**TITLE OF LESSON: Cost of Major Life Events**

**ESTIMATED TIME FOR LESSON (IN MINUTES):** 50 minutes

**SUGGESTED FORMAT (check all that are appropriate):**

* Individual in-class
* Collaborative in-class
* Individual homework
* Collaborative homework

**OVERVIEW:**

Students get to choose a block of readings involving quantitative information for homework to learn more about how much major life events cost. They then come to class informed, then discuss and present what they learned in small groups

**PREREQUISITE IDEAS AND SKILLS:**

* General quantification
* Ability to read basic charts and tables
* Reading comprehension

**MATERIALS NEEDED TO CARRY OUT LESSON**:

* Student access to internet for readings
* [Student task sheet](https://docs.google.com/document/d/1eNXYIU78m9ip6UkPpULlIW8Rty3-LMjL6OEyv7FKcuE/edit?usp=sharing) (given as homework prior to the lesson; be sure to check that all hyperlinks are still active before you distribute it)

**CONCEPTS TO BE LEARNED/APPLIED**:

* Students will understand the cost of common life events. This is achieved by reading and interpreting quantitative information made available through tables and graphs that accompany text. The open-ended nature of the activity allows students the freedom to focus on the quantitative aspects of their own choosing.

**INSTRUCTIONAL PLAN**:

*Preparation (before class)*

Students are given the [student task sheet](https://docs.google.com/document/d/1eNXYIU78m9ip6UkPpULlIW8Rty3-LMjL6OEyv7FKcuE/edit?usp=sharing) and told to complete at least two readings in one category before coming to class

*Discussion Activity (~10 minutes)*

Students break into small groups of 2-4. All students in a group should have completed readings from the same category (there are four: Cost of College, Cost of a Wedding, Cost of Buying a Home, Cost of Raising a Child) to discuss what they learned in the readings in their category, while the instructor circulates among the small groups.

If there are not classroom norms for small group discussions, then some general guidelines to give students include:

* Let each person share his or her thoughts for 1 minute each before opening up for small group discussion
* Everyone needs to actively listen to what others say, and be respectful
* Be sure that everyone gets a chance to share; take turns; nobody likes a wind bag (someone who talks too much or for too long)

*Presentation Planning (~10 minutes)*

Each small group should plan to orally present their key takeaways from the readings in their category. Instructor should circulate during this time to ensure that the group is focusing on interpreting the quantitative information given to them.

*Small Group Presentations (15-25 minutes)*

Depending on the size of the class, plan on presentations that range from 2-3 minutes. If it is a smaller class, then you might allow for 1 minute of questioning from the class.

* Expect and encourage students to display the graphs and tables and discuss how they extracted information from them.
* Often students will share very personal details; while this is nice for community building, please be sure to help students focus on their own abilities and needs to work with quantitative information given in the form of text, graphs, and tables. For example, you might have a student mention how s/he is budgeting for a wedding, then you could query as to other reasons they might want to use budgets, how they would record budgeting information, how they might use table or graphs to monitor their budgets and how this might be helpful. Another example is that some students might have a very theoretical take on life events like raising a child, but if you can pull the expertise of others (especially the non-traditional students who are parents into the conversation) it is helpful to build a classroom community.

*Wrap Up (1-2 minutes)*

The instructor should highlight if any of the takeaways mentioned align with content that has or will be covered in the course. The instructor should use this opportunity to motivate students to see why they need to learn about quantitative reasoning and financial topics (such as budgeting and being an intelligent consumer).

*Ticket-Out-the-Door or Homework*

Have students write about the most and least surprising things they learned during the presentations.

**REFERENCES (IF YOU DREW ON EXTERNAL RESOURCES)**

All references used are listed as hyperlinks.