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ED 398 Critical Literacy Invitation

Spring 2013

Butler University

Invitation Overview and Rationale: Loans

Theme: Loans and how the Interest Rates affects how much you end up paying for a loan.

Essential Question: Payday loans or Cash Advance loans are becoming a commonplace for people in fast bustling cities. The students are seeing the commercials for different Cash Advance loans on a daily basis. They need to know the fine print that people do not learn about until after they have already taken out the loan. In this unit the students will explore the different type of personal loans that are in their city, what Interest rates are, and how Interest rates affect loans. As they explore they will answer the question: What loans are most beneficial and most straight forward to the everyday consumer?

4 Critical Literacy Quadrants

Disrupting the Commonplace

In this invitation students will be asked to take a critical look at different type of loans and to learn the myths that surround the loans that are most common to them. Students will be look at the beginning assumptions about the different loans they know about and how those assumptions differ from the reality of the loans that society has put in front of them. Students will explore the myths surrounding the Cash Advance Loans that are scattered throughout their neighborhoods.

Multiple View Points

During engagements #1 and #2, the students will see what the companies offering these loans what you to know/think about the loans. They will also see a video that talks about the treachery of these companies with their “false” presentation of these loans. They will also explore the opinions of their peers and synthesize what they learn into an opinion of their own.

Sociopolitical

In the gateway activity the video about the Consumer Protection Agency shows where the political world connects with the social world of Cash Advance loans.

Taking Action

Students will know more about loans that seem commonplace to their neighborhood and further educate others on the dangers of these loans that seem harmless, because the facts aren’t being presented properly. My hope is that, when finished with engagement #3, students will tell their parents/neighbors what they learned and it will be a chain reaction of knowledge flowing through the neighborhoods to education everyone on the danger of Cash Advance loans.

Gateway Activity

Here is where students will think about their prior knowledge on loans. They will do a Quick-Write where they will write down what they know about loans, how they heard about them, and what is the significance of loans to society. Then they will watch a video that talks about the Consumer Protection Agency https://www.youtube.com/watch?v=wf_xNIK2AP4 that Congress is currently trying to create. This video talks about the risk that all consumers face with the fine print on contracts that hold hidden

information. In this activity they will learn about the risks of loans and make decisions on the fairness of the fine print in loans while talking about this with their peers. The standards 7.7.1 and 7.RI.1 are achieved in this activity.

Instructional Engagement #1 “Loan Comparisons”

This engagement focuses on making in depth comparisons on the information that loan companies display. The students work in groups discussing the given loan information trying to decide which data chart goes with which company. They will also compare the data and note the similarities and differences between the loan companies and the loans offered between companies and within the same company. Finally they will decide which loan looks the best without doing any math. The standards 7.3.1 and 7.RI.1 are achieved through this activity.

Instructional Engagement #2 “Compound Interest and Loans”

This engagement is about the students learning how to calculate the Compound Interest that is in loans. It starts with a BrainPop video on simple and compound interest.
<http://www.brainpop.com/math/ratioproportionandpercent/interest/> The video is available in different languages if there are any ESL students. After the video they do a BrainPop worksheet where they calculate simple and compound interest in groups. This gives the students effective work time will interacting with peers. The standards 7.RP.3 and 7.EE.4a are achieved through this activity.

Instructional Engagement #3 “Loans for You”

This engagement requires the students to actually calculate the compound interest of the loans they are already discussed in previous engagements. It builds upon their prior knowledge of loans in order to invite them into further inquiry. The students will take the information about loans from Engagement #2 and calculate how much the different loans from the different companies would cost after one month, one year, and five years. After getting the final costs of each loan they will compare the end results and decide which loan(s) would cost the less over time, which would be the best long-term loan(s), which costs the most over time, and which loan would they pick if they had to get a loan. The standards 7.RP.3 and 7.EE.4 are achieved through this activity.

Rationale

I picked Loans as the theme for this Invitation because it is extremely common to see Payday loan companies on every major street corner or cash advance commercials on TV channels that are child/young viewer oriented. Growing up in an urban environment I saw *Western Sky* and *Money Mutual* commercial on *Cartoon Network* and nothing has really changed. These students are exposed to these loans without truly realizing it.

I picked Loans as the theme so that the students, who are already exposed to this topic, could get some proper education about them, and realize that math has applications in the real world, in ways they never would have expected.

I see the invitation being used as the start for the students to become more critical. Everyone has to start somewhere and here is a good start, it is a common subject that they will recognize, but not already know everything. I see the invitation starting off with students wondering why loans are important, and why they are being taught to them in Math class. They will get through the Gateway, intrigued by the topic, but not completely convinced that there is math in loans at all. During the Engagements the students will start to understand that Math is in loans and in their everyday lives. Students tend to think they won't need anything after they have been tested on it, but during this invitation they will learn otherwise. They will realize that Math has a place in everything around them.

I don't expect a lot of ah ha moments from students in the classroom during this invitation. I believe that during the course of the invitation they will come up with better educated opinions about loans and will pass their newly gained knowledge to their family members and cause a chain reaction of knowledge. That is my biggest hope for this invitation, but my main goal is to see the students become better educated about loans that are advertised on their TV's and litter their street corners.

