Beginner: ESL Level 0-1
Lesson 1: Numeracy - Introduction to Numbers

ESL Level: 0
Objectives:
Students will be able to say, recognize (aurally and in print), and write numbers 0-10.

Prerequisite Skills:
none

Lesson 2: Numeracy 0-10 Practice

ESL Level: 0
Objectives:
Students will be able to say, recognize (aurally and in print), write, and sequence numbers 0-10.

Prerequisite Skills:
none

Lesson 3: Numeracy 0-100

ESL Level: 0
Objectives:
Students will be able to say, recognize (aurally and in print) and write numbers 0-100, sequence numbers 0-100, and begin to count by 10s.

Prerequisite Skills:
Students can say, recognize (aurally and in print) and write numbers 0-10.

Lesson 4: Numeracy - Counting by 5s and 10s

ESL Level: 0
Objectives:
Students will be able to count by 5s and 10s.

Prerequisite Skills:
Students can say, write, and recognize (aurally and in print) the numbers 0-100.

Lesson 5: Money Identification - Dollar Bills

ESL Level: 0-1
Objectives:
Students will be able to identify dollar bills and their respective monetary values.

Prerequisite Skills:
Students can recognize (aurally and in print) the numbers 0-100.
Students can count by 5s and 10s.

Lesson 6: Money Identification - Coins

ESL Level: 0-1
Objectives:
Students will be able to identify coin types.
Students will be able to identify the value of each coin.

Prerequisite Skills:
Students can recognize (aurally and in print) the numbers 0-100, and students can count by 5s and 10s.
Lesson 7: Money Comparison - How many coins make a dollar? .............................................. 0-1.10
ESL Level: 0-1
Objectives:
Students will be able to see that pennies are the smallest increment of U.S. money.
Students will be able to combine coins to make a $1.00.

Prerequisite Skills:
Students can recognize (aurally and in print) the numbers 0-100, and students can count by 5s and 10s.
Students should be familiar with the names and values of individual coins in the United States.

Lesson 8: Banking Basics .................................................. 0-1.12
ESL Level: 0-1
Objectives:
Students will be able to pronounce the basic banking concept words “bank,” “save,” and “spend.”
Students will understand the difference between saving and spending.
Students will understand that banking is an alternative to saving money at home.

Prerequisite Skills:
Students should have had some exposure to the monetary system in the United States.
Students should have an understanding of, or be learning, the values of each bill and coin in the United States.

Lesson 9: Introduction to Banking .................................................. 0-1.12
ESL Level: 1
Objectives:
Students will be able to pronounce the basic banking concept words: “bank,” “bill”, “checking account,” “deposit,” “safe,” “save,” “savings account,” “spend,” and “withdraw.”
Students will understand the difference between safe and save.
Students will understand that banking as an alternative to saving money at home.

Prerequisite Skills:
Students should have had some exposure to the monetary system in the United States.
Students should have an understanding of, or be learning, the values of each bill and coin in the United States.

Lesson 10: Budgeting Basics - Understanding Government Assistance. .................................................. 0-1.13
ESL Level: 1
Objectives:
Students will understand that the Department of Workforce Services (DWS) may provide money to help with expenses.
Students will understand that the Supplemental Nutrition Assistance Program (SNAP) food stamp benefits are provided by government agencies to purchase food.

Prerequisite Skills:
Students can recognize (aurally and in print) the numbers 0-100, and students can count by 5s and 10s.
Students should be familiar with the names and values of the dollar bills and coins in the United States.
Students should be comfortable writing numbers and dollar signs.
Lesson 1: Numeracy - Introduction to Numbers
ESL Level: 0

Objectives:
Students will be able to say, recognize (aurally and in print), and write numbers 0-10.

Prerequisite Skills:
None

Materials:
- Base 10 Counting Blocks & Snap Cubes
- Numbers with Dots sheets (Two sheets)
- Number Grid: Zero through Twenty (0-20) sheet. (Teacher or students should cut into separate cards)
- 9 Square Bingo Cards (in sheet protectors)
- Lined Paper*
- Sheet Protectors*
- Dry Erase Markers*
- 2 Fly Swatters* (or other object serving the same purpose)
*not provided in kit

Worksheets:
- Numbers Worksheet 0-10
- Tracing Worksheet
- Number Grid: Zero through Twenty (0-20) sheet. (Teachers and students should cut into separate cards)
- Nine Square Bingo Cards, one per student in a sheet protector.

Vocabulary: (words are BOLD when they first appear in the lesson): 0-10, at this stage the students do not need to be able to recognize the numbers written out (e.g. “three” as “3”).

Lesson:
English Skills Learning Center’s Emergent Readers Curriculum © 2013 - used with permission.

Instructor Note: This lesson was written specifically to meet the low English comprehension levels of the students and to provide a basic methodology for teaching numbers at this level. You may spend several lessons going through the following steps to teach the numbers.

Follow these steps to teach the numbers 0-10 orally first:
1. Introduce the numbers orally first, using Base 10 Counting Blocks. Be sure to limit the amount of new vocabulary you teach. Have students count using the blocks several times.
2. Review by using the phrase “Show me ___ blocks.” Walk around the room to see if they put out the correct number of blocks. Also, review by putting out a number of blocks and asking, “How many blocks?”

Follow these steps to teach students to read the numbers 0-10:
1. Write the numeral zero (0) on the board or show the student the number card if you are in a one-on-one tutoring situation. Say, “zero” several times and have students repeat. Show the empty table and point out that there are zero blocks on the table. Write 1 on the board and put out 1 block. Say, “One” several times and have students repeat. Repeat with numbers 2-10. Leave all of the numbers on the board or the cards in front of the student.
2. Put out five blocks. Call on a student, point to the blocks, and ask, “How many blocks?” The student should say, “Five” and then point to the 5 on the board. Repeat with other numbers 0-10, calling on each student in the class.

