

### Lesson 3: Credit vs. Debit Cards

<p><b>Topic:</b> Credit vs. Debit Cards</p>	<p><b>Class:</b> 3rd Grade</p>
<p><b>Content Objective:</b> Students will learn the difference between a debit card and a credit card. Students will also be introduced to the concept of paying interest fees when using a credit card.</p>	<p><b>Key Vocabulary:</b> Debit Card, Credit Card, Interest Fee</p>
<p><b>Standards Implemented:</b> CEE Using Credit, Gr. 4, 1 CEE Using Credit, Gr. 4, 2 CEE Earning Income, Gr. 4, 2 JS Credit and Debit, Gr. 4 Knowledge Statement a JS Credit and Debit, Gr. 4 Knowledge Statement b JS Credit and Debit, Gr. 4, 1d JS Credit and Debit, Gr. 4, 1b JS Financial Decision Making, Knowledge Statement Gr. 4 a CCSS ELA SL.3.1.C CCSS ELA SL.3.2</p> <p><i>If lesson is completed directly with student</i> CCSS SL.3.1.A CCSS SL.3.1.B CCSS SL.3.1.D</p>	<p><b>If Using Google Classroom/Canvas:</b> Before each lesson, add the homework assignment to your Google Classroom or Canvas. If you need guidance, we have provided a how-to video with instructions.</p>
<p><b>Part 1: Introduction</b> <i>Video: Introduction</i> <a href="#">G3-L3-Part1</a></p>	<ol style="list-style-type: none"> <li>1. Begin the lesson by watching this quick review and introduction to the lesson and word wall.</li> </ol>
<p><b>Part 2: Word Wall-Vocabulary</b> <a href="#">G3-L3-Word-Wall</a></p>	<ol style="list-style-type: none"> <li>1. This Google Slide Word Wall introduces students to the vocabulary used in the lesson and the definitions. Click on the upper right hand corner for “present’ mode to have the word wall function as flip cards.</li> </ol>
<p><b>Part 3: Introduction to Credit and Debit Cards</b> <i>Credit &amp; Debit Cards</i> <a href="https://www.youtube.com/watch?v=FbjlEp_slI8">https://www.youtube.com/watch?v=FbjlEp_slI8</a>  <a href="#">G3-L4-Part3</a></p>	<ol style="list-style-type: none"> <li>1. Have students watch these brief videos that talks about the difference between credit and debit cards.</li> </ol>

<p><b>Part 4: Video Quiz (Optional)</b></p> <p>Quiz: <i>Credit vs. Debit Cards</i>  <a href="https://forms.gle/tK1fyNJfegYBDYp39">https://forms.gle/tK1fyNJfegYBDYp39</a></p>	<p>1. This optional 3 question quiz will assess the understanding of the concepts in the video. You can use this to help guide your questions following the video with your students.</p>
<p><b>Part 5: Group Activity</b></p> <p><a href="#">G3-L3-IC-Virtual</a></p> <p><a href="#">G3-L3-IC-Printable</a></p>	<p>1. Present the “You Decide” game from Google Slides. Have students work as a class or in small groups to answer the questions. Each scenario will give an example of using either a credit card or a debit card.</p>
<p><b>Part 5: Practice Assignment</b></p> <p>Virtual Assignment: <a href="#">G3-L3-HW</a></p> <p>Printable Assignment: <a href="#">G3-L3-HW</a></p> <p>Video: <i>How to add the HW Assignment</i>  <a href="#">Google Classroom How-To</a></p> <p><a href="#">Canvas How-To</a></p>	<p>1. Have students complete the student worksheet either on their own or practice together as a group for assessment and comprehension of the lesson. This worksheet is available on two slides, the first is in English and the second is in Spanish.</p>
<p><b>Extra Resources:</b></p> <p>Students can continue practicing counting with a fun read along book, <i>Mall Mania</i>, on their own. Share the link with students through the Google Classroom to watch on their own.</p> <p><b>Mall Mania by Stuart J. Murphy</b>  <a href="https://youtu.be/qmTe_CP0hR4">https://youtu.be/qmTe_CP0hR4</a></p>	