



GRADE 6+

Borrowing Money | Lesson Plan

How do loans work, and how can I borrow money responsibly?



Students learn about how loans work and the risks and rewards of borrowing money.

Learning Objectives:

- Describe what a loan is.
- Define key terms associated with borrowing, including loan, principal, interest, collateral, secured loan, and down payment.
- Explain what the interest rate on a loan is and how banks use interest to make money.
- Explain that loans can be secured with collateral and that collateral is a piece of property that the lender can sell to recover all or part of a loan if the borrower fails to repay.
- Examine that failure to repay a loan has significant consequences for borrowers, such as negative entries on their credit report, repossession of property (collateral), etc.
- Describe ways in which they can borrow money responsibly.

Key Vocabulary:

- **Loan:** A loan is a contract between a borrower and a lender, and if it is not paid back, the borrower will be in legal trouble.
- **Principal:** The borrower must pay back the principal, which is the amount of money borrowed.
- **Interest:** The borrower must also pay back interest, which is an extra fee charged for borrowing money. This is how banks make their money.
- **Collateral:** The bank may require collateral, something valuable that you already own, which the bank will claim if you don't pay the loan. Stocks, bonds, cars, and savings accounts are examples of collateral. If you fail to pay the loan, the bank will take and sell your collateral to get their money back.
- **Secured loan:** A secured loan is a type of loan backed by other assets (collateral).
- **Down Payment:** Money paid in advance to lower the amount borrowed.

Educational Standards: Financial Literacy, Personal Finance, Life Skills

What You'll Need

- Video: [Ca\\$h Course: Borrowing Money](#)

Regrouping With Money Lesson Plan

Marilyn B. Hein



Regrouping With Money Lesson Plan:

Math Phonics - Addition & Subtraction (eBook) Marilyn B. Hein,2002-03-01 A specially designed program using rules patterns and memory techniques similar to those found in language arts to teach difficult math concepts to children This book contains 10 all new lesson plans including worksheets take home pages assessment pages and a variety of support materials to teach addition and subtraction **Math Phonics - Fractions & Decimals (ENHANCED eBook)** Marilyn B. Hein,2002-03-01 A specially designed program using rules patterns and memory techniques similar to those found in language arts to teach difficult math concepts to children Included in this bonus book are 10 all new lesson plans including worksheets take home pages and a variety of support materials to teach fractions and decimals **Math Phonics - Fractions & Decimals** Marilyn B. Hein,2002-03-01 Math phonics is a specially designed program using rules patterns and memory techniques similar to those found in language arts to teach difficult math concepts to children Including is this bonus book are 10 all new lesson plans including worksheets take home pages and a variety of support materials to teach fractions and decimals **Step-by-Step Word Problems (GR 2-3)** Sue LaRoy,Marcella Hines,2021-12-27 Grade Level 2 3 CCSS Level 1 3 Do your students struggle with word problems Our unique Step by Step Solution gives students the tools to understand word problems and actually enjoy working them With the help of just 6 easy to follow steps students are able to break apart word problems and figure out the solutions There are three to four levels of practice featured As the levels progress students are challenged to apply their skills Problems include multi digit addition subtraction multiplication and division with and without regrouping 48 pages each *Number and Place Value* Jamie Fraser,2006 Step-by-Step Word Problems (GR 3-4) Reform Publications, Inc, **Journeys-TM** J. Isaac Rajkumar, P. Yesudhas, M. Uma Maheshwari, Jyoti Swaroop, Geeta Oberoi, Vikram Mehta, Dr LC Sharma, Term Book Houghton Mifflin Math Central: Student text ,1998 **Colors-TM** Jyoti Swaroop, Geeta Oberoi, Term Book Resources in Education ,1985 **Inquiry into Mathematics Teacher Education** Fran Arbaugh,P. Mark Taylor,2015-10-01 Originally published in 2008 The 14 chapters in this monograph provide support for mathematics teacher educators in both their Practical Knowledge and their Professional Knowledge Individually these articles provide insights into advancing our thinking about professional development teacher preparation and program development Collectively they have the potential to help the field of mathematics teacher education move forward in framing effective practices in mathematics teacher education and developing a focused cohesive research agenda ATME s Monograph 5 therefore is a superb resource for mathematics teacher education **Teaching Learners Who Struggle with Mathematics** Helene J. Sherman,Lloyd I. Richardson,George J. Yard,2019-03-07 Highly regarded by instructors in past editions for its sequencing of topics and extensive set of exercises the latest edition of Abstract Algebra retains its concrete approach with its gentle introduction to basic background material and its gradual increase in the level of sophistication as the student progresses through the book Abstract concepts are introduced only after a careful study of