Follow these steps to teach students to write the numbers 0-10:
1. Demonstrate. Write the number on the board or on paper. Emphasize where the first stroke starts and how their pencil should move to write the letter. Teach, “Up, down, straight, round.” You may have students practice writing the letter in the air before writing on paper.
2. Have the students trace the numbers on the Tracing Worksheet.
3. Guide. If necessary, hold the student’s hand as they write the number for the first few times.
4. Write. After a lot of practice copying (over a period of a few classes), say the number and have the students write it from memory. You may want to write the numbers on the board at first for reference. After doing the activity a few times, erase the numbers and see if they can write them without copying.

Supplemental Activities:
- Hand students the Number Grid: Zero through Twenty (0-20) sheet. Instruct them to cut out the separate blocks. Have students put them in order and count with them aloud.
- Put out five blocks. Call on a student, point to the blocks, and ask, “How many blocks?” The student should say, “Five” and then point to the five 5 on the board. Repeat with other numbers 0-10, calling on each student in the class.
- Write a number on the board and call on a student and ask, “What is this?” Repeat with other numbers 0-10, calling on each student in the class.
- Hand out blocks to each student. Call out a number and have the students put that many blocks on the table in front of them. Walk around to check answers. Repeat with other numbers 0-10. To increase the level of difficulty, write the number on the board instead of calling it out. Tell the students to be silent as they read the number on the board and count their blocks. Pass out the Numbers Worksheet 1-10.
- Write the numbers 0-10 on the board in random order. Have the students make two lines in front of the board. Hand the first student in each line a fly swatter (or other object serving the same purpose). Call out a number and have the two students compete to swat the correct number on the board first.
- Use the 9 Square Bingo Cards to review the numbers. Using dry erase markers, have the students write the numbers in random order in the boxes on their bingo card. Hold up your fingers or use blocks to indicate a number of items. Students count the items and cross off the number on their bingo card. You could also say a number and have students cross off the number on their bingo card. After you have played a few rounds, have the students take turns calling out the numbers for bingo.

Homework:
Practice writing numbers 0-10.

Development Notes and Resources:
Developed and compiled by English Skills Learning Center staff.

English Skills Learning Center’s Emergent Readers Curriculum © 2013 - used with permission.

Lesson 2: Numeracy 0-10 Practice
ESL Level: 0

Objectives:
Students will be able to say, recognize (aurally and in print), write, and sequence numbers 0-10.
Lesson 3: Numeracy 0-100
ESL Level: 0

Objectives:
Students will be able to say, recognize (aurally and in print) and write numbers 0-100, sequence numbers 0-100, and begin to count by 10s.

Prerequisite Skills:
Students can say, recognize (aural and print) and write numbers 0-10.

Materials:
Base 10 Counting Blocks & Snap Cubes
Number Cards 0-9 (Teacher should cut out a set of the cards)
25 Square Bingo Card (in sheet protector)
Lined Paper*
Dry Erase Markers*
2 Fly Swatters*
*not provided in kit

Worksheets:
Number Grid Zero through Twenty (0-20)
Numbers Worksheet 0-10
Numbers Worksheet 0-15
Numbers Worksheet 0-20

Vocabulary:
(words are BOLD when they first appear in the lesson):
None

Lesson:
English Skills Learning Center’s Emergent Readers Student Workbook © 2013 used with permission.

Instructor Note: This lesson was written specifically to meet the low English comprehension levels of the students and to provide a basic methodology for teaching numbers at this level. You may spend several lessons going through the following steps to teach the numbers. The parenthetical time limits are suggestions only.

Teaching the Numbers 11-100:
Review: Do a drill to practice the names of the numbers 0-10 and their sequence. Hold up number flash cards, fingers, write numbers, and ask students to say the given number. Then say a number and have students write it. Also, have students complete the fill in the blank activities for the numbers by using the Numbers Worksheets 0-10, 0-15 and 0-20.

Practice Activity:
Follow these steps to teach the numbers 11-19 orally first:
1. Put together a few sets of Base 10 Blocks to get 19 blocks. Lay them out on the table one by one, counting from zero to 19. Students will join you as you count from 0-10. Point to each block and count to 19 again. Have the students repeat numbers 11-19 after you. Point to each block and count to 19 again, having the students count with you this time. Count the blocks a few more times with all of the students counting along.

Lesson:
English Skills Learning Center’s Emergent Readers Student Workbook © 2013 used with permission.

Instructor Note: This lesson was written specifically to meet the low English comprehension levels of the students and to provide a basic methodology for teaching numbers at this level. You may spend several lessons going through the following steps to teach the numbers.

Review:
Using the Number cards, from the Number Grid Zero through Twenty (0-20) worksheet, show the students numbers 1-10, in order, asking them to say the name of the number as it is shown to them (write it on the board or hold up a card). Ask the students to write each number shown.

As a matching activity, put blocks (or beans, or pennies, etc.) in groups of 1-10, and have students match number cards to the groups of items (e.g. card with 5 on it matched to 5 blocks). Practice this until the students can quickly identify numbers (printed and aural) with their actual numeric value.

You may want to use some of the supplemental activities from Lesson 1 as well.

Practice Activity:
Count from zero to ten, and have the students echo the numbers back as you count. Then call on students to say the numbers 0-10 (one number per student). Help them by holding up fingers if they need help.

Practice Activity:
If you are confident that the students are comfortable with identifying the numbers 0-10, move on to give the students scrambled groups of number cards (0-10) and have them order them correctly. You can also break the cards up into smaller groups (5 and 6 cards for instance), or write the correct sequence on the board (physically rearranging objects into the correct order should help aid in what may be rote memorization).

Comprehension Review:
Worksheet Activity:
Optional Numbers Worksheet 0-15

Resources/ Sources:
Designed and compiled by English Skills Learning Center Staff. Adapted from English Skills Learning Center’s Emergent Readers Curriculum © 2013 used with permission.
Follow these steps to teach students to write the numbers 11-19:

1. Write 11 on the board or lay out two number 1 Number Cards if you are in a one-on-one tutoring situation. Lay out 11 blocks on the table in front of you. Say, “Eleven” several times and count aloud each of the eleven blocks on the table. Repeat with numbers 12-19.

2. Refer students to the Number Grid 0-100 reference sheet to see the numbers they are learning in order. Have students point to each number and say it aloud.

