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| **TEXAS CTE LESSON PLAN**  [www.txcte.org](http://www.txcte.org) | |
| **Lesson Identification and TEKS Addressed** | |
| **Career Cluster** | Human Services |
| **Course Name** | Dollars and Sense |
| **Lesson/Unit Title** | Laws, Regulations and Taxes That Impact Consumers |
| **TEKS Student Expectations** | **130.273. (c) Knowledge and Skills**  (6) The student analyzes relationships between the economic system and consumer actions. The student is expected to:  (A) analyze economic effects of laws and regulations that pertain to consumers and providers of services  (B) identify types of taxes at the local, state, and national levels and the economic importance of each |
| **Basic Direct Teach Lesson**  (Includes Special Education Modifications/Accommodations and  one English Language Proficiency Standards (ELPS) Strategy) | |
| **Instructional Objectives** | **Students will:**   * Identify local, state, and national government services affecting the consumer * Assess current laws and the impact on rights and responsibilities of the consumer * Describe protection policies and practices * Describe how the consumer is affected by tax laws |
| **Rationale** | The United States has three levels of government: federal, state, and local. Each level of government has its own laws and regulations that impact consumers. The role of the government is to provide information and protection to citizens concerning goods and services, economics issues and redistribute income to citizens through taxes. In this lesson, we are going to learn about the federal agencies that serve consumers and laws that impact consumers. |
| **Duration of Lesson** | Four 45-minute class periods |
| **Word Wall/Key Vocabulary**  *(ELPS c1a, c, f; c2b; c3a, b, d; c4c; c5b) PDAS II (5)* | **Consumer:** A person who pays for a product or service; a person who buys goods for his own needs and not to sell to others or to use in making other goods for sale  **Consumer services:** The range of services provided to consumers of a product by the company that produces, markets, or supports the product  **Excise taxes:** Taxes paid when purchases are made on a specific good, such as gasoline that are often included in the price of the product  **Federal Insurance Contributions Act (FICA):** A United States law requiring a deduction from paychecks and income that goes toward the Social Security program and Medicare  **Medicare tax:** A tax used to provide medical benefits for certain individuals, including workers, retired workers, and their spouses, when they reach age 65  **Payroll taxes:** Include Social Security and Medicare taxes; see FICA  **Regulation:** A rule by which government agencies enforce minimum standards of quality  **Social Security tax:** Provides benefits for retired workers and their dependents as well as for the disabled and their dependents  **Taxes:** A financial charge or other levy imposed upon a taxpayer (an individual or legal entity) by a state or the functional equivalent of a state such that failure to pay is punishable by law  **W-4 form:** IRS tax forms used by taxpayers and tax-exempt organizations to report financial information to the Internal Revenue Service (IRS) of the United States; used to report income and calculate taxes to be paid to the federal government of the United States |
| **Materials/Specialized Equipment Needed** | **Equipment:**   * computer with projector for PowerPoint presentation * computers with Internet access (be sure to follow district guidelines for Internet access) * presenter remote   **Materials:**   * Play money * Variety of receipts showing the tax amount   + Clothing   + Department store   + Drug store   + Gas   + Groceries   + Shoes * Tax forms such as:   + 1040 U.S. individual income tax return   + Tax table * 2014 Consumer Action Handbook (may be downloaded free at <http://publications.usa.gov/USAPubs.php?PubID=5131)>   **Supplies:**   * Basket * Cardstock * Copies of all handouts   **PowerPoint:**   * Laws, Regulations and Taxes That Impact Consumers * Presentation Notes for Laws, Regulations and Taxes That Impact Consumers   **Technology:**   * Free iPad Apps:   + Calculate Discount and Sales Tax<https://itunes.apple.com/us/app/calculate-discount-sales-tax/id445575722?mt=8>   + IRS2Go IRS-developed app designed to help taxpayers in several ways. The app lets taxpayers check on the status of their refund, sign up for helpful tax tips or get the most recent IRS Twitter feeds. Download IRS2Go, then connect with the IRS whenever you want, wherever you are.<https://itunes.apple.com/us/app/irs2go/id414113282?mt=8> * Infographic:   + What Did You Do With Your Tax Refund? The American Consumer Credit Counseling asked budget-conscious consumers how they spent their tax refunds in 2014.<http://www.consumercredit.com/financial-education/infographics/what-did-you-do-with-your-tax-refund.aspx> * TED Talk:   + Dilip Ratha: The hidden force in global economics: sending money home In 2013, international migrants sent $413 billion home to families and friends â three times more than the total of global foreign aid (about $135 billion). This money, known as remittances, makes a significant difference in the lives of those receiving it and plays a major role in the economies of many countries. Economist Dilip Ratha describes the promise of these “dollars wrapped with love” and analyzes how they are stifled by practical and regulatory obstacles.<https://www.youtube.com/watch?v=Oj8eFu72_fc>   **YouTube:**  Federal Trade Commission Are you are behind on your bills? Have you been receiving calls from a debt collector? A debt collector is someone, other than the creditor, who regularly collects debts owed to someone else.<http://youtu.be/dQzIc56gydM>  **Graphic organizers:**   * Note taking: laws, regulations, and taxes that impact consumers   **Handouts:**   * Blendspace * Consumer bill of rights for personal automobile insurance * Credit and your consumer rights * Governmental protection and laws for consumers project * Lesson closure activity * Rubric for multimedia blendspace presentation-governmental protection and laws for consumers project * Start smart: money management for teens * Taxes and services * Taxes and services (key) * 2014 consumer action handbook |
| **Anticipatory Set**  (May include pre-assessment for prior knowledge) | **Prior to class:**  Note to Teacher: More information on finances can be found in these courses:  **Dollars and Sense**   * Take It to the Bank * Personal Money Management * Managing Your Finances   Refer to Practical Money Skills for grades 9-12 for additional lesson plans, resources, and activities. Educators can use the 22 free, standards-aligned lessons in sequence or on an individual basis.<https://www.practicalmoneyskills.com/foreducators/lesson_plans/highschool.php>  Note to teacher: Become familiar with Blendspace.com. Students will be using it to complete a project during Independent Practice. You must first register and set up an account. Then you can invite your students to Blendspace with three simple steps:  1) Log on to Blendspace and click on the owl on the right.  2) Create a class for your students.  3) Invite your students by typing their e-mail addresses or copy/pasting from a list. Your students will receive an e-mail invitation to sign up for Blendspace. It’s that simple! View the tutorial at:<http://youtu.be/mcxnwcy8bUo>  Print the Assignment Cards: Governmental Protection and Laws for the Consumer on cardstock and cut apart so that the students can draw one for the Independent Practice activity. Place cards in a basket at the appropriate time of the lesson.  Display as many of the lesson-related supplies (see Materials or Specialized Equipment Needed) as you have available on a table in front of the room.  Become familiar with PowerPoint, handouts, and activities.  **Before class begins:**  Allow students to observe the supplies and ask them the following questions:   * What are taxes? * Why do we have to pay taxes? * Who is responsible for collecting taxes? * What services are provided to consumers through the revenue collected from taxes? * What laws protect you as a consumer?   Allow for questions and discussion. |
| **Direct Instruction \*** | Introduce lesson objectives, terms, and definitions.  Distribute handout Note Taking: Laws, Regulations and Taxes That Impact Consumers. Students will be expected to take notes while viewing the slide presentation. Teacher will determine the notes which are to be recorded by students.  Introduce PowerPoint Laws, Regulations and Taxes That Impact Consumers and begin the discussion with students. Allow for questions and answers to check for understanding.  After viewing the slide presentation, students will work with a partner to complete the activity in the box on the second page of the Note Taking: Laws, Regulations, and Taxes that Impact Consumers handout. They will have an opportunity to reflect, review and respond to the information pertaining to the PowerPoint. They will write a summary of questions, topics or statements which reflect the information from the lesson:   * Discuss the topic * Write down your thoughts * Make a real-world connection to the lesson * How is this going to help you in the future?   Allow for questions and answers to check for understanding.  YouTube video included in the PowerPoint:   * Federal Trade Commission Are you behind on your bills? Have you been receiving calls from a debt collector? A debt collector is someone, other than the creditor, who regularly collects debts owed to someone else.<http://youtu.be/dQzIc56gydM>   *Individualized Education Plan (IEP) for all special education students must be followed. Examples of accommodations may include, but are not limited to:*   * checking for understanding * providing a copy of the slide presentation |
| **Guided Practice \*** | Distribute Taxes and Services handout. Each student will record the taxes and services he or she uses (including his or her family) during a 48-hour period. Upon completion of the activity, the students will share their findings with the class. Use Taxes and Services (Key) handout to check their answers.  *Individualized Education Plan (IEP) for all special education students must be followed. Examples of accommodations may include, but are not limited to:*   * allowing students extra time to complete the assignment * providing fill-in-the-blank note handouts for students to follow and fill in during the lesson * pairing students with elbow partners who can assist them with verbal and written responses to the lesson |
| **Independent Practice/Laboratory Experience/Differentiated Activities \*** | Students will work with a partner to create an Blendspace presentation.  Distribute Blendspace handout so that the students understand how to set up and start a Blendspace account.  Students will go to [www.blendspace.com](http://www.blendspace.com) to create presentation. Teachers will need to set up an educational account prior to the start of the lesson. Instructions on how to create a Blendspace for beginners can be found at <http://youtu.be/S-JMl9_7x14>  Explain that information will be expected to be retrieved only from reliable sources.  Divide the class into ten small groups. Using the Assignment Cards: Governmental Protection and Laws for Consumers, have each group draw a card from the basket.  Distribute Governmental Protection and Laws for Consumers Project.  The students will work with a partner to create a Blendspace presentation. They will add supporting text to each resource.  The presentation must include a minimum of six media tools and resources such as:   * PowerPoint * YouTube videos (not previously viewed on the lesson PowerPoint) * Relevant website links with pertinent information * Text information uploaded from files * Two careers pertaining to the agency / topic * Services provided to inform and protect the consumer * Resources relevant to the protection of the consumer   Distribute Rubric for Multimedia Blendspace Presentation-Governmental Protection and Laws for Consumers Project so that students are aware of assessment procedures.  Keep students focused and on task.  *Individualized Education Plan (IEP) for all special education students must be followed. Examples of accommodations may include, but are not limited to:*   * shortened, simplified instructions * repeated instructions * opportunity to repeat instructions * written instructions |
| **Lesson Closure** | Review lesson objectives, terms, and definitions.  Distribute handout Lesson Closure Activity. The lesson closures activity is an instructional strategy, which allows students to summarize main ideas, evaluate class processes, answer questions posed at the beginning of the lesson, and link to both the past and future. It also allows the teacher to evaluate the progress of the students and lesson. |
| **Summative/End of Lesson Assessment \*** | Students will be assessed by Rubric for Multimedia Blendspace Presentation-Governmental Protection and Laws for Consumers Project.  Reflection: Using the information gathered in Governmental Protection and Laws for Consumers Project, each team member is required to write a reflection on his or her role in this group project and a brief analysis of how his or her project will assist with the roles and responsibilities of being a good consumer. The reflection and rubric will be submitted for assessment.  *Individualized Education Plan (IEP) for all special education students must be followed. Examples of accommodations may include, but are not limited to:*   * encouraging participation * extended “wait time” * working with a peer tutor * highlighting materials for emphasis |
| **References/Resources/**  **Teacher Preparation** | **Images:**   * Microsoft Clip Art: Used with permission from Microsoft.   **Textbook:**   * Lowe, Ross. *Consumer education and economics*. 6th ed. Glencoe/McGraw Hill, 2006. Print.   **Websites:**   * American Petroleum Institute Gasoline excise taxes in the United States<http://www.api.org/oil-and-natural-gas-overview/industry-economics/fuel-taxes/gasoline-tax> * Better Business Bureau Directory of offices in Texas.<http://www.usa.gov/directory/bbb/texas.shtm> * Consumer Financial Protection Bureau Information, laws and regulations pertaining to mortgages.<http://www.consumerfinance.gov/> * Federal Reserve Consumer Help Have a complaint about your bank?<http://www.federalreserveconsumerhelp.gov/about/ConsumerHelponline.pdf> * How Many Taxes Are There? A list of taxes most of us pay for in one way or another.<http://www.weatherimagery.com/blog/how-many-taxes-are-there/> * Internal Revenue Service Understanding Taxes – Teacher Site<http://apps.irs.gov/app/understandingTaxes/teacher/index.jsp> * Social Security and Medicare Contributions The Federal Insurance Contributions Act (FICA) is your contribution to Social Security and Medicare. It is a percentage of your salary.<http://www.moneychimp.com/features/fica.htm> * What is Taxed and Why? Direct and Indirect Taxes<http://apps.irs.gov/app/understandingTaxes/student/whys_thm04_les04.jsp> * USA.GOV Order a FREE copy of the Consumer Action Handbook to get the latest tips on credit, money, filing a complaint and more!<http://www.usa.gov/topics/consumer.shtml>   **YouTube:**   * Federal Trade Commission Are you behind on your bills? Have you been receiving calls from a debt collector? A debt collector is someone, other than the creditor, who regularly collects debts owed to someone else.<http://youtu.be/dQzIc56gydM> |
| **Additional Required Components** | |
| **English Language Proficiency Standards (ELPS) Strategies** | * Ask students to repeat your instructions back to you to be sure they know what is expected of them before each new phase of the lesson. * Discuss vocabulary in detail and make sure everyone has a firm grasp on it before moving forward with the lesson. * Use graphic organizers and visuals to explain the lesson in detail. |
| **College and Career Readiness Connection[[1]](#footnote-1)** |  |
| **Recommended Strategies** | |
| **Reading Strategies** | Current Events: Assign students to read about the importance of laws, regulations, and taxes that impact consumers. Information can be found in newspaper articles, magazines, journals, and online print. Suggestions:   * Credit and Your Consumer Rights (see All Lesson Attachments tab) or at:<http://www.consumer.ftc.gov/articles/pdf-0070-credit-and-your-consumer-rights.pdf> * Consumer Bill of Rights for Personal Automobile Insurance (see All Lesson Attachments tab) * Dirty Dozen Tax Scams for 2014<http://www.consumer-action.org/alerts/articles/dirty_dozen_tax_scams_for_2014>   Start Smart: Money Management for Teens (see All Lesson Attachments tab) |
