

## **INSTRUCTIONAL PLAN**

Name: Gary Malkasian	Grade: 9-12
Date: 3/5/25	Unit/Subject: Buying a Car
Lesson Title/Focus: Choosing a Car	Number if Part of a Series Lessons: #1 of 5

#### Learning Target(s)

Long-term Learning Goal(s) (i.e., teacher goal for unit or learning segment): Learn how to make sound financial decisions

#### **National Standards for Personal Financial Education:**

#### Spending

- 2a: Select a product or service and describe the various factors that may influence a consumer's purchase decision
- 2b: Describe a process for making an informed consumer decision
- 3a: Explain the factors to evaluate when buying a durable good
- 5b: Brainstorm consumer research strategies and resources to use when making purchase decisions

#### **OSPI Financial Education Standards**

Spending and Saving

- 11.SS #10: Compare the costs and benefits of a new versus used car (e.g., maintenance, safety, financing, and gas mileage) with public transportation.
- 12.SS #12: Demonstrate how to use comparison shopping skills to buy or finance a major purchase.

Learning Target(s) for this Lesson: (in kid-friendly language):

#### Students will be able to:

- Identify factors to consider when looking for a car
- Compare different types of cars
- Understand the differences between popular car research websites and apps
- Conduct research to find a few cars that meet their needs

# Academic Language explicitly taught in this lesson – vocab, language function (processes such as explain, describe, analyze), syntax, discourse

Academic Language taught: mileage, reliability, warranty, EV, durability, operating costs, maintenance costs

Academic Language Supports (charts, handouts, videos etc.): Web articles, Presentation Slides, Group Question Activities, and Exit Ticket

## **Personal, Cultural or Community Asset Connections**

Plan (what will I do to connect the target(s) to students and how?): Car loans have already been touched upon in lessons on loans and credit.

## **Background Knowledge**

How will I activate background knowledge? The students all have experience riding in different kinds of vehicles and are starting to drive. Some of them already have ideas on what kinds of car they want. TW start by asking who has thought about buying a car, what type of car do you think you want and why, and what do you like/dislike abou the cars you've been in as a passenger.

How will I fill prior knowledge gaps? This lesson is the first in a stand-alone mini-unit. No prior knowledge is necessary.

## Addressing "the hard part"

What will be the "hard part" for kids about this learning target(s)? Possible misconceptions? Kids have a hard time planning for long-term consequences. Some boys may be stuck on the idea of a hot, expensive sports car without considering the feasibility.

How will I address that "hard part" (what will I do and how?) We will go through

## Instructional Materials, Resources, and Technology Needed to Present this lesson

Each seat has a computer with Internet access. Room has video projection of teacher's lecturn computer. We will use the curriculum material from <a href="https://www.ngpf.org/courses/full-year-course/">https://www.ngpf.org/courses/full-year-course/</a>, Mini-Unit: Buying a Car, Lesson 1: Choosing a Car

## **Instructional Plan to Deepen and Extent Student Understanding:**

Teacher Tasks (steps of the lesson) and Student Learning Behavior (what you'll see)-Teacher Will or Student Will (TW or SW)- Start with an Action Word

TW greet students as they enter the room.

TW introduce guest, Mrs. Necaise

TW annouce the learning objectives

TW start conversation, asking students for their ideas about buying a car

TW assign students to groups: 8 groups of 4-5 students each (35 total students enrolled)

- Students will read an assigned section of the web article: <a href="https://armormax.com/blog/several-factors-to-consider-before-buying-your-next-car/">https://armormax.com/blog/several-factors-to-consider-before-buying-your-next-car/</a>. Each section is about three paragraphs. The sections are:
  - 1. How Practical Does the Car Need to Be?
  - 2. Does it Fit Your Budget?
  - 3. Consider Electric Vehicles
  - 4. Calculate Vehicle Operating Costs

- 5. Look into the Vehicle's Durability
- 6. Research the Resale Value
- 7. Study the Car's History
- SW report out on what the main points of the article are. They may select a spokesperson or report as a group.

TW display <a href="https://www.nerdwallet.com/p/best/loans/auto-loans/car-buying-apps">https://www.nerdwallet.com/p/best/loans/auto-loans/car-buying-apps</a> and guide discussion

SW use interactive app to research and BUY A CAR.

SW complete their exit ticket

## **Accommodations/Modifications Needed for Individual or Diverse Learners**

Support Plan (what will I do and how?) TW summarize articles and assist those that need help answering the questions

Supports for specific special needs students for this specific target(s): No special materials, but some students may need heavy hinting and prompting to complete question activities.

Assessment Strategies: Assessing the Impact of the Instruction on Student Learning		
Proposed evidence (Student work, skills, performance) Participation in group activities and exit ticket.	Evaluation Criteria (What will tell me students have "met standard, etc.")? Student gives reasonable verbal answers during activities. Student has answered 2 out of 3 exit ticket questions correctly.	
Plan to give students feedback: SW receive verbal feedback during activities SW see their score in the online gradebook	How student will use your feedback (revise work, additional practice, etc.): Students may revise work for a higher score	