Critical Pedagogy Orientation

McLaughlin, M., & DeVogd, G. (2004) *Critical literacy as comprehension: Expanding reader response*, 48(1), 52-62.

In this article McLaughlin and DeVogd discuss what it means to teach critical literacy in a classroom. They talk about the importance of understanding why people think critical and the teacher's role in helping students to think critical. "When examining the teacher's role, it is important to note that we cannot just "become critical." It is a process that involves learning, understanding, and changing over time. This includes developing theoretical, research, and pedagogical repertoires; changing with time and circumstance; engaging in self-critical practices; and remaining open to possibilities" (55). No student knows how to be critical, and this invitation reflects that. It steps them into in depth critical thinking starting with basic questions in the gateway to critical in-depth questions in the final engagement. This is just a reminder that all students need to be taught everything.

Hernandez-Sheets, R. (2009). What is diversity pedagogy? *Multicultural Education*, 16(3), 13

Hernandez-Sheets talks about the importance of Diverse Pedagogy in classrooms "Diversity pedagogy clearly recognizes *the powerful, active role students play in their learning*. In other words, teachers are extremely important; but students can easily and consistently choose to sabotage, ignore, dismiss, or minimize their significance" (11). It goes well with the ideas of the Invitations. Students are given the invitations with the instructions but let their opinions and decisions guide them through the invitation and the teacher is just there to observe and further the discussion/alter the invitation if a student has brought in a new valid idea.

Cummins, J. (2005). Affirming Identity in Multilingual Classrooms. *Educational Leadership*, 63(1), 38-43.

"Educators should explicitly teach in a way that fosters transfer of concepts and skills from the student's home language to English" (38).

Standards Addressed

7th Grade Common Core Math Standards

7.RP.3 Use proportional relationships to solve multistep ratio and percent problems.

7.EE.4a Use variables to represent quantities in a real-world or mathematical problem, and construct simple equations and inequalities to solve problems by reasoning about the quantities.

7th Grade Indiana Math Standards

7.3.1 Use variables and appropriate operations to write an expression, a formula, an equation, or an inequality that represents a verbal description.

7.7.1 Analyze problems by identifying relationships, telling relevant from irrelevant information, identifying missing information, sequencing and prioritizing information, and observing patterns.

7th Grade Indiana English Standard

7.RI.1 Cite several pieces of textual evidence to support analysis of what the text says explicitly as well as inferences drawn from the text.

Bibliography

1. Cummins, J. (2005). Affirming Identity in Multilingual Classrooms. *Educational Leadership*, 63(1), 38-43.
I chose this source because I had to remember to think about every type of learner that could be in the classroom. I had nothing that would tie any of the information into my invitation to an ELL student's first language until I was looking through articles and I saw this one. I remember to let everyone be represented so everyone is included.
2. Hernandez-Sheets, R. (2009). What is diversity pedagogy? *Multicultural Education*, 16(3), 13.
I chose this article because a classroom is a diverse ecosystem and this article talks about that. It talks about remembering that no students think a like or learn alike. I need to remember this when making my invitation.
3. McLaughlin, M., & DeVogd, G. (2004) *Critical literacy as comprehension: Expanding reader response*, 48(1), 52-62.
This article talks about critical literacy, and the goal of my invitation is to promote critical literacy. This article puts a significance on teachers to teach critical literacy, because students are born critical.
4. Western Sky. (2013) Retrieved from <http://www.westernsky.com/>
I used this website because *Western Sky* has commercials on *Cartoon Network* a popular children's network. I used this website to get the rates and APR for the loans offered by *Western Sky*.
5. A-1 Cash Advance (2013) Retrieved from <http://www.a1cashadvance.com/cash-advances-indiana.asp>
This is a common loan company to see around central Indianapolis. I pass several on my daily commute. Students also see them in their daily lives.
6. Money Mutual (2013) Retrieved from <https://moneymutual.com/>
Montel does commercials for *Money Mutual*, and it is a common commercial to see on normal everyday television. Students are exposed to this on a daily basis.
7. PNC Bank (2013) Retrieved from <https://www.pnc.com/webapp/unsec/Homepage.do?siteArea=/PNCCorp/PNC/Home/Personal>
This is an extremely common bank, so I read through some of their loan information to get a good census on bank rates.
8. Personal Finance Company (2013) Retrieved from <http://www.personalfinancecompany.com/>
I used this website so add another type of Loan Company to the list for the students to examine. This is a more respectable loan company that doesn't charge extreme rates to people.
9. Interest Calculator (2011) Retrieved from <http://ncalculators.com/interest/compound-interest-calculator.htm>
This website is where I found an easy to read Compound interest formula.

10. BrainPop Interest. (2013) retrieved from www.brainpop.com

I chose BrainPop because the videos are educational, but also fun. The students would be watching a video and realize that their learning, but it would be so engaging and entertaining that they wouldn't mind it. It also comes in multiple languages.

11. Wells Fargo (2013) Retrieved from
https://www.wellsfargo.com/personal_credit/products/options/unsecured_line

I chose this website because it is a well known bank.