

2.15-2.55pm Wed. 2 Oct. 2013
ACAL Conference Ultimo (Grp H)

***Local practices, Global Contexts –
Literacy and numeracy for community development***

**The who, what and why
of Money Problems**
Presented by Hazel Davidson

This presentation will outline and discuss:

- Problems for students with little or no prior formal education - general & specifically financial
- Strategies to help these students
- Examples of possible resources

If time permits, participants will also have an opportunity to discuss and exchange ideas

Student problems:

1. General

Prior schooling

Cultural background

Extreme poverty

Health & domestic problems

Family in region of origin

2. Specific problems

a) Arithmetic

Counting and place value

Arithmetic functions

Decimals in currency

b) Cultural

Rent, utilities, phones

Materialism & social pressures

Legal obligations & consequences

Strategies:

1. Basic literacy
2. Basic numeracy
3. Cultural knowledge

Need simultaneous attack
in all three areas.

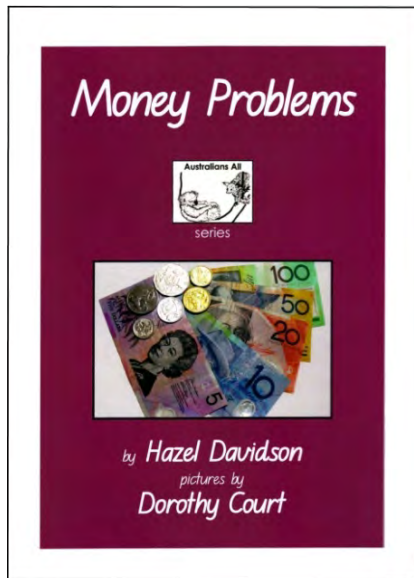
In response to these serious challenges
we decided to write a new resource package
Money Problems



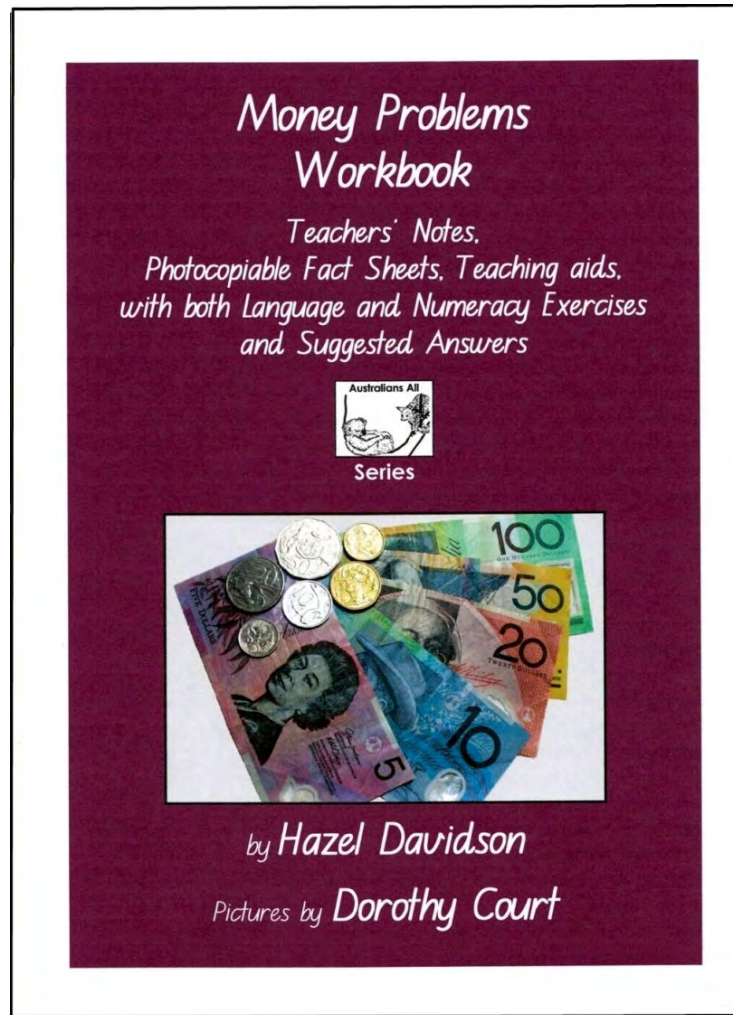
Hazel Davidson
Author



Dorothy Court
Illustrator



Reading texts



Workbook



Sound CD

Readers:

- at 3 successive levels of linguistic difficulty
- with the same basic content and identical illustrations

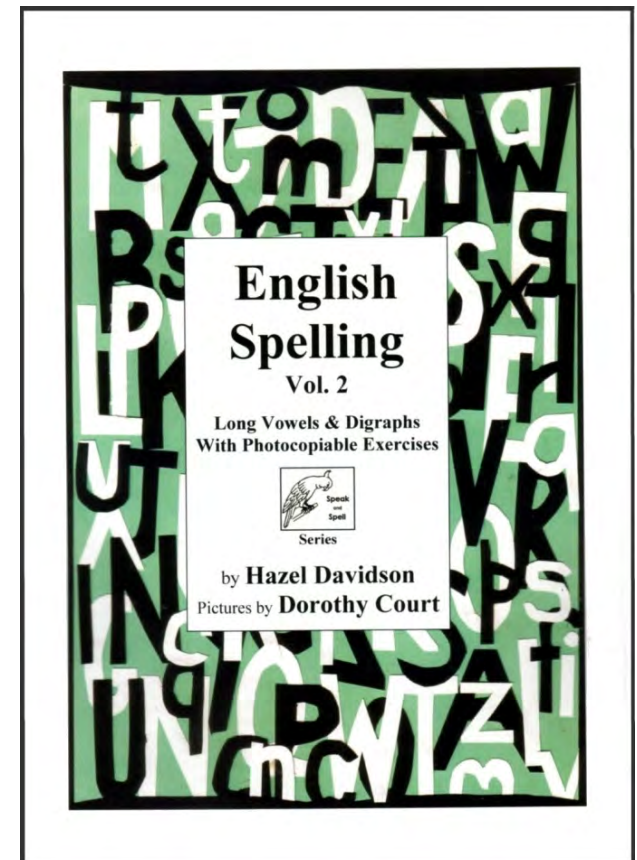
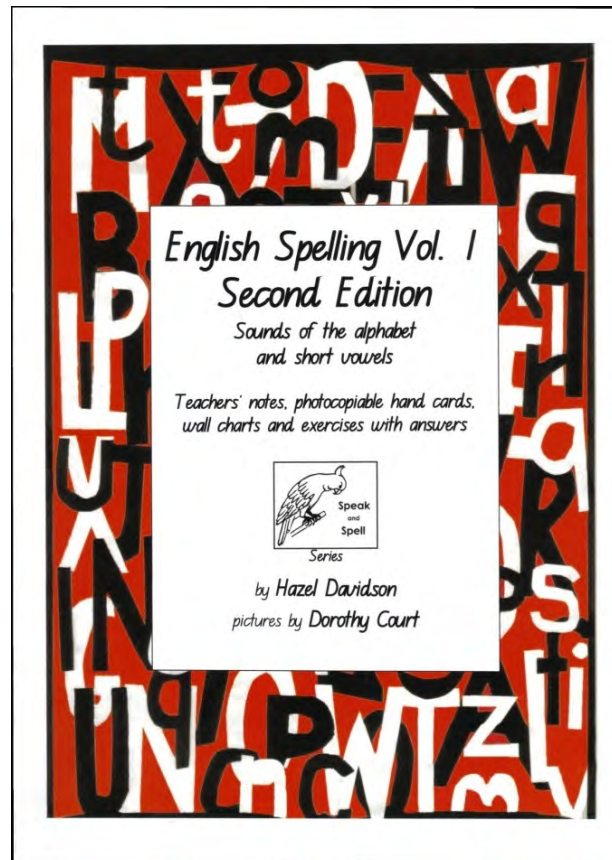
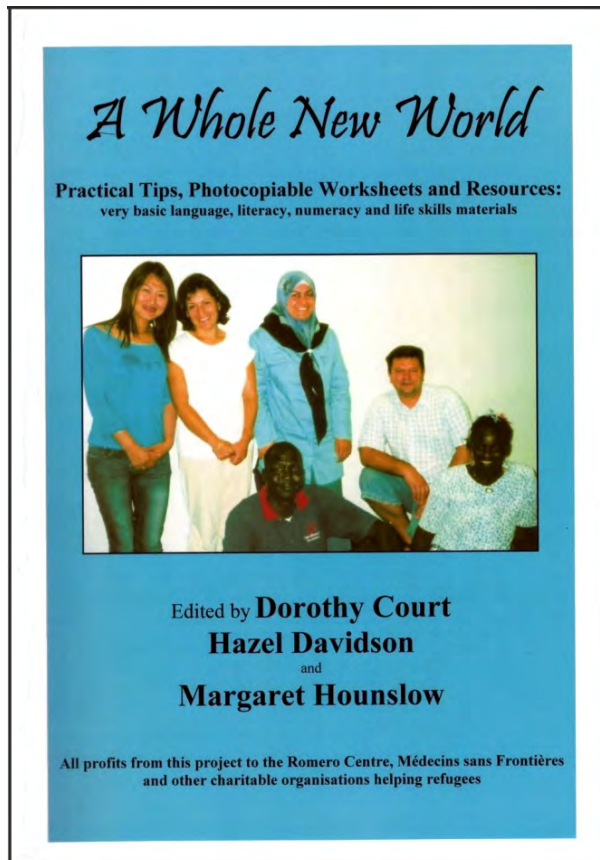
Workbook:

- teachers' notes
- photocopiable handcards and charts
- photocopiable *Fact Sheets*
- photocopiable *Numbers Book*
- photocopiable language & comprehension **Exercise Book**
- suggested answers to all exercises

Sound CD:

- Lyndal Reid reads each reading text slowly & clearly
- Lyndal & George Buwali perform *Money Song*, first lined, then complete

We supplement this with existing resources.
For example,



1. Basic literacy

Do your students have mastery of:

a) **Common sounds and names of individual letters?**

I drill these daily with beginners using hand cards from *English Spelling Vol.1*

Show the card, ask for name and sound.

Say the sound, ask for letter.

(These students often don't transfer information/skills from one context to another.)

Then progress to dictating regularly spelt 3-letter words.

Do your students have mastery of:



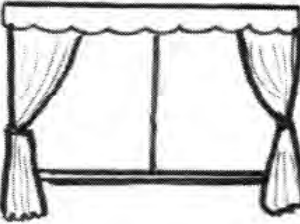
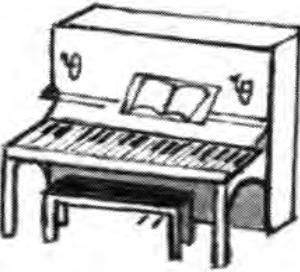
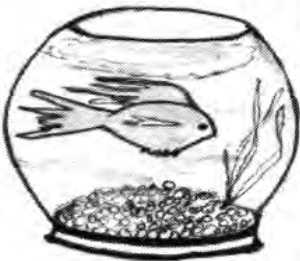
b) **Digraphs**

I use the hand cards in *English Spelling Vol.2* and drill in a similar way.