important examples Beachy and Blair's clear narrative presentation responds to the needs of inexperienced students who stumble over proof writing who understand definitions and theorems but cannot do the problems and who want more examples that tie into their previous experience The authors introduce chapters by indicating why the material is important and at the same time relating the new material to things from the student's background and linking the subject matter of the chapter to the broader picture Building proficiency in learning mathematics by tailoring instruction to students' specific misconceptions and learning needs is the backbone of this indispensable text written for K-8 pre and inservice teachers as well as tutors An important theme is that long-term retention is based on a strong conceptual foundation of numeracy and on a well-designed learning environment Each chapter deals with a different mathematics topic including whole numbers, fractions, decimals, as well as time and money Chapters also include examples of error patterns and specific well-defined strategies and activities for diagnosis, prescription, and remediation New to this edition is a chapter devoted to English language learners The complexities of language barriers are delineated along with reasons that students struggle with learning English and mathematics at the same time An audio file of common mathematics terms translated from English into most often spoken languages by ELLs can be accessed at www.youareamathperson.com Outstanding features Response to Intervention (RTI) model underpins discussions of differentiating instruction Mathematics content reflects components of the Common Core State Standards Initiative for Mathematics and the National Council of Teachers of Mathematics Principles and Standards for School Mathematics Case studies and student examples promote a sound understanding of learners' varied cognitive, behavioral, and physical needs Discussion questions challenge readers to think more deeply about the application and utility of concepts related to the error patterns Step-by-step directions for interactive instructional classroom games and activities are provided to extend and enrich teaching and learning

Computer Education for Teachers Vicki F.

Sharp, 2008-11-03 Computer Education for Teachers Integrating Technology into Classroom Teaching is designed to introduce future teachers to computer technology in a meaningful practical fashion It is written for undergraduate and graduate students who want an up-to-date readable practical concise introduction to computers for teachers

Teaching Mathematics to All Children Benny F. Tucker, Ann H. Singleton, Terry L. Weaver, 2002

With the composition of today's classroom in mind this book approaches teaching and planning elementary mathematics by using methods that accommodate the diverse learning needs of any student having difficulties with basic math concepts The authors use personal experience and research that supports a complete set of developmental concepts and skills to outline the effective development of mathematical concepts and skills It stresses lesson planning that will result in learning, understanding, and retaining important concepts and skills NCTM's Curriculum and Evaluation Standards for School Mathematics are integrated into every chapter Other topics include Diversity in the Classroom Lesson Design Creating Lessons That Meet the Needs of a Diverse Classroom Mathematics Learning in Early Childhood Whole Numbers and Numeration Fractions Decimals and

