

Bundle Overview

This bundle includes materials for 1 or 2 50-minute periods.

Print these pages for students: 2-5, 7-9, 11, 12, 15-18

Print these pages for answer keys: 1, 6, 10, 13, 14, 19

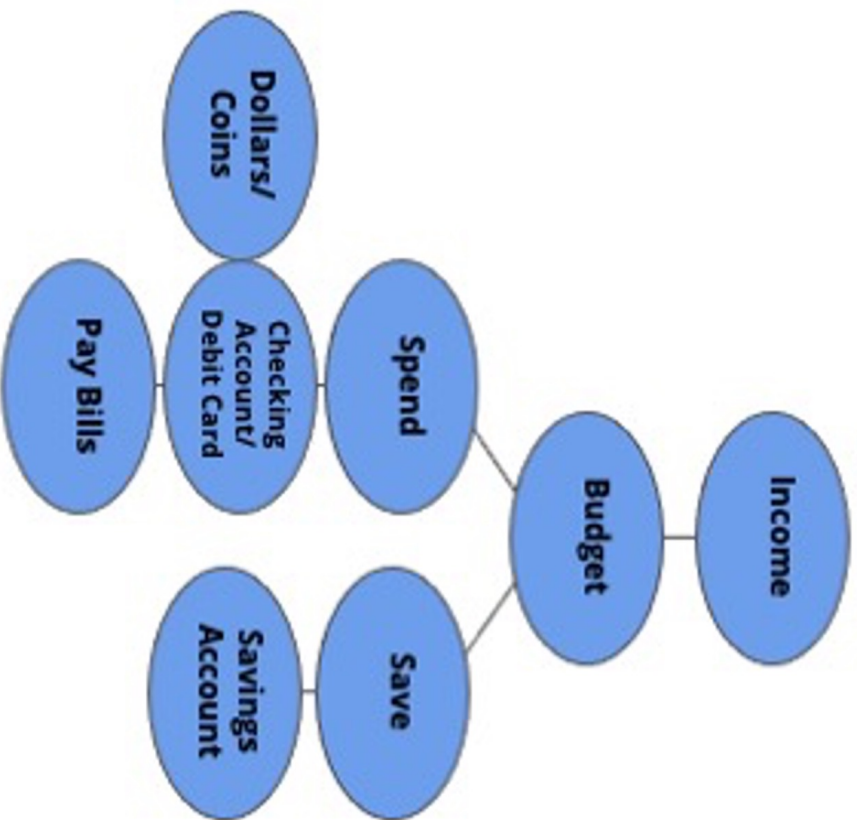
LEARNING OBJECTIVE:

Identify total due for used service and due date on a paper bill and anticipate frequency of future payments.

Materials included in this lesson:

- **Concept topic flow chart:** Students can visually see how big ideas and skills are interrelated.
- **Packet cover page:** Students can read the learning target, share their background knowledge, and answer a fun on-topic brain teaser.
 - Teaser: Who prints more money – US Dept of Treasury or the makers of the Monopoly board game?
 - A: Monopoly (\$50 billion)
 - Explain – US only prints \$1.5 billion
- **Reading passage:** Students will read a 1-page reading passage about the topic as key vocabulary and learning goals are introduced.
- **True/False questions:** Students will test their comprehension of the reading through five T/F questions. Can also be used as a pre or post assessment.
- **Writing prompts:** Four questions to activate learning, like a written KWL (Know, Want to know, Learn). Can also reveal misconceptions and prior experience.
- **Notes:** General introduction into the topic. Can lead to group discussion and an ideal time to share true artifacts. Two versions included.
- **Concept parts:** A deeper dive into key vocabulary and an introduction into concept skills and multi-step processes.
 - *Due to limitations in sharing personal information, I am not able to provide bill examples to use with this lesson.*
 - *In the interest of providing a meaningful lesson, I would suggest gathering your own bills (blocking your personal information) and sharing those with your class.*
 - *If you do choose to share a real bill, use the worksheet **PAYING BILLS: READING & PAYING A BILL** to help students practice reading and paying a bill.*
- **Quick question:** Students answers a single question on a slip, serves as a check-in towards the learning objective. Two versions included.
- **Word search:** Students can review key vocabulary through a word search.

