

Teaching News Is Elementary

April 14, 2017

Each week, this lesson will share some classroom activity ideas that use the newspaper or other NIE resources. You are encouraged to modify this lesson to fit the needs of your students. For example, some classrooms may be able to use this as a worksheet and others might need to ask and answer the questions in a class discussion.

Please be sure to preview all NIE content before using it in your classroom to ensure it is appropriate for all of your students.

Materials you will need for this lesson: The Seattle Times print replica, computer or smart board, pencils or pens, paper

Article: How to be a Financially Stable Adult
Section: NIE Special Section, J1
Print Replica Date: Sunday, April 9, 2017

Standards:

CCSS.ELA-Literacy.RI.4.1

Refer to details and examples in a text when explaining what the text says explicitly and when drawing inferences from the text.

Objectives:

Students will read an article, and search for personal connections they see in their own lives.

Pre- Reading Discussion:

- What kind of lifestyle do you want for your future?
- Do you want to own a home? Have a car? Take vacations?
- Do you enjoy skiing or golf? What are the hobbies you enjoy now? Do you want to be able to afford them later?
- What are your future goals?
- What things do you want to be able to have for yourself and your future family?

Vocabulary Building:

Read this sentence, what do you think the highlighted words mean using *context clues*? A *context clue* is a word or words that are hints and refers to the sources of information outside of words that readers may use to predict the identities and meanings of unknown words.

Write your guess and then look up the definition and write it below your guess.
How close did you come to the correct definition?

“Credit unions are committed to supporting and lifting up their communities through **philanthropic** means.”

Philanthropic Guess:

Philanthropic Definition:

Reading Comprehension:

The cost of living really begins to add up once you move out and move into a rental. Knowledge is power: Know your expenses and be prepared to find a roommate to split the costs.

Housing

Apartment (1 bd) in Seattle: \$1,808.73 Apartment (1 bd) outside Seattle: \$1,362.45 Apartment (3 bd) in Seattle: \$3,438.76 Apartment (3 bd) outside Seattle: \$2,272.16

Utilities

Electricity/Heating + Water/Garbage: \$151 - \$184 Internet: \$57.50 Cable: \$55

Up-Front Costs

Security Deposit: Up to 2 months' rent Application Fees (incl. background check): \$40 Pet Deposit: \$250

- What surprised you the most about the cost to move out?
- Have you thought about all the expenses you'll have when you move out?
- What steps will you need to take to be financially ready to move out?

Owning your first car brings fabulous freedom but also tremendous responsibility. Driving a car is a lot more than just the cost of a car payment. You also need to pay for fuel, maintenance, repairs, insurance, and taxes. What is the right choice for you? Should you buy, lease or use public transportation?

Buy from a Private Party

- May cost less
- May not have a warranty

Buy a New Car

- Manufacturer's Warranty
- Depreciation is greatest during the first year of ownership

Buy from a Dealer

- Inventory may be better maintained
- May have less room for negotiation on sales price

Buy a Used Car

- You can purchase a high-end model which would be unaffordable if it were new
- You may not know the history of the vehicle
 - How do your parents generally buy their cars? What method do they use?
 - Have you purchased a vehicle before? Did your family help you financially? What method did you use?
 - In your opinion, what is the best way to purchase a car?

Classroom Discussions or Journal Writing Prompts:

- Did your parents go to college? Your grandparents?
- Will you be the first in your family to go?
- Is education and higher-education discussed regularly in your home?
- Have you been to different college campuses? Why or why not?
- Do your parents talk with you about budgeting, saving money and spending habits? Why or why not? If they do, what are the tips that stand out in your mind that you'll take with you when you become an adult and live on your own?

Extension Activity:

Talk to a teacher, neighbor or family member and ask them how attending college has impacted their life? What new skills did they learn there that better prepared them for their future? Be prepared to share their story with your class.

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