Finally!
Financial Literacy Instruction for
Low-Level English Language Learners (& Others)

This program is made possible by a grant from the FINRA Investor Education Foundation through Smart Investing@your library®,
a partnership with the American Library Association.

Student Advocacy Services
Summer Conference
6.8.2017

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Liesl Seborg, Grant Coordinator

www.SLCOLibrary.org/smartinvesting
Smart Investing @ Your Library—Family Prosperity Initiative a Salt Lake County Library Services Multi-Agency Partnership

THE GRANT
Funding, Goal and Purpose
Grant Partners

ALA American Library Association

SL Salt Lake County Office of Community Innovation

eslc English Skills Learning Center

FINRA Investor Education Foundation

International Rescue Committee

SRV Social Research Institute

Refugee & Immigrant Center

Salt Lake County Library Services

Salt Lake County Human Services

FAMILY Prosperity Initiative

Financial Literacy for All

Utah State University
Learning Factors

- Model and Hands-on Instruction
- PTSD & Trauma
- Existing Beliefs and Experiences with Money
- New Cultures
FINANCIAL LITERACY CURRICULUM
Overview

47 lessons

Beginner

Bridging

Intermediate

Advanced

Manipulatives

59 image cards

7 videos
Color Code

Preface & Assessments

Beginner: Low Literacy/Numeracy (ESL 0-1)

Bridging: Advanced Beginner (ESL 1-2)

Intermediate: Moderate Literacy (ESL 2-3)

Advanced: Fluent English (ESL 4-5)

Appendix: Resources and Lists
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Using the Lessons

Objectives
Prerequisite Skills
Materials
Worksheets

Instructor Note

Lesson Notes: Scripts
  Review
  Instruct
  Activity
Homework
Development Notes and Resources
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.

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 corresponding 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 write 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, 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.

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

Objectives:
Using the Worksheets

9 Square Bingo Card

Beginner:
Lesson 1
**Tsheej’s Paycheck**

Quality Automotive Shop

**Pay Period:** 05/01/2015 - 05/16/2015

<table>
<thead>
<tr>
<th>Employee</th>
<th>Employee Identification Number</th>
<th>Check#</th>
<th>Check Amount:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tsheej Kha</td>
<td>123-45-67-89</td>
<td>1523</td>
<td>$146.68</td>
</tr>
</tbody>
</table>

**Employee Address:**

3950 South 4540 West
West Valley City, Utah 84120

<table>
<thead>
<tr>
<th>Gross Income</th>
<th>Net Income</th>
<th>Deductions</th>
<th>Current Deductions for this pay period</th>
<th>Year-to-Date Deductions</th>
</tr>
</thead>
<tbody>
<tr>
<td>$180.00</td>
<td>$146.68</td>
<td>Federal Tax State FICA</td>
<td>$14.10 $5.45 $13.77</td>
<td>$503.46 $117.72 $636.00</td>
</tr>
</tbody>
</table>

**Year to date Gross Income:** $6,890.00
**Year to date Net income:** $5,387.90

<table>
<thead>
<tr>
<th>Total:</th>
<th>Year to Date Deductions</th>
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</thead>
<tbody>
<tr>
<td>$33.32</td>
<td>$1502.10</td>
</tr>
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</table>
NATIONAL TELECOMMUTING INSTITUTE  
1505 COMMONWEALTH AVE  
BOSTON, MA 02135-0000

Taxable Marital Status: Single  
Exemptions/Allowances:  
Federal: 1  
NJ: Table A

Social Security Number: 000-00-0000

<table>
<thead>
<tr>
<th>Earnings</th>
<th>rate</th>
<th>hours</th>
<th>this period</th>
<th>year to date</th>
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</thead>
<tbody>
<tr>
<td>Regular</td>
<td>11.7500</td>
<td>28.51</td>
<td>334.99</td>
<td></td>
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<tr>
<td>Hol</td>
<td>11.7500</td>
<td>2.71</td>
<td>31.84</td>
<td></td>
</tr>
</tbody>
</table>