*Teaching about paying bills is an important life skill that nearly everyone needs to understand, whether they initiate the payment, or it is handled by someone else. This resource can serve as an introduction to online bill payment, which is also a service that may support students in completing this task in the future.



- Income
 - Budget
 - Spend
 - Dollars/Coins
 - Checking account
 - Debit Card
 - Pay Bills
 - Save
 - Savings Account

PAYING BILLS

OBJECTIVE: IDENTIFY TOTAL DUE FOR USED SERVICE AND DUE DATE ON A PAPER BILL AND ANTICIPATE FREQUENCY OF FUTURE PAYMENTS.

WHAT DO YOU ALREADY KNOW ABOUT PAYING BILLS?

BRAIN TEASER:

WHO PRINTS MORE MONEY EACH YEAR—U.S. TREASURY OR MONOPOLY?

MY GUESS:

ANSWER:

Paying the Bills

By Heather from A Love for Special Learning

Everything costs money and bills are how companies get money for the services that people use. A service is something that people use, and a bill is a piece of paper from the company that tells the person what they used and how much to pay them for using that service. That piece of paper also explains when they need to pay the company by and what might happen if they pay the company too late.

Many people use a cell phone to make calls and use the internet. The technology to make calls and use the internet is a phone company's **service**. That service, being able to make calls and use the internet, costs money. The phone company sends a piece of paper to the person who uses the cell phone. That piece of paper, called a **bill**, will show that person when they need to pay the money by or the Due Date. The bill will show that person how much they need to pay or the Total Charges. The bill will show that person about what calls and internet they used or the Service Charges. The bills will also show the extra money that person needs to pay if they don't send money by the Due Date or the Late Fees.

Some bills, like a cell phone bill, will come in the mail every month. Other bills, like insurance, might come two times a year, and other bills, like a membership to a museum, might come one time a year. Bills can come in the mail or to a person's email and will come at different times, but all need to be paid to continue using the service.

READ THAT ONCE MORE!

TRUE/FALSE QUESTIONS

A BILL IS A SERVICE.	TRUE	FALSE
BILLS HELP PEOPLE SAVE MONEY.	TRUE	FALSE
A DUE DATE IS WHEN MONEY NEEDS TO BE RECEIVED BY THE COMPANY.	TRUE	FALSE
SOME BILLS HAVE TO BE PAID EVERY MONTH.	TRUE	FALSE
PEOPLE MAY GET A BILL IN THE MAIL OR IN THEIR EMAIL.	TRUE	FALSE

READ THAT ONCE MORE!- ANSWER KEY

TRUE/FALSE QUESTIONS

A BILL IS A SERVICE.	TRUE	FALSE
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WHAT FROM THE READING WAS NEW INFORMATION?

EXPLAIN YOUR PAST EXPERIENCE WITH PAYING BILLS?

WHAT DO YOU THINK YOUR FUTURE EXPERIENCES WILL BE?

HOW ARE YOU FEELING ABOUT LEARNING ABOUT THIS TOPIC?

PAYING BILLS NOTES

NAME: _____

What does it mean to 'pay the bills?'

Why do people have to pay bills?

What are some types of bills people have to pay?

Paying bills...

Example:

Cameron has a bill due on April 10. What are 2 ways they can pay that bill and when should they send the money?

Payment method 1: _____ Send by: _____

Payment method 2: _____ Send by: _____

PAYING BILLS NOTES

NAME: _____

What does it mean to 'pay the bills?'

Give a _____ money for using one of their services. For services used everyday, bills are paid _____, semi-annually, or annually.

Why do people have to pay bills?

People pay bills because they have _____ a service or something.

