



## Direct Instruction Lesson Plan Template

<b>Teachers:</b> Michelle E. Rodriguez	<b>Subject and Grade level:</b> 8th grade Social Studies
<b>State Standards:</b> 8.E1.2 Analyze the relationship between interest rates, saving, and use of credit.	
<b>Objective (Explicit):</b> Students will be able to analyze the different sections of a credit card statement by answering specific questions about it.	
<b>Evidence of Mastery (Measurable):</b> Include a copy of the lesson assessment. Provide exemplar student responses with the level of detail you expect to see. Assign value to each portion of the response.	
The lesson assessment will be the credit card statement questions sheet. Link: <a href="https://docs.google.com/document/d/1GjALW4KC4ZUdj9hmpnSxrdwFmcxF3UjIUUsNT9XFjFv8/edit?usp=sharing">https://docs.google.com/document/d/1GjALW4KC4ZUdj9hmpnSxrdwFmcxF3UjIUUsNT9XFjFv8/edit?usp=sharing</a>	
<b>Sub-Objectives (SWBAT: sequenced from basic to complex) :</b> Will you review past learning and make connections to previous lessons? What skills and content are needed to ultimately master this lesson's explicit objective? How is this lesson relative to students, their lives, and/or the real world?	<b>Formative Assessment:</b> Credit Card Vocabulary Sheet <a href="https://docs.google.com/document/d/11r_F2sqZOd-eQB3vRNakSAWUff-rMQTpskVj_6d81G4/edit?usp=sharing">https://docs.google.com/document/d/11r_F2sqZOd-eQB3vRNakSAWUff-rMQTpskVj_6d81G4/edit?usp=sharing</a>
Students will be able to explain what they learned about the advantages and disadvantages of credit cards. Link to what the advantages and disadvantages are: <a href="https://docs.google.com/document/d/1WUZ3GwTUjcKQWTPV2PxWLFEd86Bir_wlEmmBhdNYaJw/edit?usp=sharing">https://docs.google.com/document/d/1WUZ3GwTUjcKQWTPV2PxWLFEd86Bir_wlEmmBhdNYaJw/edit?usp=sharing</a> Students will be able to annotate the different parts of a credit card statement by doing margin notes or highlighting if they need to. Students will be able to define what <i>annual percentage rate</i> , <i>periodic rate</i> , <i>billing cycle</i> , <i>credit line</i> , <i>billing period</i> mean on the vocabulary sheet. Students will be able to practice analyzing the credit card statement by answering the first five questions correctly with the teacher. Students will be able to answer all the questions correctly on the credit card question sheet by working with partners or in groups.	
<b>Key Vocabulary:</b>	<b>Materials:</b> <ul style="list-style-type: none"> <li>● Credit Card Statement</li> </ul>

<p>annual percentage rate, periodic rate, billing cycle, credit line, billing period</p>	<ul style="list-style-type: none"> <li>● Credit Card Questions</li> <li>● Pencil</li> </ul>	
<p><b>Opening:</b>  How will you introduce the learning? State objectives, connect to previous learning, make learning relevant to real life, etc.  How will you activate student interest?  How will you connect to past learning?  How will you present information in an engaging and student-friendly way?</p>		
<p>There will be a few minutes of preview time to discuss what students learned about credit cards in the previous lesson.  Step by Step:</p> <ol style="list-style-type: none"> <li>1. I will begin the lesson by asking students “Raise your hand and tell me what are three advantages and three disadvantages you learned about credit cards?”; at least 4-6 students should be able to give me a different response.</li> <li>2. As students give me responses, I will speak about each one for a moment to help students refresh their memory.</li> <li>3. Next I will introduce the topic for the day “Today we will be analyzing a credit card statement and answering questions about it.”</li> <li>4. I will then go over some parts of the statement such as the <i>annual percentage rate, periodic rate, billing cycle, credit line, and billing period</i> of the credit card statement since it is their vocabulary and are words in the question sheet.</li> <li>5. I will also add in that as I go over it with them, they can write down any margin notes or highlight anything they would like to help them understand/remember what each part of the statement is</li> </ol>		
<p><b>Instructional Input:</b>  How will you model/explain/demonstrate all knowledge/skills required to master the objective?  What types of visuals will you use to present instruction (i.e. slide deck, video clip, ppt, etc.)?  How will you check for understanding? What questions will you ask to engage the learner?  Provide details in this section so that another person could facilitate this lesson.</p>		
<p>Instructional Input</p>	<p>Teacher will:</p> <ul style="list-style-type: none"> <li>● Preview what students learned about advantages/disadvantages of credit cards</li> <li>● Give a short lesson on credit cards and statements (<b>the short lesson includes telling students:</b> <ol style="list-style-type: none"> <li>1. <b>the purpose of credit cards, “Credit cards are for making purchases in the moment that accrue short term debt and can be paid every month”.</b></li> <li>2. <b>Explain the connection between credit cards and their statements.</b></li> <li>3. <b>Explain the different parts of the statement and what they mean. Which will lead to defining the vocabulary words.</b></li> </ol> </li> </ul>	<p>Student will:</p> <ul style="list-style-type: none"> <li>● Contribute to the discussion on what they previously learned about credit cards</li> <li>● Pay attention to what credit cards and statements are about</li> <li>● Write down the five definitions (<b><i>annual percentage rate, periodic rate, billing cycle, credit line, billing period</i></b>) on the back of their sheet</li> </ul>

