

## SHOW ME THE MONEY

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**Focus Area:** College and Career Readiness  
**Elevater 2:** Supplemental Lessons  
**Lesson Duration:** 50 minutes

### OVERVIEW

Elevate students will discuss what they know about their future paths' costs, conduct group research to get specific information, simulate negotiating skills and write out a plan for funding their future paths.

### ELEVATE OBJECTIVES

#### Communication

- Practice and teach effective negotiating skills to avoid potentially harmful situations.
  - *Students will write a plan for negotiating to cover the costs of their future paths (college, trade school, etc.).*
  - *Students will practice negotiating skills, including costs to cover and responsibilities they can take to help.*

#### Decision Making

- Practice time management and balance the various priorities in their lives.
  - *Student will plan for adjustments in their lives (time, spending habits, location, etc.) to succeed in their future paths.*
  - *Students will discuss the need for managing their time and balancing priorities to make plans for their future work.*

### COMMON CORE OBJECTIVES

- CCSS.ELA-LITERACY.SL.9-10.1.C  
Propel conversations by posing and responding to questions that relate the current discussion to broader themes or larger ideas; actively incorporate others into the discussion; and clarify, verify or challenge ideas and conclusions.
- CCSS.ELA-LITERACY.SL.9-10.2  
Integrate multiple sources of information presented in diverse media or formats (e.g., visually, quantitatively, orally), evaluating the credibility and accuracy of each source.

### CASEL COMPETENCIES:

Self-Management, Responsible Decision-Making

#### Materials

- Copies of the following handouts, one per student:
  - *Bell Work: "You Know What You Want"*
  - *"Show Me the Money"*
- Computers with internet access for research

#### Preparation

- Room setup: desks set up in five groups
- Write the Elevate Objectives on the board.
- Turn on computers, iPads and/or laptops to be ready for student research. (Student phones are an option, depending on school and/or teacher policy.)

#### Strategies and Best Practices Used

- KWL Chart
- Brainstorming
- Inquiry-Based Learning
- Simulation

#### Suggestions for Supplemental Learning


- Students make sample schedules that will help them see how they will prioritize their time for success in the future.
- Students can compare the costs of different paths to the same career (police officer who first went to college, trade/police certification classes, military, AmeriCorps, or started his/her own security company).


## Warm-Up


### KWL

5 minutes

## Team Teaching

 #1: G

 #2: BW


 #3: A

## Brainstorming

10 minutes

## Team Teaching

 #1: L

 #2: A

 #3: A

## INTRODUCTION: THE COST OF YOUR FUTURE

- Collect Student Action work from last class in a basket as students walk in.
- Hand out the Bell Work: “*You Know What You Want*” to each student.
- Questions for Bell Work:

*You already know what you want, to some degree. You know how you like to spend your time, what is important to you and where you are headed. (Maybe not specifically, but you probably have a general idea.)*

- *List 5-8 priorities in your life.*
- *Ideally, how much time do you want to spend on each priority?*
- *Realistically, what do your priorities cost?*
- *List at least three ways that you can arrange your schedule and finances to meet your priorities the way you want to.*

## MINI LESSON: WHAT DO WE STILL NEED TO KNOW?

**Lead Teacher Says:** “*Today, we are going to talk about the costs of several paths for our futures. There are costs and benefits in each choice, whether monetary or otherwise. When you are motivated by your future, regardless of cost, then the benefits are worth the costs.*”

- Read student Bell Work responses to the class (avoid reading repeat ideas) and then give these to an A Teacher to tape to the board under a column heading “Know.”
- Ask students to share what types of questions they have about the costs of their futures (ask a scribe or an A Teacher to write responses on the board under a column heading “Want to Know.”)
- Ask four or five students what some of the adjustments are that they may need to make related to time and finances.
- Ask four or five students where they might be able to find funding to support their goals and priorities.

## Inquiry-Based Learning

15 minutes

## Team Teaching

★ #2: L

📄 #3: A

🗣️ #1: ONE

### ACTIVITY: “WEBQUEST COSTS OF FUTURE PATHS”

**Lead Teacher Says:** “We are going to do some research to find out realistic expenses for your priorities and some funding options. Costs might include rent, food, gas and other living expenses.”

- Divide students into five groups.
- Make sure that each group has a computer, iPad, laptop or phones to use for research, and hand out “*Show Me the Money*” to each student.
- Allow ten minutes for students to get realistic monthly cost figures (even if they are estimates) to complete their worksheet.
- Encourage small group discussions about different numbers for different geographic locations and other variables between team members’ choices (such as room and board expenses at college versus renting a house with friends).
- Encourage them to find answers to questions that the class still “wants to know.”
- After ten minutes, ask students to compare their monthly costs to their projected salaries.
- Call on five or six students to share their findings with the whole group.

## Simulation

15 minutes

## Team Teaching

★ #3: L

📄 #1: A

🗣️ #2: ONE

### ACTIVITY: “NEGOTIATE FOR YOUR FUTURE”

**Lead Teacher Says:** “Negotiating is a skill that you will use throughout your lives, personally and professionally. It will always help to be passionate about why you need support and specific about what you need. Asking for help gives others the joy of supporting your dreams.”

- Ask the students to stand up and practice negotiating with a partner:
  - “Negotiator” will present why their choice is important to them and what their plan is.
  - “Supporter” will give feedback on the parts of the request that made them want to help and what parts the negotiator could improve.
- When a pair of students is finished, they can switch with others who finished early (signal by raising hands).
- Allow ten minutes for this activity. (Students should be able to negotiate with at least two partners.)

#### {TEACHER TIP}

Do not collect “*Show Me the Money*” so that students can take them home and add to them with their student action.

**Wrap Up**  
5 minutes

**Team Teaching**

-  #1: L
-  #2: G
-  #3: A

**WRAP UP AND STUDENT ACTION**

- Call on several students to share what they learned through research and simulation. Ask an A Teacher to write responses on the board in a column headed “Learned.”

***Student Action:** Do more customized research (specific college, trade school, volunteer organization, military branch and geographic location-specific costs of living.) Add this information to “Show Me the Money.”*

## BELL WORK: YOU KNOW WHAT YOU WANT

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You already know what you want, to some degree. You know how you like to spend your time, what is important to you and where you are headed. (Maybe not specifically, but you probably have a general idea.)

- List 5-8 priorities in your life:
- Ideally, how much time do you want to spend on each priority?
- Realistically, what do your priorities cost?
- List at least three ways that you can arrange your schedule and finances to meet your priorities the way you want to:

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## SHOW ME THE MONEY

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What types of costs are included in your chosen future path? \_\_\_\_\_

How much does each component of your path cost? \_\_\_\_\_

What types of benefits are included in your chosen future path? \_\_\_\_\_

How much are your future benefits? \_\_\_\_\_

What might you need to give up to make this future work? \_\_\_\_\_

How will you need to manage your time to make this future work? \_\_\_\_\_

Who will you need to negotiate with to acquire funding? (parents, bank, financial aid office, work-study program, trade school human resources department, military administration, volunteer organization, etc.) \_\_\_\_\_

What is your negotiating plan? \_\_\_\_\_

How to negotiate:

- Make sure the person you are negotiating with knows why this is important to you.
- Be sure to make it clear that you will do your part to make this a successful venture.
- Make sure to point to examples of when you have been responsible, made good decisions and encountered success through hard work.
- Set up a plan for how to help with the costs, a payment plan, or some other way of taking some of the responsibility.
- Write everything down, and make sure there is agreement.

Notes on other information found in web-quest, including answers to class questions.