What are some types of bills people have to pay?

1. _____
2. _____
3. _____

Paying bills...

Is a part of being a _____ adult. Adults spend a lot of their income/money paying bills.

Example:

Cameron has a bill due on April 10. What are 2 ways they can pay that bill and when should they send the money?

Payment method 1: _____ Send by: _____

Payment method 2: _____ Send by: _____

PAYING BILLS NOTES ANSWER KEY

NAME: _____

What does it mean to 'pay the bills?'

Give a company money for use of their services.

Can be monthly bi-monthly, semi-annually, or annually.

Why do people have to pay bills?

People pay bills because they have used something or a service.

What are some types of bills people have to pay?

Electricity, water, cable, internet, phone, cell phone, cooking gas/heat, insurance, gym membership,

insurance, rent or mortgage, loans, public transportation, doctor visits, credit cards, medicine.

Paying bills...

Is part of being a responsible adult. Adults spend a lot of their income/money paying bills.

Example:

Cameron has a bill due on April 10. What are 2 ways they can pay that bill and when should they send the money?

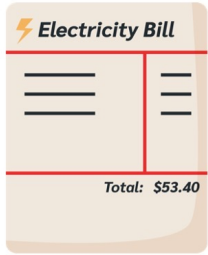

Payment method 1: *By check or writing in debit card info on slip.* Send by: *1 week before due date*

Payment method 2: *Online using debit card* Send by: *1 day before due date*

PAYING BILLS: PARTS

NAME: _____

STEP 1: VOCABULARY

TERM	DEFINITION	SYMBOL
Bill		 An illustration of a bill with a lightning bolt icon, the text "Electricity Bill", and "Total: \$53.40".
Account Number		123-456-789
Total Due		\$152.33
Due Date		 A calendar icon for the month of July with several dates marked with checkmarks.

STEP 2:

DUE DATE = DECEMBER 7TH

MAIL BY= DECEMBER 1ST

ONLINE BY- DECEMBER 6TH

STEP 3: IDENTIFY THE PARTS OF A BILL



Billing Date: 11/01/09 Page 1 of 6
 Telephone Number : 815
 Account Number: 12 382
 How to Reach Us : See page 2

DAVID King

Account Summary

Previous Charges	\$ 34.42
Payment Received Oct 28. Thank You.	- 34.42
Balance	\$.00

New Charges

Verizon (page 3)	\$ 28.99
Verizon Long Distance (page 3)	11.16
Total New Charges Due Dec 1, 2009	\$ 40.15

To avoid a late payment charge, payment must be received before Dec 2, 2009.

Total Due \$ 40.15



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Get More, Save More

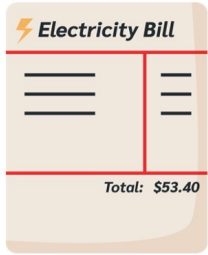

Call 1-888-610-7288 to make sure

	Part of the bill	Example from Picture
1	Total due	
2	Late fee	
3	Account number	
4	Payment received	
5	Due date	

PAYING BILLS: PARTS ANSWER KEY

NAME: _____

STEP 1: VOCABULARY

TERM	DEFINITION	SYMBOL
Bill	<i>A record of what services have been used or how much you owe a company</i>	
Account Number	<i>Number specific to you, determines what you owe and if you have paid</i>	123-456-789
Total Due	<i>How much you owe for the services you used</i>	\$152.33
Due Date	<i>When the bill needs to be received by the company to be considered 'paid' and not late</i>	

STEP 2:

DUE DATE = DECEMBER 7THMAIL BY= DECEMBER 1STONLINE BY- DECEMBER 6TH

Paying bills with a check by mail will take extra time to be received by the company and to process, so put in the mailbox 1 week before the bill is due.

Online bill payment is nearly automatic, so bills can be paid as late as 1 day before the due date.