I use the *Sound Book* to build up students' skills with sounds & spelling

Example from the *Sound Book*

Long o /ou/

o-e	oa	ow	-o	old
				
bone	coat	window	piano	gold fish

More Words

o-e	oa	ow	-o	old

All this:

- just one of the major **decoding tools**
- must **ALWAYS consider meaning**
 - Decode, then reread
for &/or with students
whole phrase/sentence/paragraph
 - Ask questions about picture &/or text
 - Discuss
 - Put into context

2. Basic numeracy

Do your students have mastery of:

a) Numbers 1-100?

b) Numbers 1-1,000?

I use charts from *Money Problems*

c) Place value?

I use exercises from the *Numbers Book*
within that resource.

d) Basic arithmetic?

e) Big numbers and very small numbers?

Examples from teachers' notes for *Numbers Book*

Number Grid 0 - 100

0	1	2	3	4	5	6	7	8	9
10	11	12	13	14	15	16	17	18	19
20	21	22	23	24	25	26	27	28	29
30	31	32	33	34	35	36	37	38	39
40	41	42	43	44	45	46	47	48	49
50	51	52	53	54	55	56	57	58	59
60	61	62	63	64	65	66	67	68	69
70	71	72	73	74	75	76	77	78	79
80	81	82	83	84	85	86	87	88	89
90	91	92	93	94	95	96	97	98	99
100									

Addition Chart

What makes ...?

3

$1+2=3$

$2+1=3$

4

$1+3=4$

$2+2=4$

$3+1=4$

5

$1+4=5$

$2+3=5$

$3+2=5$

$4+1=5$

6

$1+5=6$

$2+4=6$

$3+3=6$

$4+2=6$

$5+1=6$

7

$1+6=7$

$2+5=7$

$3+4=7$

$4+3=7$

$5+2=7$

$6+1=7$

8

$1+7=8$

$2+6=8$

$3+5=8$

$4+4=8$

$5+3=8$

$6+2=8$

$7+1=8$

Addition chart, cont.

What makes ...?

9	10	11	12
$8+1=9$	$1+9=10$	$10+1=11$	$1+11=12$
$7+2=9$	$2+8=10$	$2+9=11$	$2+10=12$
$6+3=9$	$3+7=10$	$3+8=11$	$3+9=12$
$5+4=9$	$4+6=10$	$4+7=11$	$4+8=12$
$4+5=9$	$5+5=10$	$5+6=11$	$5+7=12$
$3+6=9$	$6+4=10$	$6+5=11$	$6+6=12$
$2+7=9$	$7+3=10$	$7+4=11$	$7+5=12$
$1+8=9$	$8+2=10$	$8+3=11$	$8+4=12$
	$9+1=10$	$9+2=11$	$9+3=12$
		$10+1=11$	$10+2=12$
			$11+1=12$

Chart for higher level students

Parts of Numbers – Fractions, Decimals and Percentages



1

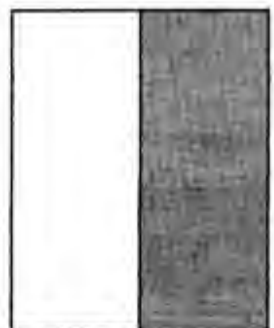
one

a whole

1/1

1.00

100%



$\frac{1}{2}$

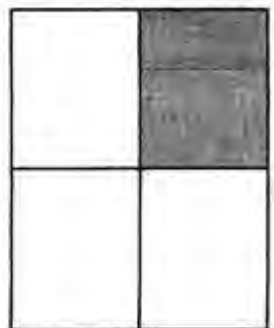
a half

one out of two

1/2

0.5

50%



$\frac{1}{4}$

a quarter

one out of four

1/4

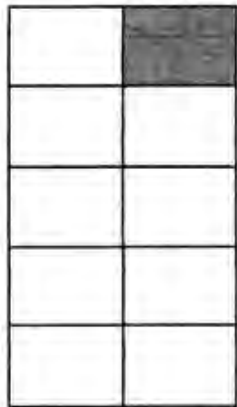
0.25

25%

Chart for higher level students, cont.