Gross Pay: $366.83  
1.970.78

Deductions  
Statutory:  
Federal Income Tax: -145.57 | 95.33  
Social Security Tax: -22.75 | 122.19  
Medicare Tax: -5.32 | 26.58  
NJ State Income Tax: -49.3 | 26.69  
NJ SUI/SDI Tax: -3.39 | 18.23

Other:  
Checking: -389.03  
Adjustment:
Reimbursement: +73.16

Net Pay: $0.00  

Your federal taxable wages this period are $366.83
Initial Results

<table>
<thead>
<tr>
<th>Class</th>
<th>Partner</th>
<th># of Participants</th>
<th>Budgets Created</th>
<th>Follow-Up Budgets</th>
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</thead>
<tbody>
<tr>
<td>Standalone Series</td>
<td>USU</td>
<td>37</td>
<td>0</td>
<td>6</td>
</tr>
<tr>
<td>One-Time Classes (ex. Scholarship or College &amp; Me)</td>
<td>USU</td>
<td>49</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beginners</td>
<td>AAU, ESLC, GUAD</td>
<td>173</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intermediate (SPLIT)</td>
<td>IRC &amp; ESLC</td>
<td>72</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>Advanced (SPLIT)</td>
<td>ESLC</td>
<td>9</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Int/Adv (Combined)</td>
<td>AAU, IRC, GUAD</td>
<td>83</td>
<td>28</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>423</strong></td>
<td><strong>48</strong></td>
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<tr>
<td><strong>Goal</strong></td>
<td></td>
<td><strong>1200</strong></td>
<td><strong>960</strong></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Class</th>
<th>Average Pre-Test</th>
<th>Average Post-Test</th>
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</thead>
<tbody>
<tr>
<td>Standalone Series (Out of 5)</td>
<td>4.3</td>
<td>3.9</td>
</tr>
<tr>
<td>Beginners (Out of 6)</td>
<td>4.1</td>
<td>5.6</td>
</tr>
<tr>
<td>Intermediate (SPLIT) (Out of 7)</td>
<td>4.3</td>
<td>5.4</td>
</tr>
<tr>
<td>Advanced (SPLIT) (out of 17)</td>
<td>11.1</td>
<td>12</td>
</tr>
<tr>
<td>Int/Adv (Combined) (out of 17)</td>
<td>11.5</td>
<td>14.2</td>
</tr>
</tbody>
</table>
Graph of Initial Results

- Standalone Series
- Beginners
- Intermediate (SPLIT)
- Advanced (SPLIT) (out of 17)
- Int/Adv (Combined) (out of 17)

Series 1
Series 2
Curriculum Test Results

Curriculum Test Results: Oct 2015 - Nov 2016

- Beginners: Pre-Test 4, Post-Test 5
- Intermediate/Advanced: Pre-Test 6, Post-Test 8
http://smartinvesting.ala.org/

Welcome
The Smart investing@your library® national network can help anyone
learn about money, develop a
budget, save for college, plan for
retirement and much more.

You are welcome to borrow or adapt
any of the resources on this website
to design programs, train staff,
reach out to community partners
and spread the word.

This site is sponsored by the
American Library Association and
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Contact Us

News: The San Diego Public Library is partnering with the Unified School District to create a multi-media learning environment. These four student-created YouTube videos point the way to developing money management skills: Identifying Your Goals; Setting Your Financial Goals; Starting an Emergency Fund; and Managing Debt.
http://www.finrafoundation.org/

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- Financial Education in Your Community
- Investor Advocacy Clinic Program
- Awarded Grants

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- National Financial Capability Study

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Download FINRA Foundation-funded learning materials, research findings and tools for investors, educators, libraries and grantees.

