



Aledo Independent School District

GRADES 6-12 DISTANCE LEARNING

School Name	Aledo Middle School
Grade Level	8th
Week of	04/06/2020 *All assigned work due by Sunday at midnight 04/12/2020

8th Grade Math Week at a Glance

Objectives for the Week (TEKS):

8.12 E - identify and explain the advantages and disadvantages of different payment methods.

8.12 F - analyze situations to determine if they represent financially responsible decisions and identify the benefits of financial responsibility and the costs of financial irresponsibility.

Lesson Frame:

We Will: Identify and explain the advantages/disadvantages of different payment plans. We will analyze situations to determine if they are financially responsible and irresponsible.

I Will: Interview credit card holders to collect data advantages/disadvantages/advice.

So That I Can: So that I can start to plan a financially responsible or irresponsible post quarantine vacation.

Estimated Time to Complete: 2 hours

Resources Needed:

- Teacher's Google Classroom
 - Teachers have been sending invites if you're not already added
- Click [here](#) for the google slideshow, remember you must be logged into your g.aledoisd.org account to access the slides

Non-Digital Resources:

Lesson Delivery (What do we want you to learn?):

I will learn about Credit Cards and start to plan a road trip on a given budget

Engage and Practice (What do we want you to do?):



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PART ONE:

Interview 3 credit card owners - (mom/dad, grandparent, aunt/uncle, older cousin, etc.) If you could find 3 different generations - your math teacher would be really impressed!!

Questions to ask

1. What are the advantages of owning a credit card
2. What are the disadvantages of owning a credit card
3. What advice would you give to others in regards to having a credit card and how to use it?
How did you learn this lesson (were you taught by a parent, learned through experience, etc)?

Write down on a separate piece of paper what you think will be deciding factors for you on if/when you get a credit card. What is some advice that you know you need to remember then?

1. Write your advice in the Padlet link on Google classroom and add good/constructive feedback to at least one other person. **OR**
2. Draw a thinking map (using the medium of your choice) to explain the differences between debit and credit cards. You must frame your map and then take this to writing to explain which one would be a more financially responsible decision and why.

PART TWO:

You and a friend are going for a vacation for at most 10 days. You have \$1,500 saved in your checking account for the trip and a \$6,000 limit on your credit card that has 20% interest rate. You can choose anywhere in the U.S. (you have to be able to drive) that you would like to go, you must decide how you will pay for the trip, and determine the most financially responsible decisions in planning your trip.

In Google Classroom click on the FlipGrid link under classwork and share with your class where your vacation destination is and why. For those of you that are shy - you don't have to record yourself - be creative - you can upload pictures or use emoji's. Have fun with it. Once you submit it the video will go to your teacher for approval and then we will post it for all to see.

The slides give you the rules for each piece of your vacation that you will be planning. We will not get to all of these this week - but keep these rules in mind as you are working on this. Go ahead and jot some ideas down in your journal as you will be using them next week.



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Create and Submit (What do we want you to turn in?): /.

- Interviews via hyperlink on slide 5.
- Advise on Padlet or Thinking Map, slide 6.
- Share destination on Flip Grid, slide 9.

Optional Extension Opportunity (What do we want you to do if you want to extend your learning?):

A NEW CAR! Many manufacturers are offering 0% Interest for extended periods of time. Find a car company offering 0% APR (Volkswagen, GMC, Ford) and pick out a car of your choice. With \$0 down and 0% interest, how much would it cost per month for a car of your choice? How would your monthly payment change if you put \$5,000 down, \$10,000 down?

[Link to Google Form Lesson](#)