Follow these steps to teach students to read the numbers 11-19:

1. Do dictation to review writing numbers 0-10, making sure students are comfortable writing each number independently.

2. Write the numeral 11 on the board or if you are in a one-on-one tutoring situation, lay out two number 1 Number Cards and ask the student to read the number 11. Have the student count out 11 blocks to make sure they understand the meaning.

3. Provide each student with the Numbers Cards 0-9 sheet. Have the students cut the numbers out and create their own number cards. Optional: You may invite the students to place their name on the back of each card to practice their name writing.

4. Tracing. On a piece of lined paper, write 11 once on each line. Put the lined paper in a sheet protector and have the student practice tracing it with a dry erase marker. (Putting only one number on each line will help the student understand that they are practicing the number 11, not the number 1.)

5. Copy. After you have observed the students correctly tracing the number, have them copy the number on the line next to the number they have been tracing. Have them copy it several times. Walk around the room to make sure that they are correctly forming the numbers and spacing the digits appropriately so that it is clearly 11, not 1. You may want to have students put their finger or a pencil in between each number so that they learn to space them appropriately.

6. Repeat the above steps with numbers 12-19.

7. Write. After a lot of practice copying (over a period of a few classes), say the number and have the students write it from memory. You may want to write the numbers on the board at first for reference. After doing the activity a few times, erase the numbers and see if they can write them without copying.

Supplemental Activities:

Count the blocks in the rod of ten and the individual blocks, showing that both are ten blocks. Say, “same, same” to teach students that whenever they see a rod, it represents ten blocks.

Put out some Base 10 Blocks, using the rods of ten and the individual blocks. Call on a student, hand them the blocks, and ask, “How many?” Repeat with other numerals 0-10, calling on each student in the class. You could make this activity more difficult by having the student write the number on the board instead of saying it.

Identifying in print:

Write a numeral on the board, call on a student, and ask, “What number is this?” Repeat with random numbers 11-100, randomly calling on each student in the class.

Identifying aurally:

Distribute sets of Number Cards 0-9 and call out a double-digit number. Have students make the number by putting together two of their Number Cards. Walk around to check answers.
Lesson 4: Numeracy - Counting by 5s and 10s
ESL Level: 0

Objectives:
Students will be able to count by 5s and 10s.

Prerequisite Skills:
Students can say, write, and recognize (aurally and in print) the numbers 0-100.

Materials:
Base 10 Counting Blocks & Snap Cubes
Colored markers or pencils*
*Not provided in kit.

Worksheets:
Blank Number Grid 0-100
Number Grid 0-100

Vocabulary: (words are BOLD when they first appear in the lesson):
None

Lesson:
Review: Number Drills: Give each student Base 10 Counting Blocks and the Blank Number Grid 0-100. Have the students identify numbers 0-100. This review gives the students opportunities to identify the numbers. Write numbers on the board and have them represent those numbers with their blocks. Once the students feel comfortable representing the numbers with the blocks, have students fill in the blanks on the Blank Number Grid 0-100. The review should also be completed by dictation practice. Write the numbers on the board, state the number, and then have the students repeat the number after you.

Practice Activity:
Counting by 10s to 100:
Use the rods of ten blocks to count by tens. Have the students repeat as you put each rod of 10 blocks on the table (“ten, twenty, thirty, and forty…”)

Put out some Base 10 Blocks, using the rods of ten and the individual blocks. Call on a student, hand them the blocks, and ask, “How many?”

Repeat with other numbers 0-10, calling on each student in the class. You could make this activity more difficult by having the student write the number on the board instead of saying it.

Practice Activity:
Show the students a Number Grid 0-100 and circle or color in 5, then 10, then 15, then 20, and so on until 100. Tell the students to complete this pattern on their sheets. Repeat this activity on the same sheet with 10s, and review the grid as a class.

Homework:
Encourage students to practice counting at home.

Development Notes and Resources:
Designed and compiled by English Skills Learning Center Staff.

English Skills Learning Center Emergent Readers Student Workbook © 2013 used with permission.

English Skills Learning Center Emergent Readers Curriculum © 2013 used with permission.

Lesson 5: Money Identification - Dollar Bills
ESL Level: 0-1

Objectives:
Students will be able to identify dollar bills and their respective monetary values.

Sequencing:
Distribute Base 10 Blocks to each student. Call out a number and have the students put that many rods and blocks on the table in front of them. When working with higher numbers, you may want the students to work in pairs, combining their blocks. Walk around to check answers. Repeat with other numbers 11-100 in random order. To increase the level of difficulty, write the number on the board instead of calling it out. Tell the students to be silent as they read the number on the board and count their blocks.

Have students turn to the Number Grid 0-100. Instruct students to put their fingers on zero and count with you to 15 and point to each number on their sheet. Walk around to make sure that all of the students are keeping up. Call on individual students to point to the numbers and count to 15. Repeat this activity with higher numbers as you teach numbers 16-100 incrementally.

Identifying aurally and in print:
Give the students the Numbers Grid 0-100. Call out a number and have the students place their finger on the number on the sheet. Walk around to check answers. After calling out a few numbers, have a student come to the front of the room, call out a number, and then walk around to check their classmates’ answers. Give each student a turn to be the “teacher.”

Fly swatter game - Identifying aurally and in print:
Write numbers from 0-100 on the board in random order. Have the students make two lines in front of the board. Hand the first student in each line a flyswatter (or other object serving the same purpose). Call out a number and have the two students compete to swat (or point to) the correct number on the board first. You may want to demonstrate an example of this so the students can see visually what they should be doing.

BINGO - Identifying aurally and in print:
Using the 25 Square Bingo Card, have the students write the numbers in random order in the boxes on their bingo card with a dry erase marker. Say a number and have the students cross off the number on their bingo card. Instruct the students to use numbers 0-100 (or whatever numbers you want them to practice). After you have played a few rounds, have the students take turns calling out the numbers for bingo.

If the students have not learned all of the numbers up to 100 yet, have them cover up the numbers they have not learned on their bingo card with a piece of paper. Randomly remove one and ask the student what number they see. Replace it and repeat with other numbers in random order.