- Educational Materials
- Tools
- Research
For Investors: Education Is Key to Protection

Highlights

When a Brokerage Account Holder Dies—What Comes Next?
Many firms have trained staff and resources to help the living address brokerage account estate matters. While specific procedures vary, brokerage firms tend to follow a fairly similar process of transitioning accounts to heirs and beneficiaries when a brokerage account owner dies. Once a firm has been notified of the death of an account holder, which should be done in a timely manner, here are some things you can expect.

What You Should Know

PODCAST
Five Keys to Smarter Investing

INVESTOR ALERT
It Can Be Hard to Recover from “Recovery” Scams

INVESTOR ALERT
Updated: Beware of Fake Check Scams

PODCAST
Single Payment Car-Title Loans Can Take You for a Ride

NEWS RELEASE
Military Spouses Receive Fellowships to Conduct Financial Counseling
Evaluative Pieces & Assessments
How was the Curriculum Tested with Grant Partners?

<table>
<thead>
<tr>
<th>Class Type</th>
<th>Evaluations</th>
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</thead>
<tbody>
<tr>
<td>AAU &amp; GUAD Open Enrollment</td>
<td>Beginner Pre/Post</td>
</tr>
<tr>
<td></td>
<td>Combined Intermediate/Adv Pre/Post</td>
</tr>
<tr>
<td></td>
<td>Budget tracking</td>
</tr>
<tr>
<td>ESLC &amp; IRC Open Enrollment</td>
<td>Beginner Pre/Post</td>
</tr>
<tr>
<td></td>
<td>Intermediate Pre/Post (separated)</td>
</tr>
<tr>
<td></td>
<td>Advance Pre/Post (separated)</td>
</tr>
<tr>
<td></td>
<td>Budget Tracking</td>
</tr>
<tr>
<td>Standalone Class (USU Extension) Week long course</td>
<td>Standalone Pre/Post</td>
</tr>
<tr>
<td></td>
<td>Budget Tracking</td>
</tr>
<tr>
<td></td>
<td>Scholarship Tracking</td>
</tr>
<tr>
<td>Standalone Classes (Library) One-day course</td>
<td>Pre/Post Raise of Hands &amp; Discussion</td>
</tr>
<tr>
<td></td>
<td>Budget Tracking</td>
</tr>
<tr>
<td></td>
<td>Scholarship Tracking</td>
</tr>
<tr>
<td>AAU, GUAD, ESLC, &amp; IRC Standalone Classes</td>
<td>One-Month Follow-Up Raise of Hands</td>
</tr>
<tr>
<td></td>
<td>One-Month Follow-Up Phone Calls</td>
</tr>
</tbody>
</table>
Creating Your Own Evaluation

• Refer to the Objectives from the lessons
• What do you want your students to accomplish?
• Is it measurable?
  – Objectives should be written FOR the student.
  – Objectives should be focused.
  – Objectives should use action verbs.
How do you write objectives?

1. For the student
   - Objectives should clearly indicate what the student should be able to do or accomplish.
   - Include the word student or participants in the actual objective.
     - “Student will be able to…”

2. Focused
   - You want the objective to clearly state one idea or one target goal.
   - Break the objective into several pieces.
     - Demonstrate fluency in Microsoft Excel vs.
     - The student will be able cut and paste text.
More on writing objectives

3. The outcome should use action verbs.
   • Use action verbs that clearly state what the student should be able to do.
     – Describe
     – List
     – Prove
     – Explain

4. The outcome should be measurable.
   • Specific and measurable so the student can see exactly what is required to attain success.
     • Is there a clear way to measure the outcome?
     • If the objective is not easy to measure because the goal is too vague re-write the outcome.
Effective Outcomes vs. Less effective written outcomes

Well Written
- Students will be able to pronounce the basic banking concept words: “bank,” “save,” and “spend”.
- Students will be able to identify the difference between the FDIC and NCUA.
- Students will be able to list and describe what documents are needed to open a bank account.

Not As Effective
- Prepare a list of definitions for the students to use.
- Appreciate astronomical distance.
- Students will feel that money is important.
Disc Tour
Thank you!

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Shauna La Beau  Shauna.LaBeau@rescue.org

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