

Lesson 1: Credit Cards

<p>Topic: Credit Cards</p>	<p>Class: 5th Grade</p>
<p>Content Objective: Students will learn the basic concepts of paying with a credit card.</p>	<p>Key Vocabulary: Credit, Credit Card, Interest Fee, Loan, Minimum Payment, Payment, Transaction</p>
<p>Standards Implemented: CEE Using Credit, Gr. 4, 1 CEE Using Credit Gr. 4, 2 CEE Using Credit Gr. 4, 3 CEE Using Credit Gr. 4, 4 CEE Using Credit Gr. 8, 4 JS Financial Decision Making Knowledge Statement, Gr. 4, a JS Credit and Debit Knowledge Statement, Gr. 4, a JS Credit and Debit Knowledge Statement, Gr. 4, b JS Credit and Debit Knowledge Statement, Gr. 4, c JS Credit and Debit, Gr. 4, b JS Credit and Debit, Gr. 4, d CCSS SL.5.2 CCSS NBT.A.1 CCSS NBT.B.7 NVAS SS.5.36</p> <p><i>If lesson is completed directly with student</i> CCSS SL.5.1 CCSS SL.5.1.b CCSS SL.5.1.c CCSS SL.5.1.d</p>	<p>If Using Google Classroom/Canvas: 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>Pre-test and post-test: Below we have provided a copy of the pre/post-test questions in a Google Form. Students will need to take a pretest before beginning the lessons. Then, students will need to take a post-test following the lessons.</p> <p>Make a Copy</p>
<p>Part 1: Introduction <i>Video: Introduction</i> G5-L1-Part1</p>	<p>1. Begin the lesson by watching this quick introduction to the lesson and word wall.</p>
<p>Part 2: Word Wall-Vocabulary G5-L1-Word-Wall</p>	<p>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.</p>

<p>Part 3: Introduction to Credit Cards Video: <i>Credit vs. Debit Cards</i> https://youtu.be/fXp811iSrlc</p> <p>Video: <i>Introduction to Credit Cards</i> G5-L1-Part3 https://youtu.be/BBdyKx2DGgg</p>	<ol style="list-style-type: none"> 1. Have students watch the video that discusses the difference between a debit and credit card. Discuss different purchases with students to determine if they would use a credit or debit card. 2. Have students watch these brief videos that talks about the basics of a credit card.
<p>Part 4: Video Quiz (Optional)</p> <p>Quiz: <i>Credit Cards</i> https://forms.gle/g9sVtcgZy65Aybjx5</p>	<ol style="list-style-type: none"> 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>Part 5: Group Activity G5-L1-IC-Virtual G5-L1-IC-Print</p>	<ol style="list-style-type: none"> 1. Share the Google Slide or printable worksheet with the students. Have students work as a class or in groups together to complete the activity. Part 1 will be recognizing the parts on a credit card and Part 2 will be going over how much interest would be owed on a balance due to a credit card company. Remember, interest is the EXTRA amount paid to the credit company!
<p>Part 6: Practice Assignment Virtual Assignment: G5-L1-HW Printable Assignment: G5-L1-HW</p> <p>Video: <i>How to add the HW Assignment</i> Google Classroom How-To Canvas How-To</p>	<ol style="list-style-type: none"> 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>Extra Resources: Students can continue practicing earning money with a fun book by Sember McWhorter and J.D. Brette, <i>The Everything Kids' Money Book: Earn it, Save it and Watch it Grow!</i></p>	