



Gold Seal Lesson

Author(s): Elizabeth Pierce			Lesson Title: Charles Dickens-Great Expectations-Pip's Bankruptcy			
Grade Span			ICLE Application Model			
K-4	5-8	9-12 X	A	B	C	D X

Instructional Focus:

Reading Students read a variety of grade level materials, applying strategies appropriate to various situations
Writing Students write for a variety of purposes and audiences with sophistication and complexity appropriate to the grade level
Listening Students listen for a variety of purposes appropriate to the grade level
Speaking Students speak for a variety of purposes and audiences with sophistication and complexity appropriate to the grade level

Performance Task

<p>The student reads <i>Great Expectations</i> by Charles Dickens. The student understands that despite being given a generous allowance each month, Pip was not able to live within his means and ran into debt.</p> <p>The student has been given a budget and his or her expenses have exceeded his or her income (See Gold Seal Lesson <i>Charles Dickens-Great Expectations-Pip's Budget</i>). The student has used and maximized his or her credit line and has researched debt consolidation through a bank or a credit union (See Gold Seal Lesson <i>Charles Dickens-Great Expectations-Pip's Consolidated Loan</i>). The student has researched the role of the Credit Report and its effect and influence on his or her financial future (See Gold Seal Lesson <i>Charles Dickens-Great Expectations-Pip's Credit Report</i>).</p> <p>The student researches the role of personal debt in history and how different societies have reacted to people who don't pay their bills (e.g. debtors' prisons). The student researches filing bankruptcy, filing Chapter 13 and services provided by Consumer Credit Counseling Services (usually a <i>free</i> United Way service). The student prepares interview questions for a lawyer or legal representative to acquire additional information for filing bankruptcy and for filing Chapter 13. The student also prepares interview questions to ask the Consumer Credit Counseling Services representative</p> <p>The student makes the appointments and tells the representatives that the appointment is for a school project and that he or she has a scenario of debt to talk about (See Gold Seal Lesson <i>Charles Dickens-Great Expectations-Pip's Budget</i> and <i>Charles Dickens-Great Expectations-Pip's Consolidated Loan</i>). The student takes his or her debt scenario with him or her to the meeting. The student takes notes during the meeting. The student decides based on all the information he or she has derived whether to "file" bankruptcy, Chapter 13, or to "work" with the Consumer Credit Counseling Service to clear his or her debt.</p> <p>In a computer-generated essay, the student writes about how society views the debtor today as compared to a debtor in another time in history. The student writes the functions of each process to clear away debt. The student explains which course of action best suits his or her individual "debt" needs and why. The student also explains the short and long term effects of the choice he or she has made.</p> <p>The student engages in a conversation with his or her legal guardian about the information he or she has learned. The student writes a letter to the teacher telling him or her 1) a brief summary of the discussion, 2) the background – or the scene and circumstances under which the student discussed this information with his or her parents, 3) the details of the conversation including any significant narration, and 4) the outcome of the conversation.</p>

ICLE Essential Skills

Apply in writing the rules and conventions of grammar, usage, punctuation, paragraphing and spelling. (ela1)
Gather information from a variety of sources, including electronic sources, and summarize, analyze, and evaluate its use for a report. (ela3)
Present information in well-organized fashion that will be clear to the target audience. (ela11)
Draft a report that engages an audience and is concise, clear, well-organized, accurate, and informative. (ela12)
Use brainstorming, role playing, and standard problem solving strategies to define a problem and suggest solutions. (ela19)
Understand and produce a variety of informative formats such as business letters, memos, reports, news articles, brochures, proposals and critiques. (ela22)
Define a position on a controversial topic and write a persuasive essay or make an oral presentation likely to persuade a specific audience to change an opinion or take a particular action. (ela27)
Understand the nature and purpose of and be able to word process a variety of formats including essays, business letters, memos, instructions, policy statements, technical proposals, user manuals, lab reports, etc. (ela30)
Make informed judgments about the content, organization, and delivery of spoken communication. (ela32)
Gather information such as data, facts, ideas, concepts, and generalizations from oral sources. (ela51)

Scoring Guide:

Score each of the following characteristics on a scale of 4 to 0, where 4 = surpasses expectations; 3 = high quality performance; 2 = satisfactory quality performance; 1 = minimum quality performance; 0 = does not meet expectations.

CHARACTERISTICS CRITERIA SCORE

- **Researches role of debtors in history**

- Makes proper use of technology using at least two internet sites
- Uses other various sources for research

- **Researches bankruptcy, Chapter 13 and Consumer Credit Counseling Services**

- Makes proper use of technology using at least two internet sites
- Uses other various sources for research

- **Interviews legal representatives**

- Makes appointment
- Prepares interview questions
- Conversation is productive
- Asks about filing bankruptcy – fees and process
- Asks about filing Chapter 13 – fees and process

- **Interviews Consumer Credit Counseling representative**

- Makes appointment
- Prepares interview questions
- Conversation is productive
- Asks about services – fees and process

Scoring Guide Continued...

- **Takes notes**

- Notes are clear and concise
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- **Writes essay**

- Compares today's debtor to a historical debtor
 - Relates facts on bankruptcy, Chapter 13, and Consumer Credit Counseling Services
 - Writes of short term and long term effects of decision
 - Expresses opinion clearly
 - Substantiates opinion with facts
 - Opinion is logical and well thought out
 - Applies the rules and conventions of grammar, usage, punctuation, paragraphing, spelling
 - Presents information in well-organized fashion that will be clear to the target audience
 - Uses editing and revising skills to improve effectiveness and accuracy
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- **Talks with legal guardian about information learned**

- Conversation is productive
 - Talks about bankruptcy, Chapter 13, and Consumer Credit Counseling services – fees and process
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- **Writes letter to teacher about conversation**

- Letter includes:
 - Summary
 - Background
 - Details, including narrative
 - Outcome of conversation
 - Letter is in letter format
 - Applies the rules and conventions of grammar, usage, punctuation, paragraphing, spelling
 - Presents information in well-organized fashion that will be clear to the target audience
 - Uses editing and revising skills to improve effectiveness and accuracy
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- **Technology**

- Makes proper use of technology
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- **Task Management**

- Manages time wisely
 - Manages communication with institutions in a timely and courteous fashion
 - Cooperates with others as needed
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Keywords

English Language Arts	Mathematics	Science
<p>Reading Comprehension In Context Independent Reading Research Integration Vocabulary</p>	<p>Algebra</p>	<p>Earth Science</p>
<p>Writing Compare/Contrast Composition Correspondence Dictionary Narrative Note Taking Paraphrasing Persuasion Prewrite Integration Vocabulary Word Processing</p>	<p>Geometry</p>	<p>Life Science</p>
<p>Communications Discussion Interviewing Listening Paraphrasing Integration</p>	<p>Statistics</p>	<p>Chemistry</p>
<p>Literature Fiction Non-Fiction Plot Point-of-View Primary Sources Integration World Literature</p>	<p>Calculus</p>	<p>Physics</p>
<p>Other Finance Debt Debtor's Prison Budget Budgeting <i>Charles Dickens-Great Expectations-Pip's Budget</i> <i>Charles Dickens-Great Expectations-Pip's Consolidated Loan</i> <i>Charles Dickens-Great Expectations-Pip's Credit Report</i> Bankruptcy Chapter 13 Consumer Credit Counseling Services Economics Letter Talking to parents</p>	<p>Trigonometry</p>	<p>Other</p>
	<p>Other</p>	