Sequencing:
Cut up one of the Number Grid 0-100 Sheet into strips of numbers 0-9, 10-19, 20-29, etc. Remove one strip. Have the students count starting from zero and name the numbers that are missing. Put the strip back, remove a different one, and repeat the activity.

Development Notes and Resources:
Designed and compiled by English Skills Learning Center Staff.

English Skills Learning Center Emergent Readers Student Workbook © 2013 used with permission.

English Skills Learning Center Emergent Readers Curriculum © 2013 used with permission.
**Prerequisite Skills:**
Students can recognize (aurally and in print) the numbers 0-100. Students can count by 5s and 10s.

**Materials:**
Dollar Bill Recognition Chart
Play Money Set

**Additional Resources you may purchase:**
Jumbo, double-sided magnetic money* *not provided in kit

**Worksheets:**
**Optional:** Dollar Bill Recognition Chart for each student

**Vocabulary:** (words are **BOLD** when they first appear in the lesson):

- **Buck:** A slang term for money. (FYI: It is suspected this term came from the fur-traders in the 1700s and 1800s who traded buckskins and other furs for food and materials).
- **Cents:** Measurement of metal money used in the United States. Sometimes called coin money. Symbol ¢.
- **Dollar Bill:** Type of paper money in the United States. Symbol $.
- **One-Dollar Bill:** Paper money in the United States that is represented with 1 on the bill.
- **Two-Dollar Bill:** Paper money in the United States that is represented with 2 on the bill.
- **Five-Dollar Bill:** Paper money in the United States that is represented with 5 on the bill.
- **Ten-Dollar Bill:** Paper money in the United States that is represented with 10 on the bill.
- **Twenty-Dollar Bill:** Paper money in the United States that is represented with 20 on the bill.
- **Fifty-Dollar Bill:** Paper money in the United States that is represented with 50 on the bill.
- **One-Hundred Dollar Bill:** Paper money in the United States that is represented with 100 on the bill.
- **Worth:** Equal in value to, as in money.

**Lesson:**

**Instructor Note:** This lesson is written specifically to meet the low English comprehension levels of the students and to provide a basic methodology for teaching monetary terms at this level.

**Instructor Note:** When first distributing play money, make sure that the students understand that it is not real money, although it may look real, and that it is to be used in the classroom and should not be taken home.

**Instruct:**
“In this lesson, we are going learn about money in the United States.”

**Discuss:**
What did they call money in the country where you lived before you came to the United States?

**Instruct:**
“In the United States we call money **DOLLARS** and **CENTS.**” Draw dollar symbol ($) and cents symbol (¢) on board. Explain that the dollar sign is for paper money and coins valued over 100 cents like the gold dollars. Explain that the cents sign is for coins.

**Instruct:**
Review each dollar amount with participants using the Dollar Bill Recognition Chart and the play money as you pass one of each denomination to each student. (You may want to copy a Dollar Bill Recognition Chart for each student to see the different versions of the bills with multiple styles in circulation.)

Begin with the **ONE-DOLLAR BILL**, while pointing to the 1 on the dollar bill say, “One-dollar. One-dollar. This is one-dollar.” Then have the students repeat that back to you.

Hold up the $1.00 bill and ask the students to “Show me your $1.00 bill.” Have the students hold up the $1.00 bill.

Repeat this exercise with all of the different dollar amounts: **FIVEDOLLAR BILL, TEN-DOLLAR BILL, TWENTY-DOLLAR BILL, FIFTY-DOLLAR BILL, ONE HUNDRED-DOLLAR BILL.**

“Five Dollars. Five Dollars. This is Five Dollars.” Have the students repeat.

Hold up the $5.00 bill or point to it on the money chart and ask the students to, “Show me or point to the $5.00.”

**Activity—Practicing Identifying Bills:**
After you have finished reviewing all of the bills, review with students by saying “Show me the ____ dollar bill.” Have the students look through their play money and identify the dollar bills.

**Comprehension Review:**
What is money called in the United States?

**Optional Instruction:**
Below are different ways that one may refer to money. For some students, this may be too advanced. It is more important for the students to know, and understand, the value of the money depicted. Please use this as a reference if you feel it is too advanced for your students.

(Adapted from http://www.learnamericanenglishonline.com/Red%20Level/R21_Money.html.)

| **$1.00** | This is a one-dollar bill. It is **WORTH** one dollar. It is one buck. (Introduce **BUCK** as a vocabulary word) |
| **$2.00** | This is a **TWO-DOLLAR BILL.** It is worth two dollars. It is two bucks. The two-dollar bill is not very common. |
| **$5.00** | This is a five-dollar bill. It is worth five dollars. It is five bucks. Five-dollar bills can look a little different depending on when it was printed. |
| **$10.00** | This is a ten-dollar bill. It is worth ten dollars. It is ten bucks. The ten-dollar bill can look different depending on when it was printed. |
| **$20.00** | This is a twenty-dollar bill. It is worth twenty dollars. It is twenty bucks. The twenty-dollar bill can look different depending on when it was printed. |
Lesson 6: Money Identification - Coins
ESL Level: 0-1

Objectives:
Students will be able to identify coin types.
Students will be able to identify the value of each coin.

Prerequisite Skills:
Students can recognize (aurally and in print) the numbers 0-100, and students can count by 5s and 10s.

Materials:
Coin Identification Chart
Coin Identification Grab Bag Activity (prepare by making a copy and cutting up the squares for each student.)
Coin Identification Words Activity (prepare)
Base 10 Blocks & Snap Cubes
Play Money including plastic coins
Jar of real coins*
Empty Jar
*not provided in kit

Worksheets:
Optional: Coin Identification Chart printed for each student
Optional: Coin Identification Words Activity for each student

Vocabulary: (words are BOLD when they first appear in the lesson):
CoIN: A metal piece of money usually referred to as cents.
PennY: Metal money used in the United States worth 1 cent.
NICKEL: Metal money used in the United States worth 5 cents.
DIME: Metal money used in the United States worth 10 cents.
QUARTER: Metal money used in the United States worth 25 cents.
HALF DOLLAR: Metal money used in the United States worth 50 cents.
GOLD DOLLAR: Coin that is worth the same amount as a $1-dollar bill – also known as the Sacajawea Dollar.