Percents Measurement and Geometry **The Mathematics Lesson-Planning Handbook, Grades K-2** Beth McCord Kobett, Ruth Harbin Miles, Lois A. Williams, 2018-02-09 This book brings together the best of Visible Learning and the teaching of mathematics The chapters on learning intentions success criteria misconceptions formative evaluation and knowing thy impact are stunning Rich in exemplars grounded in research about practice and with the right balance about the surface and deep learning in math it s a great go to book for all who teach mathematics John Hattie Laureate Professor Deputy Dean of MGSE Director of the Melbourne Education Research Institute Melbourne Graduate School of Education Your blueprint to planning K 2 math lessons for maximum impact and understanding Not sure of tomorrow morning s lesson plan Or maybe you feel it isn t tailored enough for your students needs What do you do For that and more help is here The Mathematics Lesson Planning Handbook Grades K 2 Your Blueprint for Building Cohesive Lessons guides teachers step by step through the decision making process of planning K 2 math lessons that are purposeful rigorous and coherent Instructional experts Beth McCord Kobett Ruth Harbin Miles and Lois A Williams streamline and deepen the lesson planning process showing teachers how to access students complex needs clarify learning intentions and select tasks that will best lead to student understanding of mathematical concepts and skills Along the way teachers create an individualized blueprint for planning K 2 math lessons for maximum student learning The lesson planning process guides teachers to Identify the mathematical content language and social learning intentions for a lesson or unit and connect goals to success criteria Determine the purpose of a math lesson you re planning by distinguishing between conceptual understanding procedural fluency and transfer Select worthwhile tasks and materials that make the best use of representations manipulatives and other instructional tools and resources Choose the format of your lesson using reasoning and number routines games whole class discussion and pairs or small group work Anticipate student misconceptions and evaluate understanding using a variety of formative assessment techniques Decide how you ll launch your lesson facilitate questioning encourage productive struggle and close your lesson Included is a lesson planning template and examples from kindergarten first and second grade classrooms Chapter by chapter the decision making strategies empower teachers to plan math lessons strategically to teach with intention and confidence and to build an exceptional foundation in math for all students *Intensifying Mathematics Interventions for Struggling Students* Diane Pedrotty Bryant, 2021-07-05 This book Intensive Mathematics Interventions provides a thorough background knowledge about mathematics difficulties across the grade span Even more valuable to educators this book provides user friendly guidance on how to address all of the elements of mathematics difficulties from preschool to secondary grades Each topic provides clear guidance to support decision making about intensive instruction including examples ideas practices and suggestions You will learn about the characteristics of students with math difficulties how to use data to progress monitor them how to intensify interventions specific evidence based practices for addressing early numeracy time and money whole numbers rational numbers word problem solving strategies algebra and even

technology **10 Secrets to Achieving Add/subtract Fact Mastery and More** Marion W. Stuart, Lwuk715, 1998 10
 Secrets has been designed to help students understand the commutative properties of Addition and its relationship with the inverse operation of Subtraction. It is designed to build self confidence as skills are acquired and it uses student recording charts along with success oriented activities to develop the math skill they are expected to know 1000 AI Prompts for K-12 Math Teachers Use in ChatGPT, Gemini, Claude, Grok & Meta AI Jim Capler, 2025-06-12 Engage every learner and streamline your lesson planning with 1000 AI Prompts for K 12 Math Teachers the ultimate toolkit for AI powered differentiation formative assessment and hands on math practice Inside you ll discover Grade by Grade Standards Aligned Prompts From counting games in kindergarten to quadratic modeling in high school each chapter delivers dozens of ready to use AI prompt templates keyed to Common Core and state standards Differentiated Math Practice Instantly generate leveled problem sets addition and subtraction fractions and decimals algebraic expressions geometry proofs statistics investigations and more so every student works at just the right challenge Visual Scaffolds Interactive Tasks Leverage simple ASCII art diagrams GeoGebra applet links and dynamic geometry prompts to reinforce place value graphing volume coordinate transformations and trigonometric explorations Prompt Writing Best Practices Troubleshooting Master prompt engineering techniques to refine wording add context and avoid common AI pitfalls Includes exemplar templates negative guidance strategies and iteration workflows Further Resources Community Tap curated reading lists online educator forums and AI tool documentation to deepen your expertise in generative AI for math instruction Perfect for busy K 12 teachers instructional coaches and curriculum designers this book saves hours of prep time while boosting student engagement and conceptual understanding through AI driven differentiated math activities Transform your classroom today one prompt at a time **Behavioral Assessment in Schools** Edward Steven Shapiro, Thomas R. Kratochwill, 2000-06-13 A landmark text this volume systematically addresses the issues involved in developing behavioral assessment strategies for educational rather than clinical settings The theoretical and conceptual underpinnings of widely used assessment methods are discussed and their strengths and limitations evaluated Attention is given to legal and professional issues decision making processes in educational diagnosis and culturally sensitive assessment practices **Striving for Excellence** , 2000

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