| **Quotes** | The hardest thing to understand in the world is the income tax. **-Albert Einstein**  Government’s view of the economy could be summed up in a few short phrases: If it moves, tax it. If it keeps moving, regulate it. And if it stops moving, subsidize it. **-Ronald Reagan**  What is the difference between a taxidermist and a tax collector? The taxidermist takes only your skin. **-Mark Twain**  The income tax has made liars out of more Americans than golf. **-Will Rogers** |
| **Writing Strategies**  **Journal Entries + 1 Additional Writing Strategy** | **Journal Entries:**   * Individuals and families can benefit from consumer government services by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. * Five federal agencies available in my community are \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. * Some services provided by the Better Business Bureau are \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. * Revenue from taxes benefits individuals and families by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.   **Writing Strategy:**  RAFT Writing Strategy   * + Role – consumer financial protection bureau   + Audience – consumers   + Format – newspaper article   + Topic – ten things you should know about laws and regulation that impact consumers |
| **Communication**  **90 Second Speech Topics** | * Some examples of local, state, and national government agencies that provide services affecting the consumer are \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. * One type of service offered by each agency is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. * Some examples of services that are offered free to the public are \_\_\_\_\_\_\_\_\_\_\_\_\_\_. |
| **Other Essential Lesson Components** | |
| **Enrichment Activity**  (e.g., homework assignment) | * Question students about their work experience and taxes withheld from their paychecks. * Have students complete sample Form W-4 (2014) at:<http://www.irs.gov/pub/irs-pdf/fw4.pdf> * The How’s of Taxes- There are 14 modules in the How’s of Taxes. Each module focuses on a different set of tax concepts and includes interactive activities, tutorials, simulations, and assessments. Visit the modules at: Understanding Taxes<http://apps.irs.gov/app/understandingTaxes/student/hows.jsp> * TED Talk: TEDx is a program of local, self-organized events that bring people together to share a TED-like experience. At a TEDx event, TEDTalks videos and live speakers combine to spark deep discussion and connection in a small group. These local, self-organized events are branded TEDx, where x = independently organized TED event. The video below is related to this lesson. Allow students to view the video and lead a discussion concerning the TED Talk.   + Dilip Ratha: The hidden force in global economics: sending money home In 2013, international migrants sent $413 billion home to families and friends â three times more than the total of global foreign aid (about $135 billion). This money, known as remittances, makes a significant difference in the lives of those receiving it and plays a major role in the economies of many countries. Economist Dilip Ratha describes the promise of these “dollars wrapped with love” and analyzes how they are stifled by practical and regulatory obstacles.<https://www.youtube.com/watch?v=Oj8eFu72_fc>   **Dollars and Sense Social Studies Assessment Problems**  There are ten questions pertaining to the TEKS addressed in this lesson.  **Dollars and Sense Writing Prompts**  Think about the economic effects of laws and regulations that pertain to consumers and providers of services. Write an essay explaining the effects of laws and regulations that pertain to consumers and providers of services. |
| **Family/Community Connection** | * Invite a speaker who is knowledgeable about current tax laws to speak to the class about tax laws that govern payment of federal income taxes and basic knowledge about income taxes that students need. * Have students identify community agencies that are supported fully or partially by tax revenues. * Invite a representative from the Better Business Bureau (BBB) to discuss services the BBB provides for the protection of consumers. * Have an attorney or representative of a legal aid office discuss with various aspects of consumer laws and their impact on rights and responsibilities. |
| **CTSO connection(s)** | **Family, Career and Community Leaders of America (FCCLA)**  <http://www.fcclainc.org>  **National Program:**  The FCCLA Financial Fitness national peer education program involves youth teaching one another how to make, save and spend money wisely. Through FCCLA’s Financial Fitness program, youth plan and carry out projects that help them and their peers learn to become wise financial managers and smart consumers. |
| **Service Learning Projects** | Successful service learning project ideas originate from student concerns and needs. Allow students to brainstorm about service projects pertaining to the lesson.<http://www.ysa.org/>  Have students develop and disseminate a brochure summarizing community resources available to help families learn financial management skills, deal with laws and regulations, or seek professional resources at appropriate times. |

1. Visit the Texas College and Career Readiness Standards at <http://www.thecb.state.tx.us/collegereadiness/CRS.pdf>, Texas Higher Education Coordinating Board (THECB), 2009. [↑](#footnote-ref-1)