$\frac{2}{4}$ two quarters two out of four $\frac{2}{4} = \frac{1}{2}$ 0.5 50%




$\frac{1}{10}$ one tenth one out of ten $\frac{1}{10}$ 0.1 10%



$\frac{5}{10}$ five tenths five out of ten $\frac{5}{10} = \frac{1}{2}$ 0.5 50%

Examples from the *Numbers Book*

7. Groups of ten



2 groups of ten and 3 ones

$$\begin{array}{r} 2 \text{ tens} \quad \quad \quad + 3 \\ 20 \quad \quad \quad \quad + 3 \end{array}$$

<u>Tens</u>	<u>Ones</u>
2	3

= 23

a) How many groups of ten?



___ groups of ten and ___ ones

___ tens + ___

___ + ___

<u>Tens</u>	<u>Ones</u>

= _____

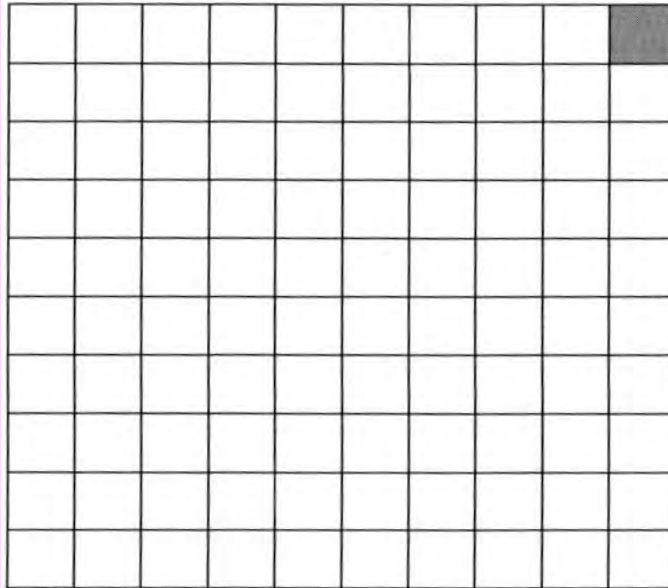
15. Add more big numbers

1. Add the ones first
Move the 1 (ten) to the tens column.
2. Add the tens next
Move the 1 (hundred)
to the hundreds column
3. Add the hundreds last.

Hundreds	Tens	Ones
6	4	7
+ 2	6	8
<hr/>		
9	11	15

$647 + 268 = 915$

26. VERY little numbers - divide by 100



This is $\frac{1}{100}$ one hundredth

We can also write it like this: 0.01

We say: Zero point zero one

Divide by 100:

Move the decimal point twice to the left.

We say: One divided by one hundred
equals zero point zero one.

3. Cultural knowledge

Do your students have basic cultural knowledge of money in Australia?

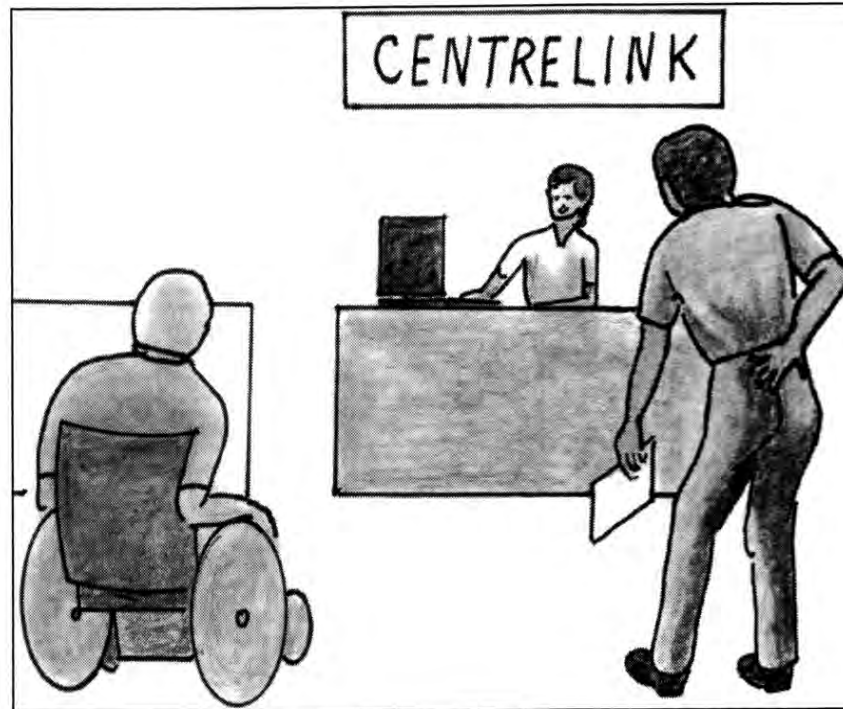
I use the *Money Problems* reading texts which include information on:

- a) where Australians & the Government get money;
- b) keeping money safe;
- c) borrowing money - interest, repayments, debt collectors, court, disconnection of services, eviction;
- d) getting good advice;
- e) planning a budget to prevent problems.

Examples from *Money Problems* reading texts:

a) *Easy level*

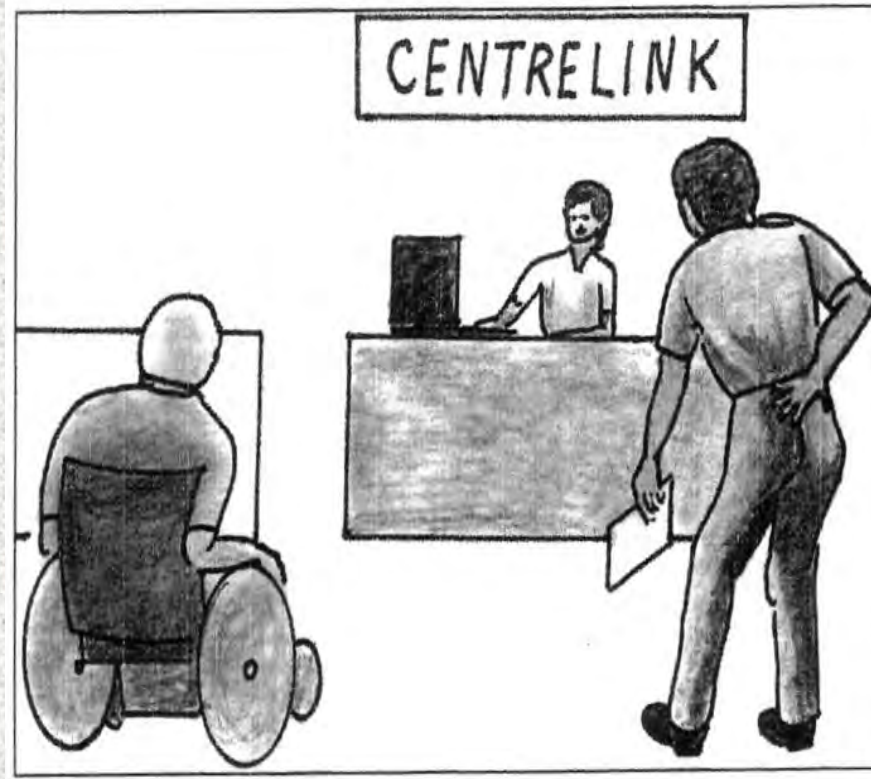
*Some people are sick
for a long time
and cannot work.*



