**Lesson Plan Sheet**

Name: Time Allotted: 35 min

Subject: Grade Level: Date 2/10/15

**Instructional Objectives: (The student will be able to…)**

**Materials Needed:**  house sheets for students (one for myself), calculators; real estate flyer; standard loan calculator; investment projection calculator; overhead projector

**Scope and Sequence of the Lesson**

**Introduction**:

 **Discover how much money will be saved over by avoiding a bill for 50 years**

 Use example of man making his own coffee vs. buying (8th grade math)

 -save 1.10 / day; 20 days / month = $22.00

 -donut $.75/ day—3 days/week = $2.25 month=$9.00

 -total savings each month = $31.00

 x 12 x 50 =$18,600

 -investing instead

 $31/month at 4%

 (monthly interest .333%)

 # of months in 50 years (12 x50 =600) = $59,112.77

 -$50/ month x12x50 =$30,000

 -invested $50/month at 4%

 # of periods 12x50 =600 =$95,343.18

 -add amount saved to amount spent to tell total difference!!!!!!!

**Lesson:** (Verbal input and visual modeling)

Discover price difference for those who buy cheaper house first

-Which is cheaper: to buy a large house you can live in all your life, or buy a smaller one knowing you will need to get another one later?

 *HAND OUT WORKSHEETS TO STUDENTS*

 **Guided Practice:** (Teacher assisted Practice)

**Closure:** (check for understanding)

 study for quiz again unless you are confident you know

**Independent Practice:** (Assignment-seat work/homework)

 1st day: (quiz)

2nd day: CR 11-13

**Evaluation:**

 Of teacher and lesson- Evaluate on a scale of 1 (low) to 10 (high)

 \_\_\_\_\_\_ My degree of success in reaching my goal

 \_\_\_\_\_\_ Student interest / motivation / participation

 \_\_\_\_\_\_ Classroom management skills

 \_\_\_\_\_\_ Meeting the special needs (learning style, handicapped)

 Something(s) I’d do differently, or do again if I taught this lesson another time: