Prior to Lesson:
Prepare for the lesson by creating 60 small cards, each labeled with a number 1-60.

Introduction (5-10 minutes):
List the six topic areas of the NASCO Consumer Education Toss-Up Ball on the board (credit, banking, taxes, insurance, wise consumerism, and money management). Go through each of the topics and ask students to come up with one question that an individual or a family may have about the topic. Students will then become experts on common consumer questions by creating a class PowerPoint presentation. Have each student draw two of the numbered cards prepared prior to class time. If there are remaining cards, invite students to select a third.

Activity #1 (15-20 minutes):
As the NASCO Consumer Education Toss-Up Ball is passed around the room, students should match the numbers on their cards to the same numbered questions on the ball. Students will factually answer these questions on a PowerPoint slide. Provide a variety of resources in the classroom for students to gather information on their topic. Students could utilize textbooks, videos/DVDs, posters, Internet, brochures, magazines, etc. Encourage students to write their factual responses out on loose-leaf paper and include the complete reference of the resources utilized.

Activity #2 (10-15 minutes):
Utilize a computer lab to have students access PowerPoint software to create one slide that includes their question, the factual response, and the complete reference of the resource(s) used. Repeat the process for the second and possibly third questions.

Conclusion (5-10 minutes):
Ask students to provide reasoning as to why it is important to provide individuals and families with factual information regarding consumer concerns.

After Lesson:
Compile the Individual PowerPoint slides prepared by the students into one continuous presentation. The presentation could be utilized in the classroom to introduce or summarize student learning. Additionally, the presentation could be uploaded to the school website as a resource for individuals and families.
Introduction (10-15 minutes):
Begin by asking students to think of how they earn money. Encourage students to include work (lawn care, babysitting, newspaper delivery, household chores, etc.) as well as gifts (birthday, holidays, events, etc.). Record all student responses on the board. Next, go back through the list and ask students the average wage or earnings for each of the items listed. Once the list is finalized, ask students to come to a consensus on what they believe would be a typical amount of money for a middle school student to earn in a month. Record the determined amount on the board.

Activity #1 (5-10 minutes):
Direct the attention of the students to the Stash, Share, Spend Poster Set on display in the classroom. Ask students to verbalize their interpretation of the posters. After several students have had an opportunity to share their ideas, read aloud the messages on each of the posters. Ask for student reactions to the posters.

Activity #2 (20-30 minutes):
Provide each student with a piece of poster board. Have each student divide his or her poster into three columns. Again, direct the attention of the students to the Stash, Share, Spend Poster Set on display in the classroom. Direct students to label the columns “stash,” “share,” and “spend.” Using the agreed upon amount of money in the introductory activity, have each student determine how they would divide their monthly earnings between the stashing, sharing, and spending categories. Students could use magazine pictures, drawings, words, or symbols to illustrate their money management strategy.

Conclusion (5-10 minutes):
When posters are finalized, have students use the backside to record their personal reasoning for making the choices they did regarding stashing, sharing, and spending.
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Get the Facts
Grade Levels: Middle School/High School

National FCS Standards:
Examine the need for personal and family financial planning

Formative Assessment:
Students will present factual responses to a variety of consumer education related questions

Materials Needed:
• Index Cards
• Chalkboard (Z02406HG) or white board (SB22769HG)
• NASCO Consumer Education Toss-Up Ball (WA24121HG)
• Loose-leaf paper
• Computer Lab/PowerPoint software
Prior to Lesson:
Prepare for the lesson by creating 60 small cards, each labeled with a number 1-60.

Introduction (5-10 minutes):
List the six topic areas of the NASCO Consumer Education Toss-Up Ball on the board (credit, banking, taxes, insurance, wise consumerism, and money management). Go through each of the topics and ask students to come up with one question that an individual or a family may have about the topic. Students may then become experts on common consumer questions by creating a class PowerPoint presentation. Have each student draw two of the numbered cards prepared prior to class time. If there are remaining cards, invite students to select a third.

Activity #1 (15-20 minutes):
As the NASCO Consumer Education Toss-Up Ball is passed around the room, students should match the numbers on their cards to the same numbered questions on the ball. Students will factually answer these questions on a PowerPoint slide. Provide a variety of resources in the classroom for students to gather information on their topic. Students could utilize textbooks, videos/DVDs, posters, Internet, brochures, magazines, etc. Encourage students to write their factual responses out on loose-leaf paper and include the complete reference of the resources utilized.

Activity #2 (10-15 minutes):
Utilize a computer lab to have students access PowerPoint software to create one slide that includes their question, the factual response, and the complete reference of the resource(s) used. Repeat the process for the second and possibly third questions.

Conclusion (5-10 minutes):
Ask students to provide reasoning as to why it is important to provide individuals and families with factual information regarding consumer concerns.

After Lesson:
Compile the individual PowerPoint slides prepared by the students into one continuous presentation. The presentation could be utilized in the classroom to introduce or summarize student learning. Additionally, the presentation could be uploaded to the school website as a resource for individuals and families.

Cash
Grade Level: Middle School
National FCS Standards:
Apply management principles to individual and family financial practices

Formative Assessment:
Students will illustrate personal money management strategies

Materials Needed:
• Chalkboard (Z02406HG) or white board (SB22769HG)
• Stash, Share, Spend Poster Set (WA25732HG)
• NASCO Thrifty Buy poster board (9702906HG)
• NASCO Country School™ Watercolor Markers
  • Set of 8 colors (9715420HG)
  • Classroom Pack of 200 — 25 each of 8 colors (9715421HG)
• Fiskars® 8” Scissors (WA11145HG)
• Elmer’s® School Glue (1100270HG)
• Magazines

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