Lesson:
Instructor Note: This lesson is written specifically to meet the low English comprehension levels of the students and to provide a basic methodology for teaching monetary terms at this level.

Review: Highlight number’s from previous lesson
Drill the students on 0-100. Write a number (numeral form) on the board and ask students to say the number aloud. Write a number and ask students to represent the number with their blocks. Do dictation activities - say a number and have the students write the number down. You may also say a number and have the students display the number with Base 10 Blocks. When students show the number with the blocks, have them repeat the number.

Do not forget to include “0”! Make sure students feel comfortable with the numbers, and be careful to distinguish (aurally) between numbers that sound very similar e.g. 14 and 40, 13 and 30, 40 and 50, 60 and 70, 18 and 80.

Instruct:
“We use paper money in the United States called dollars. We also use COINS. Our coins are called “CENTS.” You can add coins up to make dollars.”

“This symbol means cents.” Draw the cent symbol on the board or on a piece of paper. (Show the cent symbol-¢).

Review each coin type with participants. Begin with the penny.

Hold up a penny and say, "PENNY. Penny. This is a penny." Place a penny in front of each student and yourself repeating the word “penny” as you do. Say, “Show me your penny” as you point to your own penny on the table in front of you. Wait for the students to copy you. Repeat as a class before asking a few individual students to show you their penny. Have the students repeat the word penny all together.

Hold up a nickel and say "NICKEL. Nickel. This is a nickel." Place a nickel in front of each student and yourself repeating the word “nickel” as you do. Say, “Show me your nickel” as you point to your own nickel on the table in front of you. Wait for students to copy you. Repeat as a class before asking a few individual students to show you their nickel.

Repeat this activity with the DIME, the QUARTER, HALF-DOLLAR, and the GOLD DOLLAR. After showing the dime, ask some of the students to show you the penny, nickel, or dime to test retention. After reviewing, continue this activity for the remaining coins.

Coin Values:
Hold up the penny and say, “Penny. A penny is 1 cent.” Then draw 1¢ and $.01 on the board and say while pointing to 1¢ and $.01 say, “Same. Same.”

Ask, “How much is a penny?” (1 cent) Repeat the question to the students two or three times.

Hold up the nickel and say, “Nickel. A nickel is 5 cents.” Then draw 5¢ and $.05 on the board and say while pointing to 5¢ and $.05 say, “Same. Same.”

Ask, “How much is a nickel?” (5 cents) Repeat the question to the students two or three times.

Hold up the dime and say, “Dime. A dime is 10 cents.” Then draw 10¢ and $.10 on the board and say while pointing to 10¢ and $.10 say, “Same. Same.”

Ask, “How much is a dime?” (10 cents) Repeat the question to the students two or three times.
Hold up the quarter and say, “Quarter. A quarter is 25 cents.” Then draw 25¢ and $.25 on the board and say while pointing to 25¢ and $.25 say, “Same. Same.”

Ask, “How much is a quarter?” (25 cents) Repeat the question to the students two or three times.

Repeat exercise with the half-dollar piece and gold dollar.

**Comprehension Review:**
Ask the students “Show me a quarter?” When they hold up the quarter, ask the students, “How much is the quarter?”

Ask the students “Show me a penny?” When they hold up the penny, ask the students, “How much is the penny?” Repeat with the other coins.

**Optional Instruction:**
Below are different ways that one may refer to money. For some students, this may be too advanced. It is more important for the students to know, and understand, the value of the money depicted. Please use this as a reference if you feel it is too advanced for your students.


<table>
<thead>
<tr>
<th>1¢</th>
<th>$.01</th>
<th>This is penny.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>A penny is worth one cent.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>100 pennies make one dollar.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>The penny is made of copper.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>5¢</th>
<th>$.05</th>
<th>This is nickel.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>A nickel is worth five cents.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Twenty nickels make one dollar.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>The nickel is silver.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>10¢</th>
<th>$.10</th>
<th>This is a dime.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>A dime is worth ten cents.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Ten dimes make one dollar.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>The dime is silver.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>25¢</th>
<th>$.25</th>
<th>This is a quarter.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>A quarter is worth twenty-five cents.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Four quarters make one dollar.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>The quarter is silver.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>50¢</th>
<th>$.50</th>
<th>This is a half dollar.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>A half-dollar is worth fifty cents.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Two half-dollars make one dollar.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>The half-dollar is silver.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Half-dollars are infrequently used.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>100¢</th>
<th>$1.00</th>
<th>This is a dollar coin.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>It is worth one dollar.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>The dollar coin is gold or silver.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Two forms of dollar coins have women on them.</td>
</tr>
</tbody>
</table>

What is this word?
Which coin is it?
How much is this coin worth?

**Activity:**
Coin Identification Words Activity (Use worksheet)

This can be a group or individual activity. Using mixed handfuls of plastic coins, students will sort the coins and place them on the correct square of the card.

<table>
<thead>
<tr>
<th>Penny</th>
<th>Nickel</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Dime</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Half Dollar</td>
<td>Gold Dollar</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Development Notes and Resources:**
Designed and compiled by the Utah State University Extension Curriculum Development Team and English Skills Learning Center Staff.

Some sections were adapted from existing ESL material from English Skills Learning Center.

Some ideas and material were adapted from [http://www.learnamericanenglishonline.com/Red%20Level/R21_Money.html](http://www.learnamericanenglishonline.com/Red%20Level/R21_Money.html).

Lesson 7: Money Comparison - How many coins make a dollar?
ESL Level: 0-1

**Instructor Note:** This lesson should be used after the Money Identification Dollars and Coins lessons.

**Objectives:**
Students will be able to see that pennies are the smallest increment of U.S. money. Students will be able to combine coins to make a $1.00.

**Prerequisite Skills:**
Students can recognize (aurally and in print) the numbers 0-100, and students can count by 5s and 10s.

