



# Gold Seal Lesson

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

### Instructional Focus:

<b>Reading</b> Students read a variety of grade level materials, applying strategies appropriate to various situations
<b>Writing</b> Students write for a variety of purposes and audiences with sophistication and complexity appropriate to the grade level
<b>Listening</b> Students listen for a variety of purposes appropriate to the grade level
<b>Speaking</b> 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 on his or her three credit cards. The maximum line of credit on each card is \$2,000, \$5,000 and \$10,000 respectively. The interest on the student's credit cards is calculated <b>daily</b> at 14.9%, 18.9% and 21.9% respectively. The student calculates the total debt of all three credit cards (and his or her living expenses from <i>Pip's Budget</i>) so that he or she will have an exact dollar figure set for approximately 30 days from the date he or she does the calculation. The student visits a bank and a credit union and explains the classroom assignment. The student prepares questions for the interviews. The student asks what is involved in taking out a loan to consolidate his or her "bills". The student asks the bankers if this is the best way to handle his or her financial situation. The student takes notes from the interviews. The student decides based on this information if consolidating his or her bills through a loan is the best decision.</p> <p>In a computer-generated essay, the student writes about his or her debts and how the interest rates on the credit cards compound daily. The student explains how this works in words and shows in mathematical equations and charts or graphs how the compounded interest adds significantly to the debt. The student explains both suggestions from the bank and the credit union bankers. The student explains how interest rates from the consolidation loan affect the loan's true value. The student explains and justifies why he or she would or would not choose the suggestions offered by the bankers. If the student does not accept the advise from the bankers the student must explain what course of action he or she will take to manage his or her expenses. Committing a robbery and asking parents for help are not options.</p>
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### ICLE Essential Skills

Apply in writing the rules and conventions of grammar, usage, punctuation, paragraphing and spelling. m1
Draft a report that engages an audience and is concise, clear, well-organized, accurate, and informative. m12
Use brainstorming, role playing, and standard problem solving strategies to define a problem and suggest solutions. m19
Use dictionary, grammar books, and thesaurus to aid in editing and understanding words. m21
Understand and use graphs, charts, and visuals to enhance informational writing and oral presentations. m29
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. m30

**ICLE Essential Skills Continued...**

Make informed judgments about the content, organization, and delivery of spoken communication. m32

Gather information such as data, facts, ideas, concepts, and generalizations from oral sources. m51

Perform **operations with signed** (positive and negative) **numbers**, including decimals, ratios, percents, and fractions. m1

Use **direct proof and indirect proof** sequencing techniques to reach a conclusion. Direct proof uses the Laws of Reasoning to create an orderly arrangement of steps leading to a conclusion. Indirect proof uses an initial assumption that the conclusion is false, and through a series of logically sound reasoning steps the statement may be proved otherwise. m32

**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**

• **Calculates interest rates from credit cards**

- Accuracy of computations
- Compounds interest daily
- Has three totals calculated
- Three totals are added to 30-day final total

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• **Interviews bankers from bank and credit union**

- Makes appointment
- Prepares interview questions
- Conversation is productive

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• **Takes notes**

- Notes are clear and concise

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• **Research savings interest rates**

- Obtains rates from two different savings institutes

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• **Writes essay**

- Expresses opinion clearly
- Substantiates opinion with facts
- Opinion is logical and well thought out
- Uses a combination of words and mathematical calculations
- Uses charts/graphs accurately and effectively
- 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 for writing and computational work

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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**

<b>English Language Arts</b>	<b>Mathematics</b>	<b>Science</b>
Reading Comprehension Research Integration Vocabulary	Algebra Equations Estimation Math in Daily Life Problem Solving	Earth Science
Writing Compare/Contrast Composition Note Taking Persuasion Prewrite Technical Writing Integration Vocabulary Word Processing	Geometry	Life Science
Communications Interviewing Listening Paraphrasing Integration Visuals	Statistics Charts Graphs Prediction Problem Solving Statistics in Daily Life	Chemistry
Literature Fiction Non-Fiction Plot Point-of-View Primary Sources Integration World Literature	Calculus	Physics
Other Finance Budget Budgeting <i>Charles Dickens-Great Expectations-Pip's Budget</i> Economics	Trigonometry	Other
	Other	