



# Shopping and Money

Literacy DuPage Lesson Plan Packet



# Introduction

Adult learners seek out personal, 1-on-1 tutoring for many reasons. As tutors, it's important to plan lessons around a learner's goals, their level, and what is relevant to their lives. Once you have an idea of your learner's abilities, goals, and use of everyday literacy, lesson planning can begin.

This packet was developed to aid tutors in creating lessons and developing their toolkit of activities. The first section of content is not meant to be used as standalone lessons, rather to provide inspiration and resources as you work to plan lessons and activities based on your learner's goals. The second section contains 1-page lesson plans with many materials included.

This packet covers the topic of **money and shopping**. It's meant to help a tutor prepare lessons that help a learner practice language skills for their goals related to this topic, such as navigating a grocery store, financial management, and banking. Whether your learner is new to the community or has been navigating life in the U.S. for years, practicing English for money and shopping is essential.

## List of topics covered in this packet:

- Methods of Payment
- Grocery Shopping
- Sales and Budgeting
- Banking
- Customer Service

# Methods of Payment

## Skills related to methods of payment:

- ☐ Identifying dollar bills
- ☐ Identifying coins
- ☐ Saying prices
- ☐ Writing a check
- ☐ Stating the difference between credit cards and debit cards
- ☐ Filling out a form to purchase something online

## Ideas for practicing these skills:

- Use spare change (or a set of “play money”) to practice identifying currency and making change
- Print out example blank checks and fill them out together
- List common purchases of various amounts and decide which methods of payment to use
- Practice math skills by totalling up items from a catalog or online shopping

## Online Resources:

1. A [listening activity](#) to practice numbers and prices. Audio can be found [here](#) next to the worksheet.
2. U.S. coins [worksheet](#)
3. Quick [online quiz](#) on the values of coins
4. “How to Write a Check” [worksheet with practice checks](#)
5. [Full lesson plan](#) comparing credit and debit cards
6. [Lesson plan and video](#) for online shopping (note: these materials use British English and currency)

# Grocery Shopping

## Skills related to grocery shopping:

- ☐ Making a shopping list
- ☐ Navigating a grocery store
- ☐ Interacting with a cashier
- ☐ Ordering at the deli

## Ideas for practicing these skills:

- Ask a local grocery store if they have a map or a directory, then pick one up and study it with your student
- Read a story about a shopper and write your own together
- Role play conversations with a cashier or deli worker
- Draw and label a map of their favorite grocery store
- Identify local farmers markets online

## Online Resources:

1. [Fruits and Vegetables Wordbank](#)
2. Stories about grocery shopping:
  - a. [Lien Buys Food](#)
  - b. [Lien Goes Shopping](#)
  - c. [Grocery Shopping with Kids](#)
  - d. [Farmers Market](#)
  - e. [Smart Food Shopping](#)
3. [Example grocery store map](#) to study and practice vocabulary
4. [Vocabulary, common questions, and dialogues](#) for speaking with a cashier
5. [Video dialogue conversation](#) with cashier
6. [Picture dictionary scene](#) of a grocery store with vocabulary

# Sales and Budgeting

## Skills related to sales and budgeting:

- ☐ Calculate percentages
- ☐ Compare prices at different stores
- ☐ List their own fixed income and expenses
- ☐ Understand financing
- ☐ Develop a plan for saving money

## Ideas for practicing these skills:

- Use products online or in a catalog to calculate sale prices
- Visit popular shopping websites to compare prices on items of interest
- Calculate a financing plan for their dream car
- Create a budgeting spreadsheet or chart
- Write about savings or money goals

## Online resources:

1. Stories about budgeting:
  - a. [Saving Money on Utilities](#)
  - b. [Where does Kate's Money Go](#)
  - c. [What Happened to my Paycheck?](#)
  - d. [A Home of Their Own](#)
  - e. [Spending Too Much Money](#)
  - f. [Food From Home](#)
2. [Percentage worksheet](#) with answer key
3. [Article](#) on steps to create a budget
4. Consumer.gov [lesson on budgeting](#)
5. [ESL activities](#) for money and budgeting
6. [Example catalog page](#) with sale prices and dates

# Banking

## Skills related to banking:

- ☐ Stating the difference between savings and checking accounts
- ☐ Making deposits and withdrawals
- ☐ Navigating an online banking portal
- ☐ Understanding loans
- ☐ Using an ATM

## Ideas for practicing these skills:

- Practice a dialogue with a banking cashier
- Fill out a deposit slip from a local bank
- Write down questions to ask at their next bank visit
- Look at a loan application together

