**Title: Money-saving Tips**

<table>
<thead>
<tr>
<th>Objectives</th>
<th>Time frame to Complete</th>
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<tbody>
<tr>
<td>Students will draw on their life experience and learn from other students to create a 3.5 essay about different ways to save money.</td>
<td>Three class periods</td>
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<thead>
<tr>
<th>Stackable Cert.</th>
<th>Documentation</th>
<th>Technology</th>
<th>Study / Life skills</th>
<th>EL-Civics</th>
<th>Career Pathways</th>
<th>Police</th>
<th>Paramedic</th>
<th>Fire Rescue</th>
<th>Medical Ass.</th>
<th>EKG / Cardio</th>
<th>Phlebotomy</th>
<th>Practical Nursing</th>
<th>Healthcare Admin</th>
<th>Pharmacy Tech</th>
<th>IMT</th>
<th>AMT</th>
<th>HVAC</th>
<th>Welding</th>
<th>Other:</th>
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**NRS EFL**

4

**Standard(s) Addressed in Lesson**

Convey Ideas in Writing

**Benchmark(s) Addressed in Lesson**

W.1.4 Generate writing ideas through discussions with others.
W.4.9 Select and use organizational methods (for example, outlines, charts, tables, story maps, plot pyramids).
W.4.11 Develop writing with an effective introduction, a body and a conclusion that summarizes, extends or elaborates on points or ideas in the writing.
W.4.12 Group related ideas into well-developed paragraphs with topic sentences and supporting sentences.

**Materials:**

- Whiteboard or chalkboard
- 3.5 Essay instruction sheet
- Teacher-made sheet based on student brainstorm (will vary by class - see attached sample)
- Pen and paper

**Learner Prior Knowledge**

- Ability to construct complete sentences

**Activities**

**Step 1** First day: Ask students how they save money. On whiteboard or chalkboard, brainstorm as many ideas as possible, including do’s and don’ts.

**Step 2** Second day: Have students sort brainstorm ideas into three or four categories such as money management, do-it-yourself, conservation, and smart shopping.

**Step 3** Third day: Pass out 3.5 Essay instructions and, if possible, typed version of students brainstorm ideas sorted into categories. See attached sample. Guide students in incorporating their ideas into the format of the 3.5 essay. Essays will vary.

**Step 4** Students compose 3.5 essays about their topics. The teacher may assist as needed.

**Assessment/Evidence**

- Completed essay from each student

**Adaptations for Beginning Students**

Beginning students may wish to participate only in the oral brainstorming process until they feel comfortable writing essays independently. Alternatively, in a small enough group, the entire class may write the essay collaboratively with teacher supervision.
<table>
<thead>
<tr>
<th>Adaptations for Advanced Students</th>
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<tbody>
<tr>
<td>Advanced students may wish to spend time editing essays for grammar, mechanics, and style. They may also be given additional topics to try their hand at on their own.</td>
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<tr>
<th>Teacher Reflection/Lesson Evaluation</th>
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<tr>
<td>I often use this topic, and students do well at brainstorming and categorizing once they get started. I like it as a tool for teaching idea organization.</td>
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This lesson was created by Middletown ABLE.
## Sample Money-saving Tips

### Money Management:

- make a budget
- live within your means
- put a percent of your income into savings
- invest wisely
- avoid credit card debt
- limit expensive habits

### Conserve:

- turn off lights
- take short showers
- carpool
- turn AC and heat down
- plan several errands for a single trip
- use energy efficient light bulbs
- unplug unused appliances
- drive efficiently
- winterize your home

### Shop Smart:

- use coupons
- take advantage of sales
- buy in bulk
- shop at thrift stores, discount stores, and yard sales
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<th>קטע ה equipos</th>
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<tr>
<td>don’t shop hungry</td>
<td>use shoppers’ cards</td>
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<tr>
<td>make a shopping list</td>
<td>distinguish between needs and wants</td>
</tr>
<tr>
<td>buy gas on the right day</td>
<td>do unit price shopping</td>
</tr>
<tr>
<td>buy generics</td>
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**Do it Yourself:**

- plant a garden
- can or freeze food
- sew clothing
- eat in
- do your own home maintenance
- do own auto maintenance
- use the library
- go to free parks and museums
- pack your lunch
35 Essay Instructions

1
Determine an essay topic if you have not been assigned one. Select a topic on which you will enjoy reading, researching, and writing, as it will not only help your focus, but also add to your enjoyment. Because the most important part of a 3.5 Essay's format is the three body paragraphs, a writer should select a topic on which three points may be made. This strategy will make writing the essay easy as 1-2-3.

2
Create a Thesis Statement.
The thesis statement will be the most important sentence of your essay; therefore, take great care in creating it. The thesis should amount to only one sentence and properly constructed. Further, try to incorporate three points (that you'll further explain later in your paper), in the thesis. Use powerful action verbs that invoke impact to further develop the sophistication of your thesis. For example, a strong thesis statement for a 3.5 Essay would be: "My favorite sweets to bake include chocolate chip cookies, white chocolate cheesecake, and crème brulee". This thesis introduces three desserts that may be thoroughly described in later paragraphs, namely the "body" paragraphs.

3
The Introductory Paragraph.
The introductory paragraph should build interest into the thesis, by starting with two sentences that make general statements that apply to the thesis statement. Follow these "introductory" sentences with the thesis statement, which should ALWAYS be the final sentence in every 3.5 Essay's Introductory Paragraph.

4
The Body Paragraphs.
The body paragraphs are the three that fall in the "middle" of the essay. Begin building these paragraphs out by developing the first point as one paragraph, followed by the second point's designated paragraph; and finally followed by the third thesis point's paragraph. Each paragraph should contain three sentences at the minimum, though typically no more than five sentences.
The Conclusion Paragraph.
The final paragraph of the 3.5 Essay will be the Conclusion. Every Conclusion Paragraph must begin with a restated-version of the thesis used in the Introductory Paragraph. Follow the restated thesis with an additional sentence or two that concludes your essay's points in a general way.

http://www.ehow.com/how_4492078_write-a-essay.html