Students should be familiar with the names and values of individual coins in the United States.

**Materials:**
Coin Identification Chart
100 Pennies Picture
Coin Identification Grab Bag Activity (prepare by making a copy and cutting up the squares for each student.)
Base 10 Blocks & Snap Cubes
Play Money set
Jar of real coins*
Empty Jar

*not provided in kit

Worksheets:
Optional: Coin Identification Chart printed for each student

Vocabulary: (words are BOLD when they first appear in the lesson):
Coin: A metal piece of money usually referred to as cents.
Penny: Metal money used in the United States worth 1 cent.
Nickel: Metal money used in the United States worth 5 cents.
Dime: Metal money used in the United States worth 10 cents.
Quarter: Metal money used in the United States worth 25 cents.
Half-Dollar: Metal money used in the United States worth 50 cents.
Gold Dollar: Coin that is worth the same amount as a $1 dollar bill - also known as the Sacajawea Dollar.

Lesson:
Review Coin Values:
Hold up the PENNY and say, "Penny. A penny is 1 CENT." Then draw 1¢ and $.01 on the board and say while pointing to 1¢ and $.01 say, "Same. Same."

Ask, "How much is a penny?" (1 cent) Repeat the question to the students two or three times.

Hold up the NICKEL and say, "Nickel. A nickel is 5 cents." Then draw 5¢ and $.05 on the board and say while pointing to 5¢ and $.05 say, "Same. Same."

Ask, "How much is a nickel?" (5 cents) Repeat the question to the students two or three times.

Hold up the DIME and say, "Dime. A dime is 10 cents." Then draw 10¢ and $.10 on the board and say while pointing to 10¢ and $.10 say, "Same. Same."

Ask, "How much is a dime?" (10 cents) Repeat the question to the students two or three times.

Hold up the QUARTER and say, "Quarter. A quarter is 25 cents." Then draw 25¢ and $.25 on the board and say while pointing to 25¢ and $.25 say, "Same. Same."

Ask, "How much is a quarter?" (25 cents) Repeat the question to the students two or three times.

Repeat exercise with the HALF DOLLAR and the GOLD DOLLAR.

Review:
Ask the students “Show me a quarter?” When they hold up the quarter, ask the students, “How much is the quarter?”

Ask the students “Show me a penny?” When they hold up the penny, ask the students, “How much is the penny?” Repeat with the other COINS.

Money Comparison:
Hold up the one of the individual Base 10 Blocks and say “One.” Hold up a penny and say “one cent.” Then hold up the penny and the individual Base 10 Blocks together and say, “One and One. Same.”

Hold up five of the individual Base 10 Blocks and say “Five.” Hold up a nickel and say “Five cents.” Hold up 5 pennies and say, “Five.” Then hold up the nickel, the 5 blocks, and the 5 pennies and say while pointing to each, say “Five and five and five. Same.”

Hold up ten of the base 10 blocks and say “Ten.” Hold up a dime and say “ten cents.” Hold up 10 pennies and say “Ten.” Then hold up the dime, the 10 blocks (individual or one Base 10), and the 10 pennies. While pointing to each, say “Ten and ten and ten. Same.”

Hold up 25 of the Base 10 Blocks and say “25.” Hold up a quarter and say “25 cents.” Hold up 25 pennies and say “25.” Then hold up the quarter, the 25 blocks (a combination of Base 10 rods and single blocks is acceptable), and the 25 pennies. While pointing to each say “25 and 25 and 25. Same.”

Hold up 50 of the individual Base 10 Blocks and say “50.” Hold up a half dollar and say “50 cents.” Hold up 50 pennies and say “50.” Then hold up the half dollar, the 50 blocks (5 Base 10 rods or 50 individual blocks), and the 50 pennies. While pointing to each say “50 and 50 and 50. Same.”

Hold up 10 rods of the Base 10 Blocks and say “100.” Hold up a Gold Dollar and say “100 cents.” Show 100 pennies and say “100.” Then hold up the Gold Dollar, the 100 blocks (10 Base 10s or 100 individual blocks), and the 100 pennies. While pointing to each say “100 and 100 and 100. Same.” (If you do not have 100 plastic pennies, you may use the picture of 100 pennies.)

Give each student the Coin Identification Chart. Direct students to the far right column with the section that has the coins and how many coins equal a $1.00.

Point at the pennies and say, “100 pennies is the same as $1.00.” Hold up a $1.00 bill.

Point at the nickels and say, “20 nickels is the same as $1.00.” Hold up a $1.00 bill.

Point at the dimes and say, “10 dimes is the same as $1.00.” Hold up a $1.00 bill.

Point at the quarter and say, “Four quarters is the same as $1.00” Hold up a $1.00 bill.

(If you have 100 pennies, 20 nickels, 10 dimes, and 4 quarters you may hold them up to provide a visual example that they are the same as the $1.00.)

Comprehension Review:
Activity:
Cut out words, coin pictures, and coin amounts, fold and place in a jar (see Coin Identification Grab Bag Activity handout). Have students take turns drawing the slips of paper from the jar. Have them answer questions based on what is drawn. Help students answer questions by referring to the Coin Identification Chart.

What is this word?
Which coin is it?
How much is this coin worth?
How many of these coins make one dollar?

Development Notes and Resources:
Designed and compiled by the Utah State University Extension Curriculum Development Team and English Skills Learning Center Staff.

Some sections were adapted from the English Skills Learning Center’s Small Group Emergent Readers Curriculum for Bud Bailey, used with permission.
Lesson 8: Banking Basics
ESL Level 0-1

Objectives:
Students will be able to pronounce the basic banking concept words “bank,” “save,” and “spend.”

Students will understand the difference between saving and spending.

Students will understand that banking is an alternative to saving money at home.

Prerequisite Skills:
Students should have had some exposure to the monetary system in the United States.