STEP 3: IDENTIFY THE PARTS OF A BILL



Billing Date: 11/01/09 Page 1 of 6
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Terms & restrictions apply



Get More, Save More

Call 1-888-610-7288 to make sure

	Part of the bill	Example from Picture
1	Total due	Total charges = \$40.15
2	Late fee	Receive bill before Dec 2 nd
3	Account number	12 382
4	Payment received	\$34.42 on October 28 th
5	Due date	Charges due dec 1 st

PAYING BILLS: READING & PAYING A BILL. NAME: _____

STEP 1: Highlight the following on the bill:

- Account #
- Amount due
- Due Date of the payment

STEP 2: Write a check to pay for the bill.



STEP 3: Balance your checkbook based on the previous balance and check to the company.

NUMBER	DATE	CODE	DESCRIPTION OF TRANSACTION	PAYMENT/DEBIT (-)	FEE (-)	TAX	DEPOSIT/CREDIT (+)	BALANCE
			Previous Balance	\$			\$	320.44

STEP 4: When would you have to put the check in the mail for the company to receive it on time?

Paying Bills- Quick Question

Name_____

How often do most bills, like cell phone and electricity, need to be paid?

Paying Bills- Quick Question

Name_____

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Paying Bills- Quick Question

Name_____

How often do most bills, like cell phone and electricity, need to be paid?

Paying Bills- Quick Question

Name_____

How often do most bills, like cell phone and electricity, need to be paid?

- a) Every week
- b) Every month
- c) Every year

Paying Bills- Quick Question

Name_____

How often do most bills, like cell phone and electricity, need to be paid?