*Sometimes they get money
from the Government.*

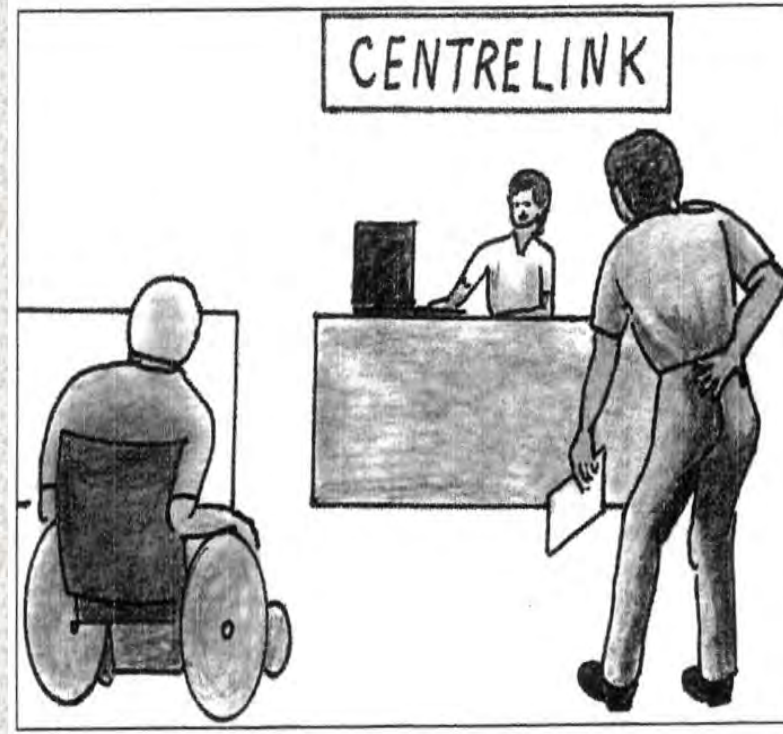
b) Medium level:

The Government pays a special pension to poor people who are disabled or too sick to work.



c) *Hard level*

The Government pays a special pension to people who are disabled or chronically ill. However, the Government does not pay it to people who already have enough money. We say it is *means tested*. (Here *means* is another word for *money*.)



I use *Fact Sheets* from *Money Problems Workbook*

These can be used one at a time or stapled together to form a booklet.

Topics covered include:

signing papers, help with papers,
financial counsellors, renting a house, flat or unit,
hard rent words, shopping, mobile phones,
buying a car, buying a house, hard shopping words,
interest, no-interest and low-interest loans,
different ways to buy things, scams,
hard debt words, debt collectors.

Example from *Fact Sheets*:

Signing Papers

1. Do you really need to buy this thing?
2. Understand the paper.
3. Ask for help to understand. (Look at page 2.)
4. Think very carefully about signing.
It is not necessary to sign now. You can sign later.

Signing papers, cont.

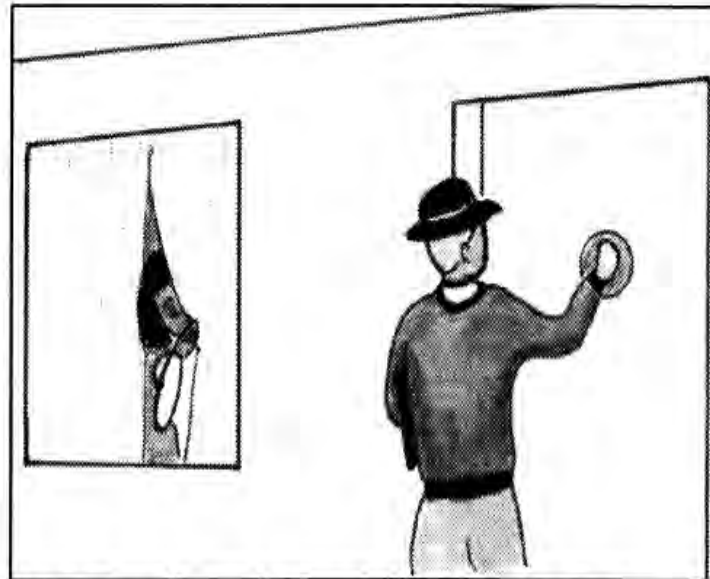
5. Sometimes the husband signs.
Then the husband must pay.
Sometimes the wife signs.
Then the wife must pay.



