

# \$mart path

## Level 2, Lesson 2 Adapted Guide Level A





Teacher Tip: This lesson takes a look at the way people pay for items. The lesson focuses in on how currency has evolved from trade, to coins/cash, to debit/credit. Continue to reinforce that there are a variety of ways to pay for items.

The vocabulary terms **TRADE, CASH, and CARD (Electronic payment)** will be the focus for this lesson. Reinforce that there are a variety of ways to pay for items, and when you may want to use the different forms of payment.

The adapted activity for this lesson will be a lesson on choosing how to pay for an item. This will reinforce the concepts in the lesson and help students to concretely think about how they would pay for everyday items they may need.

The candy store has been in Tammy's and Timmy's family



for a long time. The type of candy sold has changed over



time. The way people pay for candy has also changed



over time. Long ago, people traded for candy. Instead of



using money, the customer would give an item the store



owner wanted, and they would get candy in return.



Sometimes trade didn't work. Both people trading



needed to have an item the other one wanted.

Since trading didn't always work, people started paying



for items with coins. The coins could get very heavy, so



people started using paper bills. But they could get lost



or stolen very easily. So, people started using cards, or



electronic payments, to pay for goods or services. Now

we have many ways to pay for items!

Trade

Cash



Giving a good or service to get a good or service.



Paper or coins used to purchase a good or service.

Level A

# Card/Electronic Payment



**Debit card-** card that is connected to a bank account, money immediately is deducted

**Credit Card-** money is not connected to a bank account. Consumer pays the bill at a later time

How should I pay?

In this activity, choose whether you would pay by trading, cash, or credit.

1) Ordering a shirt online.



Trade



Cash



Card



2) You want the dessert your friend has at lunch and he wants your dessert.



Trade



Cash



Card



3) Buying fruit from a Farmer's Market.

Trade



Cash



Card



Level A

# \$mart path

Level 2, Lesson 2  
Adapted Guide  
Level B



Tammy and Timmy's family own a candy store. They have



changed the candy they sell. People have changed the



way they pay. Long ago, people traded for candy. Instead



of using money, the customer would give an item the



store owner wanted, and they would get candy in return.



People started paying for items with coins, and



paper bills. But they could get lost or stolen



very easily. So, people started using cards to



pay for goods or services. Now we have many

ways to pay for items!

Trade

Cash



Giving a good or service to get a good or service.



Paper or coins used to purchase a good or service.

Level B

## Card/Electronic Payment



**Debit card-** card that is connected to a bank account, money immediately is deducted

**Credit Card-** money is not connected to a bank account. Consumer pays the bill at a later time

How should I pay?

In this activity, choose whether you would pay by trading, cash, or credit.

1) Ordering a shirt online.



Trade



Card



2) You want the dessert your friend has at lunch and he wants your dessert.



Trade



Card



3) Buying fruit from a Farmer's Market.

Trade



Cash

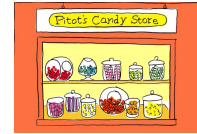


Level B

# \$mart path

Level 2, Lesson 2  
Adapted Guide  
Level C

Tammy and Timmy's family own a candy



store. Long ago, people traded for candy.



The customer would give an item the store

owner wanted, and they would get candy in



return.

Then people paid with coins, and paper



bills. Now people also use cards to pay



for goods or services. We have many

ways to pay for items!



Trade

Cash



Giving a good or service to get a good or service.



Paper or coins used to purchase a good or service.

Level C

# Card/Electronic Payment



**Debit card-** card that is connected to a bank account, money immediately is deducted

**Credit Card-** money is not connected to a bank account. Consumer pays the bill at a later time

How should I pay?

In this activity, choose whether you would pay by trading, cash, or credit.

1) Ordering a shirt online.



Trade



Card



2) You want the dessert your friend has at lunch and he wants your dessert.



Trade



Card



3) Buying fruit from a Farmer's Market.

Trade



Cash



Level C

# \$mart path

Level 2, Lesson 3  
Adapted Guide  
Level A



Teacher Tip: This lesson takes a look at the decisions people must make in order to sell an item. The concept that price is not arbitrary, but must be determined by different factors is abstract, so it must be continued to be reinforced with concrete examples.

The vocabulary terms **STOREFRONT**, and **ONLINE** will be the focus for this lesson. Reinforce that there is a variety of ways to sell items and deciding what way to sell is important for success.

There is a functional life skill lesson included on making change. This life skill fits well with the lesson. Feel free to use it or skip it if it does not apply to your students. The second activity is called "What are the costs?" The students will be given a few examples of goods/services and must determine what all the costs are to produce that that good/service in order to price it correctly. Last, the students will have an activity called "What's your business?" In this activity students will dig in a little deeper to what kind of business they would like, either a storefront or online.

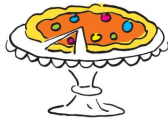
Tammy and Timmy are joining the family



candy business. They are going to sell a



candy pizza. Tammy wants to set up a shop



to sell the candy pizza. Timmy wants to sell



the candy pizzas online. They need to figure



out the cost to sell the candy pizzas.



Tammy and Timmy are trying to figure out



how much to price the candy pizzas. Their



dad tells them they need to think about

what it costs to make, and what their profit

will be.

Tammy's costs are low. She just needs a table



and a stand. Timmy's costs are a little higher



because he has to ship his items to customers.



Timmy will have to price his item higher than



Tammy to make the same profit.





Storefront

Online



Level A

Making change!

Solve the problems below to figure out how much change to give the customer.

## 1. Customer #1



wants  + . They cost \$5.00.

She has \$10.00. How much change does she get?

$$\begin{array}{r} \$10.00 \\ - \$5.00 \\ \hline \end{array}$$

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## 2. Customer #2



wants  + . They cost \$2.00.

She has \$3.00. How much change does she get?

$$\begin{array}{r} \$3.00 \\ - \$2.00 \\ \hline \end{array}$$

Level A

Making change!

Solve the problems below to figure out how much change to give the customer.

### 3. Customer #



wants  + . They cost \$7.00.

He has \$9.00. How much change does he get?

$$\begin{array}{r} \$9.00 \\ - \$7.00 \\ \hline \end{array}$$

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### 4. Customer #4



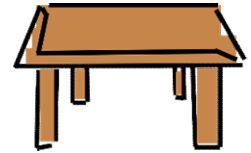
wants  + . They cost \$8.50.

He has \$11.00. How much change does he get?

$$\begin{array}{r} \$11.00 \\ - \$8.50 \\ \hline \end{array}$$

Level A

Match the costs with the good/service.  
There is one that goes with both!



Level A

# What kind of business would you have?

Think about what you like to do to determine if you would like to have a storefront business or an online business.

1)

A) I like face to face interaction with people.

B) I prefer less face to face interactions.

2)

A) I am still learning about computers.

B) I can work a computer well.

3).

A) I enjoy counting change.

B) I do not enjoy counting change.

4)

A) I don't want to ship items to customers.

B) I like to ship items to customers.

5)

A) I am comfortable having conversations with people.

B) I am not comfortable having conversations with people.

If you answered mostly A, you might be a great fit for a face to face storefront.

In a storefront you will interact with people and use making change skills.

If you answered mostly B, you might want to use your great computer skills for an online business.

**Level A**