## Online resources:

1. EL Civics [banking lesson](#)
2. Long [list of banking vocabulary](#) with some activities
3. [Bank vocabulary](#) with quiz
4. [Listening activity](#) about banking services with activities
5. [Article and infographics](#) on different types of bank accounts
6. [Online banking simulator](#)

# Customer Service

## Skills related to customer service:

- ☐ Make a return
- ☐ Ask for help finding an item
- ☐ Use a fitting room with an attendant's help
- ☐ Calling a company or using an online chat feature

## Ideas for practicing these skills:

- Role play returning an item
- Use materials from a grocery store lesson (such as a list or a map of a grocery store) to practice asking where an item is
- Write a dialogue for a fitting room conversation
- Identify where to find customer service contact information for relevant companies

## Online resources:

1. Shopping for clothes [lesson plan and video](#) (create an account to access these items for free)
2. [Animated ESL video](#) about making a return
3. [Advanced listening exercise](#) about returning items
4. [“English for Cashiers” phrases, questions, and dialogues](#)
5. [“How to Speak to a Customer Representative” article with dialogue](#)
6. [Customer service scenarios](#) for role playing

# One-Page Lesson Plans

## Levels 0-2 ESL - Methods of Payment

Student will be able to identify U.S. coins and add and say sums of coins in response to the question “How much is it?”

	Activity	Materials
<b>Warm-up</b>	Introduce the topic. Ask the student what kind of money they use when they shop. Show examples or photos of cash, credit cards, and check. Tell them you’re going to talk about cash today. Ask about cash in their own country, or show a picture of their native country’s currency.	<a href="#">Photo of methods of payment</a>  Optional: photo of currency in their country
<b>Presentation</b>	Using play money, real cash, or photos, show an example of each coin and dollar bill and see if the student can identify the name and amount. Introduce the following vocabulary words: <i>cash, coins, dollar, cents, bills, penny, nickel, dime, quarter</i> . Have them write each word in a notebook. Next to the names of coins, have them write down the amounts.	Examples of each coin and pictures (or examples) of each dollar bill. Real coins work best, as students can use the color, size, and pattern of each coin to help identify them.
<b>Money Sums Practice</b>	Use the example coins and drill the names and amounts of each coin. Then, use the U.S. Coins Worksheet to read 1-8 together, and determine the amounts. Have the student first write the total for each question on the whiteboard and guide them in writing prices correctly using the coin or the dollar symbol.	Mini whiteboard, marker, and notebook (optional)  <a href="#">U.S. Coins Worksheet</a>
<b>Listening Practice</b>	Use part 2 (numbers 1-12) of the worksheet to practice listening. <u>Option 1:</u> Read and repeat the 12 sentences on the answer key. Have your student write the amount on the worksheet or the whiteboard. <u>Option 2:</u> Option 1 can be very complicated. If the student struggles with this, just read the final total (in parenthesis) and have them write what they hear.	Mini whiteboard, marker, and notebook (optional)  <a href="#">U.S. Coins Worksheet</a>
<b>Speaking Practice</b>	Introduce the phrase “How much is it?” Go through the answers on the worksheet and ask “How much is it?” Have the student answer. Then, switch and have them ask the question.	<a href="#">U.S. Coins Worksheet</a>
<b>Wrap-up</b>	Give the student feedback on the lesson. If they have time, give them a fresh copy of the worksheet and they can do the first 8 exercises again at home. Next time, you could build in adding, writing, and saying dollar amounts as well as cents.	



# One-Page Lesson Plans

## Levels 3-4 ESL - Grocery Shopping

Student will be able to read a story with common sections of grocery stores, and write their own version of the story.

	Activity	Materials
<b>Warm-up</b>	Introduce the topic. Review previous discussions on grocery stores. Ask where they like to shop, how often they go to the store, etc.	
<b>Presentation</b>	Show the grocery store map. Identify the sections you see in the map, explain them and write them down as vocabulary words. Give the student example items (such as rice, shrimp, coconut milk, beans, etc.) and have them identify where they go in the store.	<a href="#">Grocery store map</a> Vocabulary: <i>florist, produce, bulk, seafood, meat, dairy, eggs, and cheese, wine and spirits, bakery, deli and prepared foods, frozen, grocery</i>
<b>Story</b>	Read the story "Lien Goes Shopping." First, model the story and read while they listen. Ask comprehension questions about what Lien is buying, which sections she's going to, and what she might make with the food. Then, read it together or have them repeat. Have the student read to you a few times, focusing on fluent reading.	<a href="#">Lien Goes Shopping</a>
<b>Writing planning</b>	Tell the learner that they're going to write a story of their own. To plan, have them write out a list of the foods they need to buy at the grocery store. Then, have them divide the list into grocery store sections using the previous vocabulary.	Notebook, pencil
<b>Writing</b>	<u>Option 1:</u> Using Lien Goes Shopping as an example, and the previous activity as the content, have your student write their own version of the story. <u>Option 2:</u> Have the learner tell you the story in their own words, and you write them down. Read their story together, and make edits as they identify them.	Notebook, pencil
<b>Wrap-up</b>	You can send them the link to Lien Goes Shopping for them to read. They should also take their story home to practice it. To build on this activity, they could type out their story as homework or in the next section.	

