

# REEP ESL Curriculum for Adults

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## CONSUMERISM UNIT LIFESKILLS PERFORMANCE OBJECTIVES LEVEL: 350

### CONSUMERISM UNIT GOAL

Students will demonstrate their ability to use level appropriate language skills to plan for, evaluate, and make purchases of goods and services.

### CONSUMERISM LIFESKILLS PERFORMANCE OBJECTIVES (Summary):

1. Identify needs as a consumer.
2. Choose best checking and savings account options for personal needs.
3. Follow instructions for electronic banking services.
4. Given a major purchase, specify needs and request information.
5. Compare credit card features, select best option, and complete application.
6. Identify a consumer's rights and responsibilities.
7. Make consumer complaint about a product or service.
8. Plan a budget.

LIFESKILLS PERFORMANCE OBJECTIVES	FUNCTIONS AND SAMPLE LANGUAGE	RESOURCES	INTEGRATION
<p>1. Identify needs as a consumer and set class goals. Teacher Note: Some of the objectives in this unit are quite involved. It is best to limit instruction to 3-4 objectives.</p>	<p>Express Need/Opinion: I need to buy/know ... I'm planning to buy.... I'm thinking of ..... I'm interested in.....</p>	<p><b>Consumer Needs:</b> Students brainstorm/reflect on their needs as consumers (what they purchase, what information they need to make informed decisions) <i>Stand Out 3 Unit 2, Learning Log p.40</i></p> <p><a href="#">REEP 300 goal setting activity</a>(adapt to 350 objectives) See Needs Assessment &amp; Unit</p>	<p>Structures: compound sentences, conjunctions, present perfect. Cross-culture: Grid to compare cultures: bargaining, payment types, guarantees, refunds, etc.</p>

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		Planning under Instructional Planning	
2. Given checking and savings account options, choose best one for personal needs.	<p>Make comparisons: This savings account has a better interest rate. This checking account has the lowest minimum balance.</p>	<p><i>English for Adult Competency 2 (EAC)</i> p. 125. <i>Topics &amp; Language Competencies 3</i> p.30-31. <a href="#">Bank of America: Comparing Checking Accounts</a>  <a href="#">Bank Account Comparisons</a>  <a href="#">Savings Account Comparisons</a>  Listening: <a href="#">First Mountain Bank</a></p>	<p>Structures: Comparatives and superlatives  Extension: Field trip to bank to request checking and savings information.</p>
3. Follow instructions to use electronic banking services (ATM, direct deposit, automatic withdrawal, etc.).	<p>Give instructions: First, insert your card. Second, enter your PIN number.</p>	<p><i>Topics &amp; Language Competencies 3</i> p.32-33.  <a href="#">Electronic banking definitions</a></p>	<p>Structures: Imperatives, ordinal numbers Extension: Demonstrate process at ATM machine. Discuss ATM security.</p>
4. Given a major purchase, request information (possible contexts: furniture, car, appliances, computer, house).	<p>Express needs: I need a smaller couch. How many miles does the car have on it? Request information: What size is the computer monitor? Where is the closest metro to the house?</p>	<p><i>The New Grammar in Action</i> Unit 12 <i>Stand Out 3</i> Unit 2, Lesson 4 &amp; 7 <i>Expressways 3</i> Unit 7 pgs. 118, 130. <i>EAC 2</i> p.127-8 <i>Fannie Mae's: How to Buy a Home in the United States</i> <a href="#">*Money Skills for Teachers:</a> Table of Contents</p>	<p>Structures: Comparatives and superlatives; Information Questions Extension: field trip to do comparative shopping given a chart. Research information about a specific purchase:  Order free home buying guides: <a href="#">homebuyingguide</a></p>

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<p>5. Given various credit options, compare interest rates, annual fees, and other features.</p>	<p>Report information: This card has a higher annual fee than that card. Checks don't cost as much as credit cards. This card has the highest/lowest interest rate/annual fee.</p>	<p><a href="#">Credit Card Comparison</a></p> <p><a href="#">Advantages and Disadvantages of Using Credit</a></p> <p><i>Crossroads Cafe Unit 16 -Loan Applications Stand Out 3</i> Unit 2 L 2-application <i>Topics &amp; Language Competencies 3 p.27-application</i></p>	<p>Structures: Comparatives and Superlatives; demonstratives Extension: Comparing various applications Cross-culture: Use of credit in other countries. <a href="#">Reading your credit card statement</a></p>
<p>6. Identify rights and responsibilities as a consumer.</p>	<p>Advise/instruct: You should call the Better Business Bureau. You may want to get a lawyer. We must recycle our trash.</p>	<p>Student generated list</p> <p><a href="#">Consumer Rights and Responsibilities</a></p> <p><a href="#">Recycling</a></p> <p><a href="#">Consumer Reports</a></p> <p><a href="#">National Do-Not-Call Registry</a></p> <p><a href="#">Better Business Bureau</a></p>	<p>Structures: present tense modals</p> <p>Extension: Students research sources for legal and consumer assistance.</p>
<p>7. Make consumer complaint about a product or service.</p>	<p>Express needs: I have called you four times to correct this problem. I have waited for three weeks.</p>	<p><i>EAC 2 p 102,106.</i> <i>Crossroads Cafe Unit 17, 20, 22</i> Letters and forms: <a href="#">Sample letter</a></p> <p><a href="#">Consumer's Resource Handbook</a></p> <p><a href="#">Writing a complaint letter</a></p> <p><a href="#">On-line Complaint System</a></p> <p><a href="#">Arlington On-line</a></p>	<p>Structures: Present Perfect; since/for Extension: Phone calls to complain</p>

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		<a href="#">Complaints</a>	
8. Plan a budget.	Advise/instruct: First, you list your expenses. Then, you list your income. Express Need: I need ____ for rent and ____ for bills.	<a href="#">Plan a Budget</a>  <a href="#">Budget Worksheet</a>  <a href="#">Setting Financial Goals</a>	Structures: Ordinal numbers, sequential Adverbs Extension: Rework personal budget to include a purchase or debt-free goal.

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