Materials:
Image Cards for Banking
Play Money
Savings jar (shoebox, coffee can or any container someone might put money in)*
Signs or nametags that say bank and bank customer*
*not provided in kit

Worksheets:
Banking Vocabulary Matching Worksheet

Vocabulary: (words are BOLD when they first appear in the lesson):
Bank or Credit Union: A place where you can safely store your money for savings and to pay bills. These businesses also provide services that can help you meet your goals.
Spend: To use money to purchase something.
Save: Setting money aside to use in the future.

Lesson:
Instructor Note: This lesson should be used after the Money Identification Dollars and Coins lessons. Many students do not trust banks because of experiences in their own countries. This lesson is a very basic introduction of banking vocabulary words.

Instruct:
If you have access to a whiteboard write the new vocabulary words on the whiteboard. If you do not have access to a whiteboard you can write the vocabulary words on sheets of paper. Point to the word and say it clearly. Have the students repeat the word after you. If some of the students are having a more difficult time with the pronunciation repeat the word several times. After the students have repeated the words define what they are. Show the image cards that convey banking.

Save and Spend:
To teach the idea of saving, place some coins or bills in a shoebox or some kind of savings jar and repeat the word save. Drop several coins or bills into the savings jar individually while repeating the word SAVE. After you have put the money in jar set the jar aside. If you have a drawer or cupboard in your classroom you may put the jar there.

For the next example, give a few students in your class small items, like a piece of paper, a pen, a pencil, a water bottle or piece of fruit. Take your jar out of the cupboard or other location where you had placed it. With the money you placed in the jar buy the items from the students. When you take the money out of the jar and give it to the student to make the purchase repeat the word SPEND. After you have given the student the money, take the item that you purchased and place it in a bag or set it aside. Repeat this activity four or five times saying the word spend each time you buy an item.

Role Play: Bank teller and a bank customer:
As the instructor, act as a bank teller. If you have a class volunteer or another instructor available, they can help you by being the bank customer. Create a label or nametag that says bank teller and bank customer.

Have the bank customer walk up to the bank teller with a few coins and bills.

Bank Customer says, “I need to save my money.” (Make sure the person acting as the customer emphasizes the word save.)

Bank Teller responds, “I can help you save your money. Let’s count how much you have.” (Count the money aloud.) I will put ______ (say the amount of money they will deposit) in your bank account. You can come and get it when you need to use it."

Bank Customer responds, “Thank you for helping me save my money.” (Have the customer leave the classroom for a minute and then come back to talk to the banker.)

Bank Teller says, “Hi. How can I help you?”

Bank Customer responds, “I need to spend some of my money. Can you give me my money back?”

Bank Teller says, “Yes. Let me get your money.” (Give the bank customer back the money they had deposited. “Here is the ______ (say the amount) you saved.”

Bank Customer replies, “Thank you.” (Have the bank customer take the money.)

You can save your money at a bank or at your home.

Comprehension Review:
Worksheet Activity:
Introduction to Banking Matching Worksheet so they can match the word with its picture representation.

Development Notes and Resources:
Designed and compiled by the Utah State University Extension Curriculum Development Team.

Material adapted from the FINRA Bank Products document found here: http://www.finrafoundation.org/resources/education/modules/.

Lesson 9: Introduction to Banking
ESL Level 1

Objectives:
Students will be able to pronounce the basic banking concept words: “bank,” “bill,” “checking account,” “deposit,” “safe,” “save,” “savings account,” “spend,” and “withdraw.”

Students will understand the difference between safe and save.

Students will understand that banking is an alternative to saving money at home.

Prerequisite Skills:
Students should have had some exposure to the monetary system in the United States.
Students should have an understanding of, or be learning, the values of each bill and coin in the United States.

**Materials:**
- Image Cards for banking
- Image Card: Deposit Slip (Make a copy)
- Play Money
- Savings jar (shoebox, coffee can or any container someone might put money in)*
- Signs or nametags that say bank and bank customer*
*not provided in kit

**Worksheet:** Introduction to Banking Matching Worksheet

**Vocabulary:** (words are **BOLD** when they first appear in the lesson):
- **Bank or Credit Union:** A place where you can safely store your money for savings and to pay bills. These businesses also provide services that can help you meet your goals.
- **Bill:** Paper, or electronic, document that shows the cost for use and when payment is due. E.g.: utilities, rent, car and phone bill.
- **Checking Account:** The bank account used to pay expenses.
- **Deposit:** Money added to your bank account.
- **Safe:** Protection from harm, danger, or injury. Can also be a place to keep money or important documents.
- **Save:** Setting money aside to use in the future.
- **Savings Account:** An account at a bank or credit union where money is kept for future use.
- **Spend:** To use money to purchase something.
- **Withdraw:** When you take money out of your account at the bank.

**Lesson:**

**Instructor Note:** Many students do not trust banks because of experiences in their own countries. This lesson is a very basic introduction of banking vocabulary words.

**Instruct:**

**BANKS** or **CREDIT UNIONS** are **SAFE** places to **SAVE** your money.

At the bank you could have a **CHECKING ACCOUNT** or **SAVINGS ACCOUNT**.

Checking accounts are used to pay **BILLS**.

When you take money from your checking account or savings account that is called a **WITHDRAWAL**.

You can take money out of your account when you need to **SPEND** it.

Money that is added to your checking account or savings account is called a **DEPOSIT**.

**Save and Safe:**

These can be very difficult words for language learners because they are so similar. Write both words on the whiteboard and underline the V and the F. When you say, “Save” point to the word and then face the students so they can see how your mouth forms the word. Have the students repeat the word “Save” two or three times or until they say it correctly.

Repeat this exercise for “Safe.”

Once the students have had a chance to practice saying “save” and “safe” as a group, point to each word on the board and call on the students to practice saying the word individually.

You may also have them practice saying the words with their neighbor.

**Discuss:**

Ask students: “Where are safe places to keep your money?”

If they know of safe places write their answers on the whiteboard. If they do not know any safe places then share some places people may keep money:

- (Banks, in a safe at home, closet, under a mattress or pillow, in a drawer, at home, in a wallet or purse)

Banks are safe places because your money is protected.

Your money is safe from fire and loss at a bank. Your money is protected by the government.