# One-Page Lesson Plans

## Levels 5-6 ESL - Methods of Payment

Student will be able to write a short paragraph on the difference between debit and credit cards, and write their opinion on which type of card is best for them.

	Activity	Materials
<b>Warm-up</b>	Introduce the topic. Activate background knowledge and ask your student to share their experience with credit and debit cards.	
<b>Graphic Organizers</b>	Draw a Venn diagram and use it to compare credit and debit cards. Take notes in the diagram while your student gives ideas, or let them write on their own. Make 2 T-charts - one for credit cards and one for debit cards. List pros and cons for each type of card.	Whiteboard, markers, and erasers OR notebook and pencil  Note: If your learner needs a good model before they start, browse <a href="#">this article</a> together. For more graphic organizing activities, see <a href="#">this lesson</a> .
<b>Pre-Writing</b>	Plan a paragraph that (1) compares credit and debit cards and (2) states which one is better for your student personally. Help your student organize their main ideas into a sequential list.	Ideas from graphic organizers
<b>Writing</b>	Help your student to write out each idea as a sentence, adding detail when needed. Their thoughts may comprise one paragraph, or they may need to be split into two.	
<b>Editing</b>	Round 1: Go through the paragraph(s) and read it together to edit and revise the content. Let your student lead and make changes, and help them revise areas where they could add more detail, re-organize, change their word choice, or edit their grammar. Round 2: Focus on mechanics. Help them revise spelling, punctuation, and any additional grammar that needs to be edited.	
<b>Post-Writing Activities</b>	After writing and editing, practice reading the paragraph(s) fluently. To practice digital skills, type up the paragraph using a word processing app or a notes app on their phone.	Digital device (optional)
<b>Wrap-up</b>	Ask the student to make a list of additional questions or strong opinions they have on financial literacy to inspire further reading or writing activities.	

# One-Page Lesson Plans

## ABE - Budgeting

Student will read a story about making a budget fluidly and use new vocabulary words by including them in sentences they write about their own budget.

	Activity	Materials
<b>Warm-up</b>	Introduce the topic. Talk about the word “budget” and the verb form, “budgeting.” If it’s a new word for them, look it up in an online dictionary and read the definitions together. What is their experience with budgeting? Have they used any tools to help them budget? What questions or advice do they have? Tell them you’re going to read a story about a woman who budgets her money.	<a href="#">Online dictionary</a> (optional)  * Note: your student does not need to talk about their budget using amounts to participate in this activity. You can encourage them to speak generally.
<b>Pre-Reading</b>	Look at the Pre-Reading questions and vocabulary together. Answer the warm-up questions orally or by writing. Read through the vocabulary list. Quiz the student on the vocabulary. Ask the student to skim the story and look for each vocabulary word and to preview what the story is about.	<a href="#">Where Does Kate’s Money Go?</a>  <a href="#">Online story and individual worksheets available here.</a>
<b>Reading</b>	<i>Modeled reading:</i> play each of the recordings of the story on the website as your learner follows along. Each recording gets slightly faster. Ask some comprehension questions to gauge how well they’re understanding, and invite them to ask questions or identify unfamiliar words. <i>Dyad/Choral reading:</i> Read the passage a few times together at a challenging pace. If your learner struggles to keep up, start the passage with them, and then drop off, only joining when they have difficulty or need help with pronunciation. <i>Fluent reading:</i> Listen as your learner reads several times.	<a href="#">Story Audio 1, 2, and 3</a>  Copy of the story (digital or printed)  Optional: A means to record your student as they practice fluent reading so they can hear themselves.
<b>Post-Reading</b>	Go over the post-reading questions on the second page orally or help your learner write them down.  Expand to a writing activity. Ask them to tell you about their budget. They can write down ideas, or you can record their words and use it as a Language Experience Approach activity.	<a href="#">Where Does Kate’s Money Go?</a>
<b>Wrap-up</b>	Invite them to write a paragraph or two about their own budget on their own. If pressed for time, they can make a graphic organizer about their budget, such as a T-chart listing income and expenses.	