- a) Every week
- b) Every month
- c) Every year

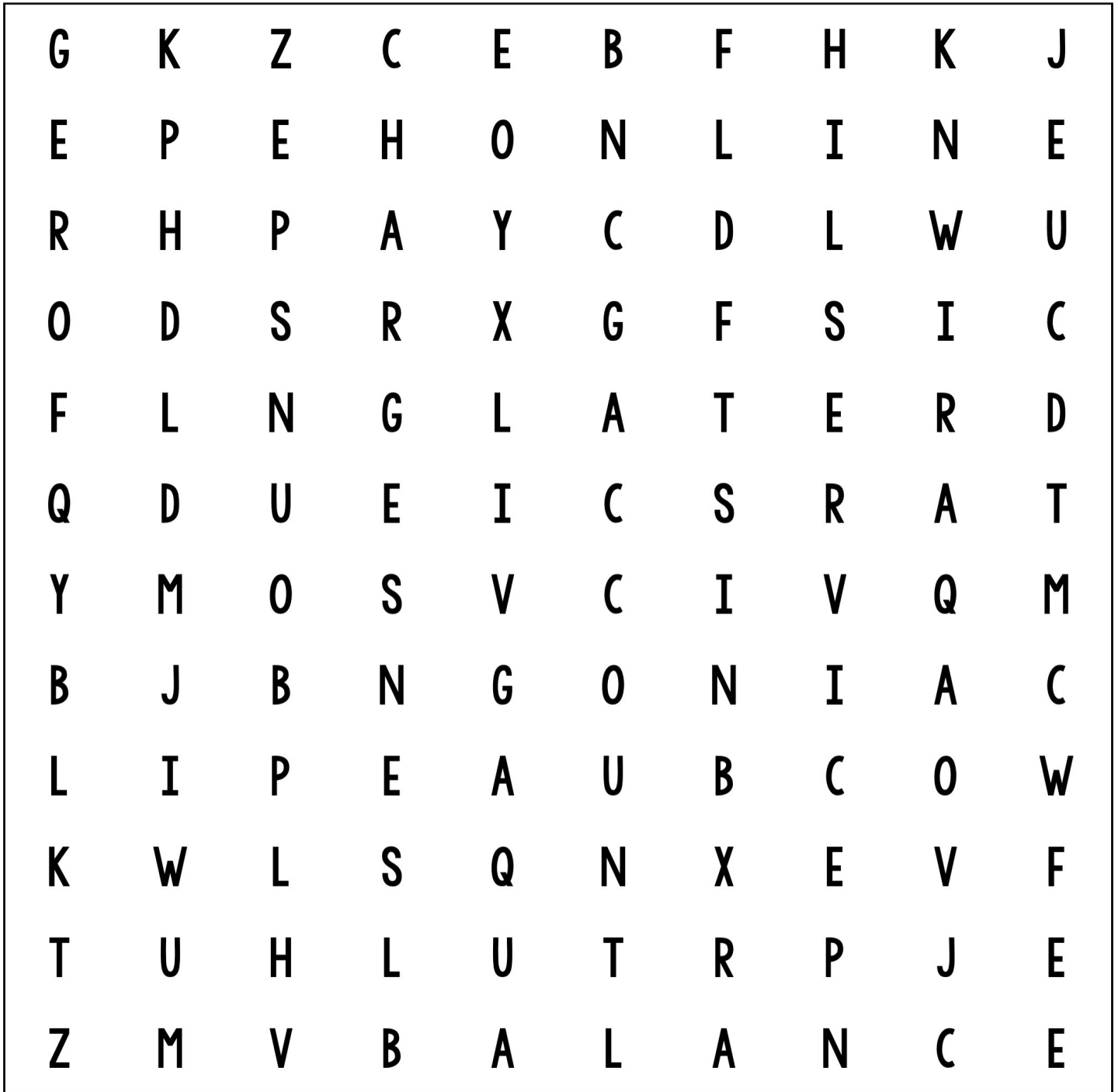
Paying Bills- Quick Question

Name_____

How often do most bills, like cell phone and electricity, need to be paid?

- a) Every week
- b) Every month
- c) Every year

WORD SEARCH!



**ACCOUNT
FEE**

**BALANCE
LATE**

**BILL
ONLINE**

**CHARGES
PAY**

**DUE
SERVICE**

WORD SEARCH!- ANSWER KEY

			C						
			H	O	N	L	I	N	E
		P	A	Y					
			R				S		
			G	L	A	T	E		
	D	U	E		C		R		
			S		C		V		
B					O		I		
	I				U		C		
		L			N		E		F
			L		T				E
			B	A	L	A	N	C	E

**ACCOUNT
FEE**

**BALANCE
LATE**

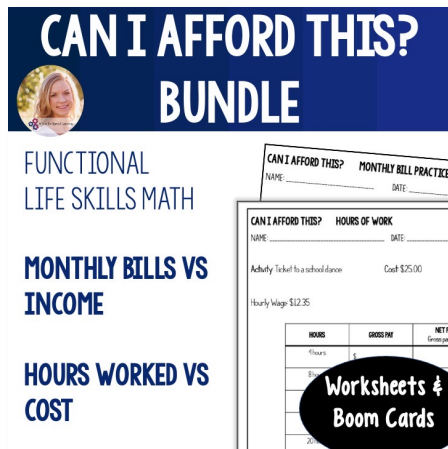
**BILL
ONLINE**

**CHARGES
PAY**

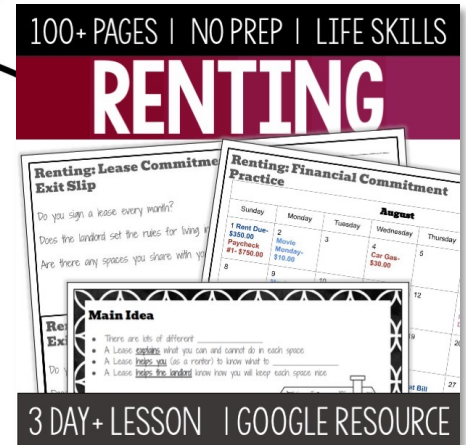
**DUE
SERVICE**

CHECK OUT THESE RESOURCES:

CAN I AFFORD THIS? WORKSHEET & BOOM CARDS BUNDLE

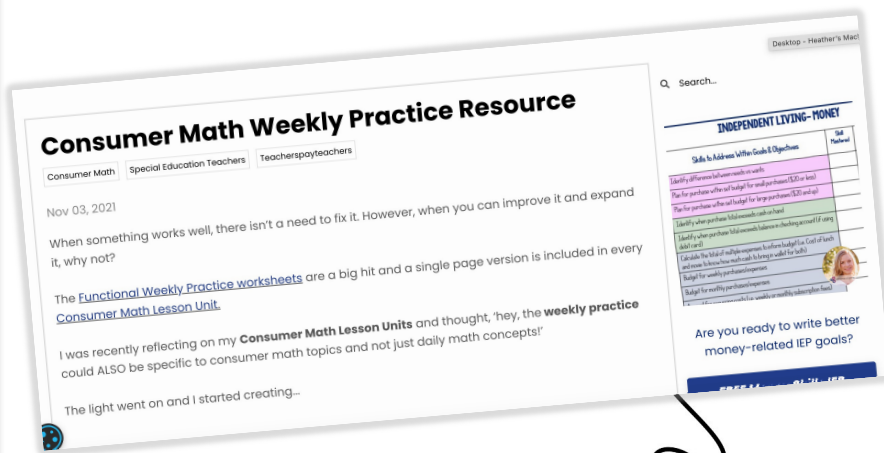


RENTING: PAYING BILLS, LEASE, & MORE!



CLICK THE IMAGES TO GRAB THE RESOURCES!

AND THIS BLOG: CONSUMER MATH WEEKLY PRACTICE RESOURCE



- ✓ CONSUMER MATH SKILL PRACTICE WORKSHEET TO KEEP THOSE FUNCTIONAL MATH SKILLS STRONG ALL THROUGHOUT THE YEAR!

CLICK HERE ^ TO KEEP READING!

ABOUT ME



I've been teaching for over 10 years and continue to find joy in working with students with disabilities!

I currently teach transition age young adults (18-22 years old) with moderate to severe disabilities. Community experiences, life skills, consumer math, and vocational skills are the focus and I love that each day is different and new.

My educational background includes- Bachelor's Degree in Elementary Education and Special Education, Master's Degree in Advanced Special Education, and 30+ Graduate Hours in Assistive Technology.

-Heather

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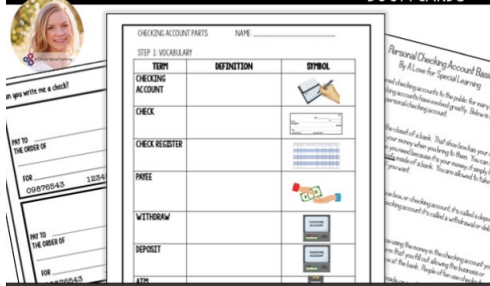
64 PAGES | LOW PREP | PRINT WITH BOOM CARDS



BUDGET
OBJECTIVE:
CREATE A BUDGET PLAN FOR SPENDING WITHIN A SET AMOUNT OF MONEY.
WHAT DO YOU ALREADY KNOW?
BRAIN TEASER:
WHAT WAS THE BUDGET FOR THE 2016 RIO DE
MY GUESS:
ANSWER:

1 WEEK LESSON | CONSUMER MATH
BUDGET

46 PAGES | LOW PREP | PRINT WITH BOOM CARDS



CHECKING ACCOUNT PARTS
NAME _____
STEP 1: VOCABULARY
CHECKING ACCOUNT
CHECK
CHECK REGISTER
FEE
WITHDRAW
DEPOSIT

TERM	DEFINITION	SYMBOL
CHECKING ACCOUNT		
CHECK		
CHECK REGISTER		
FEE		
WITHDRAW		
DEPOSIT		

1 WEEK LESSON | CONSUMER MATH
CHECKING ACCOUNT

GRAPHICS & FONT CREDIT



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