

1. Students must spell words with 100% accuracy.

#### **Time**

40 minutes

#### **Materials**

All previous lesson materials, writing paper, pen or pencil, computers, printer

#### **Instructions**

1. Students will use power point to create an outline of their presentation.
2. Students will deliver a 4-5 minute oral presentation of their experience, and answer the question of whether they can afford to live on their own.

#### **Evaluation/Assessment of Student's Competency**

The students will be evaluated on their power point slides, verbal and presentation skills.

#### **Closure**

This ALT will lead into the next task of finding several available resources to aid them.

## **Section Three: Community Service/Life Skills**

### **ALT 1: HELP!!!!**

#### **Summary**

Students will research at least ten different resources available to them. They will summarize the service or products offered, and explain how they would use each resource to help them accomplish their future goals (education, finances, homes, jobs, training etc.).

NOTE: Teacher will provide students with a variety of graphic organizers to choose from.

#### **Competencies**

##### **Research and Retrieve Information**

1. Use the internet to find resources and retrieve pertinent information.

##### **Organizing Information**

1. Retrieve pertinent information
2. Use a graphic organizer

#### **Vocabulary**

1. Students must spell words with 100% accuracy.

#### **Time**

1 hour and 15 minutes

#### **Materials**

Graphic organizer worksheets, writing paper, pen or pencil, computers with internet, printer

#### **Instructions**

1. Students will use worksheets or computers to generate a graphic organizer; they have to list each resource, summarize the product or service that is offered, and state what they would use the resource for.

#### **Evaluation/Assessment of Student's Competency**

The students will be evaluated on their ability to produce a graphic organizer with a list of ten resources and required information. The information listed should be tailored to each student and their individual goals. All words should be spelled correctly.

#### **Closure**

This ALT will lead into the next task of learning about one resource, Habitat for Humanity.

## **Section Three: Community Service/Life Skills/Technology**

### **ALT 2: Habitat for Humanity**

#### **Summary**

Students will access the Dayton Ohio Habitat for Humanity website and answer specific questions about the organization. NOTE: Teacher will give the students the web address and develop a list of questions for the student to answer.

#### **Competencies**

##### **Technology/Organization**

1. Access the website, retrieve pertinent information

##### **Reading/Writing**

1. Read information on website, search for answers to questions
2. Write complete sentences with proper grammar and punctuation

##### **Vocabulary**

1. Students must spell words with 100% accuracy

##### **Time**

1 hour

##### **Materials**

Handout with questions for students to answer, writing paper, pen or pencil, computers with internet, printer

##### **Instructions**

1. Students will access the Dayton Ohio Habitat for Humanity website, read the information, search for answers to questions, and answer the questions using complete sentences.

##### **Evaluation/Assessment of Student's Competency**

The students will be evaluated on their ability to answer all questions correctly using complete sentences with proper grammar and punctuation. All words should be spelled correctly.

##### **Closure**

This ALT will lead into the next task of volunteering and selecting a fundraising activity.

## **Section Three: Community Service/Life Skills**

### **ALT 3: What can I do?**

#### **Summary**

Students will choose one activity they could volunteer to do for Dayton Ohio Habitat for Humanity and write two paragraphs explaining why they chose that activity. Also, the class will choose a fundraising activity. All funds collected will be donated to Dayton Ohio Habitat for Humanity. NOTE: Extra credit will be given to all students who actually volunteer and help at a Habitat site. Teacher will use the chalkboard or an overhead projector to list a variety of volunteer activities.

#### **Competencies**

##### **Writing**

1. Write two paragraphs with proper grammar and punctuation

##### **Community Awareness/Involvement**

1. Choose an activity to volunteer for

##### **Life Skills**

1. Learn the value of helping others

##### **Teamwork**

1. Respect, acceptance, team player

##### **Time**

1 hour

##### **Materials**

Chalkboard, chalk, overhead projector, transparencies, vis a vis markers

##### **Instructions**

1. Students will choose one volunteer activity they can do and write two paragraphs explaining why they chose that activity.

##### **Evaluation/Assessment of Student's Competency**

The students will be evaluated on their ability to state which volunteer activity they chose, and their explanation of why they chose that activity. All words should be spelled correctly and they must use correct grammar and punctuation.

##### **Closure**

This ALT will wrap up with the class discussing the entire unit. Each student will fill out an evaluation form. They will be encouraged to provide suggestions and comments. Teacher will provide evaluation forms.

## **Transfer Activity**

### **Fundraiser for Habitat for Humanity**

#### **Summary**

Students will organize and implement a fundraising activity to benefit the Dayton Ohio Habitat for Humanity.

#### **Competencies**

##### **Social Studies**

1. Examine relationships between people; understand different economic status', foster teamwork

##### **Math**

1. Add and subtract to the fundraiser budget
2. Balance the income statement with assets and liabilities

##### **Time**

7 days

##### **Materials**

Depends on fundraiser. Obtain items to sell and balance sheet to keep track of expenses.

##### **Instructions**

1. Students will acquire all necessary items for fundraiser.
2. Students will sell items and keep track of all expenses.
3. Students will present a check to a representative from the Dayton Ohio Habitat for Humanity.

##### **Evaluation/Assessment of Student's Competency**

The students will be evaluated on the success of the fundraiser and the amount of money collected.

##### **Closure**

Present donation to Dayton Ohio Habitat for Humanity.

**Living Expenses: Can you afford to live on your own?  
Handout One**

**PRELIMINARY BUDGET**

**ALT 2: SHOW ME THE MONEY!**

**NAME:**

**MONTHLY NET INCOME:**

**EXPENSES**

**MONTHLY COST**

MORTGAGE OR RENT

ELECTRIC BILL

GAS BILL

GROCERIES

CAR LOAN

WATER BILL

CREDIT CARD

CAR INSURANCE

LIFE INSURANCE

SAVINGS

GAS FOR CAR

TELEPHONE BILL

CELL PHONE BILL

LAUNDRY

ENTERTAINMENT

**TOTAL COST:**

**Living Expenses: Can you afford to live on your own?  
Handout Two**

**FINAL BUDGET**

**ALT 3: WHAT CAN I REALLY AFFORD?**

**NAME:**

**MONTHLY NET INCOME:**

**EXPENSES**

**MONTHLY COST**

MORTGAGE OR RENT

ELECTRIC BILL

GAS BILL

GROCERIES

CAR LOAN

WATER BILL

CREDIT CARD

CAR INSURANCE

LIFE INSURANCE

SAVINGS

GAS FOR CAR

TELEPHONE BILL

CELL PHONE BILL

LAUNDRY

ENTERTAINMENT

**TOTAL COST:**

Please check the boxes for the subject areas that are represented in your module. These are the categories used for indexing the curriculum as it's posted to our website.

- English/Communications/Language Arts
- Science/Engineering/Design
- Business/Technology
- Teamwork/Problem-solving
- Careers/Life Skills/Family & Consumer Science
- Foreign Language
- Social Studies/History/Economics/Marketing
- Media/Graphics/Art
- Music/Health/Physical Education