	<ul style="list-style-type: none"> <li>● Provide definitions on the five key vocabulary words on the board             <ol style="list-style-type: none"> <li>1. Annual percentage rate- the cost you pay each year to borrow money</li> <li>2. Periodic rate- calculates interest by multiplying the rate by the amount owed at the end of each day</li> <li>3. Billing cycle- the time between two statement closing dates</li> <li>4. Credit line- a flexible loan from a financial institution</li> <li>5. Billing period- another word for billing cycle</li> </ol> </li> </ul>	
	<p>Co-teaching strategies: None.</p>	
	<p>Differentiation strategies:</p> <ul style="list-style-type: none"> <li>- Write the definitions on the board; there is a student in one of the periods who uses a hearing device and I wear a recorder around my neck for her to listen to later. I'm writing the definitions on the board to help her be engaged during the lesson rather than waiting for later.</li> <li>- This can also be helpful for other students who can't keep up with listening and writing; seeing and writing is needed</li> </ul>	
<p><b>Guided Practice:</b>          How will you ensure that all students have multiple opportunities to practice new content/skills?          What types of questions can you ask students as you are observing them practice?          How/when will you check for understanding?          Provide details in this section so that another person could facilitate this lesson.</p>		
<p>Guided Prac.</p>	<p>Teacher will:</p> <ul style="list-style-type: none"> <li>- Walk through with students what each section of the statement is:             <ol style="list-style-type: none"> <li>1. <b>the sections are the basic information on the top of the statement</b></li> <li>2. <b>the spending at locations and amounts section</b></li> <li>3. <b>The total charges like cashback, interest, etc.</b></li> <li>4. <b>The financial charge summary section bottom of the statement</b></li> </ol> </li> </ul>	<p>Student will:</p> <ul style="list-style-type: none"> <li>- Listen and read through the statement with he teacher</li> <li>- Ask any questions they may have</li> <li>- Contribute to answering questions 1-5</li> </ul>

	- Work on questions 1-5 with the students	
	Co-teaching strategies: none.	
	Differentiation strategies: - Draw and point from the statement sheet	

**Independent Practice:**

What activity will students complete (independently or small groups)?  
 How will you plan to coach and correct students during this practice?  
 How will you provide opportunities for remediation and extension?  
 Provide details in this section so that another person could facilitate this lesson.

Indep. Prac.	<p>Teacher will:</p> <ul style="list-style-type: none"> <li>- Allow students to work in partners on questions 6-15</li> <li>- <b>I will tell students “now we worked on the first five questions together and I showed you how to find the answers for them. You will work in partners or groups to answer the rest of the questions</b></li> <li>- Walk around and help struggling students</li> </ul>	<p>Student will:</p> <ul style="list-style-type: none"> <li>- Work with another person in answering questions 6-15</li> <li>- Ask any questions they may have</li> </ul>
	Co-teaching strategies: None	
	Differentiation strategies: - I can work on two or three additional questions with the students	

**Closure:**

May include student reflection, real-life connections, assessment, exit-ticket, discussion, etc.  
 How will students summarize and state the significance of what they learned?  
 Why will students be engaged?

Students will turn in the questions and be expected to get all their questions correct. The next day, there will be a quiz given about this week’s topic.

- For the closing part of the lesson, I will ask students what is the purpose of having a credit card.
- What is the connection between the credit card and the statement.
- I will ask students where they can find the payment due date, the credit line, and the annual percentage rate on the statement.

**\*\*Co-Teaching strategies include: One Teach/One Support, Team Teaching, Parallel Teaching, Station Teaching, Alternative Teaching. (It is possible that a co-teaching strategy may not be needed.)**

**\*\*Differentiation strategies include: accommodation/modifications you will include for specific students, specific groups of students, or any student in the class. Do you anticipate any students who may struggle with the content and need additional support - what support will you provide?**