Stacey Brough Cavello

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**Sequencing Rationale**

When developing a unit of budgeting for my students, I needed to make sure there was a flow to the learning process. Each lesson builds on previous concepts. For my students, I cannot say how long each lesson might take because when I plan for one hour it takes more and other times I plan for a longer lesson and they grasp it quicker. I will put an idea of what period I may work with but know that this is subject to change as the needs of my students’ progress changes.

The first lesson is about account basics. The students will learn how to fill out a check using correct form; spelling of words and numbers; and proper way to sign a check. This will take time and practice for my students to understand. It will be necessary to develop charts for them to use for spelling of number words until that is mastered. For some of them they may need to have this sheet with them in their checkbook for future use. They will also work on making a deposit into their checking account. This will then lead to them managing their checking out. As I stated previously, this lesson may take for than one day for my students. I could actually see working on this for 1 to 2 weeks.

The second lesson is money management. In this lesson, we will discuss sources of income. This could be gifts or from a job. One project my class could complete is looking through the local newspaper locating a job(s) that they are qualified for. They can then complete a job application for this position. Another step to this project could be that they look for a place to live. My students may live on own or with a roommate with supports coming in for assistant. They will be able to complete an application for the place they would like to live. This lesson could take 1 to 2 weeks to complete.

The third lesson deals with making the most of your money. The students would discuss ways that they could spend their money. They need to decide their wants and needs and prioritize. They will set up monthly expenses that they would need to pay each month. When the expenses are set up, they will need to decide if their income will pay their monthly expenses. The students will then set up their budget. This lesson could take 1 to 2 weeks to complete and will continue for the remainder of the school year.

The final lesson will deal with the use of credit cards. They will discuss good credit versus bad credit. Even though many of my students will not have a credit card, I feel that it is necessary for them to learn the concept of credit. They will be given a chance to complete a credit application. This lesson could take 1 to 2 weeks to complete.