**Role Play:** Bank teller and a bank customer:

As the instructor act as the bank teller. If you have a class volunteer or another instructor available, they can help you by being the bank customer. Create a label or name tag that says bank teller and bank customer. Provide the bank customer with $5.00 or $10.00.

Bank Customer: “I want my money to be safe.”

“I will take my money to the bank.”

(Walk to the bank teller.)

Bank Teller: “How can I help you?”

Bank Customer: “I want to save my money.”

Bank Teller: “How much money do you have?”

(Bank customer hand the money to the teller. Teller helps fill out the deposit slip found in the image cards.)

Bank Customer: “I have _____ (say how much money you have).”

Bank Teller: “I will deposit this money in your savings account.”

Bank Customer: “Thank you.”

**Instruct:**

Remember that banks and credit unions are safe places to keep your money.

**Comprehension Review:**

**Worksheet Activity:**

Distribute the Banking Vocabulary Matching Worksheet to the students so they can match the word with its picture representation.

**Development Notes and Resources:**

Designed and compiled by the Utah State University Extension Curriculum Development Team.

Material adapted from the FINRA Bank Products Document found here: [http://www.finrafoundation.org/resources/education/modules/](http://www.finrafoundation.org/resources/education/modules/)

U.S. Committee for refugees and immigrants: [http://www.uscirefugees.org/2010Website/5_Resources/5_1_For_Refugees_Immigrants/5_1_5_Financial_Literacy/Using_the_Bank_English.pdf](http://www.uscirefugees.org/2010Website/5_Resources/5_1_For_Refugees_Immigrants/5_1_5_Financial_Literacy/Using_the_Bank_English.pdf)

**Lesson 10: Budgeting Basics - Understanding Government Assistance**

**ESL Level 1**

**Objectives:**

Students will understand that the Department of Workforce Services (DWS) may provide money to help with expenses.

Students will understand that the Supplemental Nutrition Assistance Program (SNAP) food stamp benefits are provided by government agencies to purchase food.
Prerequisite Skills: Students can recognize (aurally and in print) the numbers 0-100, and students can count by 5s and 10s.

Students should be familiar with the names and values of the dollar bills and coins in the United States.

Students should be comfortable writing numbers and dollar signs.

Materials: Image Cards for DWS, EBT, and various household items

- Bath Soap
- Beans
- Flour
- Vegetables
- Medicine
- Milk
- Diapers
- Rice

- Eggs
- Toilet paper
- Fast food (McDonalds)
- Clothes
- Rent
- Utilities
- Gasoline/Petrol
- Bus Pass

Worksheets: Budget Worksheet

Instructor Note: This lesson presents information about cash benefits received through the Department of Workforce Services. Students may raise questions about eligibility or individual services they are receiving. Refer students to their specific employment counselor or to a DWS office near their house to have their questions answered directly.

Not all individuals in this class may be receiving government cash assistance or food stamps. For those students, explain that this information may enable them to help friends or family members who may need help with this topic.

The Budget Worksheet will be used in several lessons. Students will need to bring this worksheet to class each week. As the instructor, you may decide to keep the worksheets in the student’s classroom folder and then they can refer to them as needed.

Vocabulary: (words are BOLD when they first appear in the lesson):

Department of Workforce Services (DWS): An agency that provides Refugee Cash Assistance, Food Stamps, Medicaid, and other help to people living in Utah.

Cash Assistance: Money provided by the Department of Workforce Services to individuals on a temporary basis.

Food Stamps: Benefit assistance provided to individuals and families to help purchase food only. May also be referred to as SNAP (Supplemental Nutrition Assistance Program).

Electronic Benefits Transfer (EBT) Card: A plastic card where government benefits, including cash assistance and Food Stamps are electronically delivered each month for approved purchases.

Lesson: Instruct:

“Here are many ways to get money to pay for rent, food, utility bills, and other expenses you may have in addition to working.”

Using the DWS Image Card after explain:

“The DEPARTMENT OF WORKFORCE SERVICES is sometimes called DWS. This is a government agency that can give money to people who qualify for help with some expenses.”

Discuss:

“How many of you have ever been to a DWS office?” “What did you do at the DWS office?” (Ideas may include meet with an employment counselor, apply for services, look for a job, take a class, etc.)

Instruct:

“CASH ASSISTANCE is money provided by the Department of Workforce Services to individuals on a temporary basis to help cover expenses for housing, transportation, and clothing expenses.”

“FOOD STAMPS (SNAP) are benefits where money is electronically added to an ELECTRONIC BENEFITS TRANSFER (EBT) Card that you get from the Department of Workforce Services to buy food at the grocery store. You can only buy food with food stamps. You cannot buy cleaning products, hygiene items, alcohol, tobacco, etc.”

“You can also use food stamps to buy plants and seeds to grow your own food. When you receive food stamps, you buy your food with an EBT card.”

Discuss: Raise your hand if you know somebody who receives benefits or help from DWS? Have you ever gone to a DWS office?

Comprehension Review:

Activity:

Using Benefits: Students practice identifying items and categories of items that can be paid for with food stamps or with cash assistance. Make two columns on the board and write “Cash Assistance” on one side and write “Food Stamps” on the other side. Have students take turns putting the items on either the “Cash Assistance” or “Food Stamps” side of the board.

Answers:

(Cash Assistance List: rent, gasoline/petrol, bath soap, clothes, utilities, toilet paper, medicine, diapers, fast food, bus pass)

(Food Stamps List: Milk, eggs, beans, rice, flour, vegetables)

Activity:

Budget:

Distribute the Budget Worksheet to students. Explain that this worksheet will be used in other lessons. Have students write down the amount of money they are receiving in each benefit category. If they do not know how much they are receiving, suggest they contact their Eligibility Specialist at DWS.

If students do not receive benefits from DWS or any other agencies they can write their income in the wage amounts.

Homework:

Have students contact their Eligibility Specialist at DWS if they do not know their benefit amounts.

Development Notes and Resources:

Designed and compiled by the Utah State University Extension Curriculum Development Team.

Material adapted from the following Department of Workforce Services policies:


Department of Workforce Service Food Stamp Policy 207
SNAP Information: <http://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program-snap>