6. You must always keep a copy of all the papers.

Fact Sheets: Debt collectors

Debt Collectors



*Sometimes people do not pay money they owe.
A debt collector has the job of collecting that money.
Get a lawyer to talk to a debt collector. (Look at page 2.)*

Debt collectors, cont.

1. A debt collector can write to you or telephone you to tell you to pay.
2. A debt collector can ask your family, friends or neighbours where you are.
3. A debt collector can make you go to court but he must have a court paper.
4. Sometimes people sign a paper about security on a loan.
(Look at guarantee on page 26.)
Sometimes their friends or relatives do not pay the money they owe.
Then the debt collector can take the security things on the paper.





Debt collectors, cont.

5. A debt collector cannot send you to jail.
6. A debt collector cannot take your house or other valuable things.
To do this he must have a paper with your signature or a court paper.
7. A debt collector cannot hit you or your family or your friends.
(We call this assault. It is not legal in Australia.
You can telephone the police.)
8. A debt collector cannot talk to your family, friends or neighbours about your debt.
9. A debt collector cannot take your children.
10. A debt collector cannot come to your house very early in the morning or late at night.






I use language & comprehension *Exercises* from the *Workbook*,

Easy level, Budget, expenses

What must I pay (expenses)




What?		How much?	When?	How much for 2 weeks?
food		\$		\$
rent		\$		\$
electricity and gas		\$		\$
phones		\$		\$

Budget, cont.

water		\$		\$
transport - car, bus, train		\$		\$
school		\$		\$
money to send home		\$		\$
emergencies		\$		\$
Total				\$




Budget, income

How much money do I get? (income)

<i>From?</i>	<i>How much?</i>	<i>When?</i>
<i>job</i> 	\$ 	
<i>Centrelink</i> 	\$	
<i>other</i>	\$	
<i>Total each 2 weeks</i>		\$

Budget, saving

How much money can I save?

<i>income</i>		\$
<i>take away expenses</i>		-\$
<i>money to save</i>		\$

Comprehension, *Easy* level

Is this right?

a) *All Australians pay tax.*

yes/no

b) *The Government often helps old people and sick people.*

yes/no

c) *You should hide your money in your house.*

yes/no

d) *You can borrow money and keep it.*

yes/no

Easy level Comprehension, cont.

e) Often you must pay back more money than you borrow. yes/no

f) Using a credit card is borrowing money. yes/no

g) It is OK to pay your rent late. yes/no

h) It is good to save some money to use later. yes/no

Comprehension, *Medium level*

a) Does the Australian Government give everyone some money?

b) Name two ways old people get money in Australia.

_____ from _____

_____ from _____

c) Where is the best place to keep most of your money?

d) What is the name of the paper to prove you have paid for something?

Medium level comprehension, cont.

e) What do we call the extra money we must pay when we borrow money?

f) What do we call a plan for money?

g) What bills do you think are the most important?

h) What would you like to buy when you have enough money?

Comprehension, *Hard* level

a) Name four Centrelink benefits

b) Do all old people in Australia receive a pension from the Government?

c) What does the Government pay for with our taxes?

d) What happens if we pay only part of our credit card bill?

e) What do we need to know to plan a budget?

Examine, discuss, exchange ideas

Over to you:

What do you think of our strategies
and resource choices?

How do you attack these challenges?

What resources

would you like?

have you created?

are you planning to produce?

Thanks for listening
and for contributing your ideas.

Other very low level resources
by Hazel Davidson & Dorothy Court:

www.sugarbagondamper.com

Questions: davidson.hazel@gmail.com

New resources:

write your email address (VERY clearly!)
on the sheet passing around.