UNIT 16
COLD HARD CASH

WOULD YOU LIKE TO EARN MORE MONEY?

‘MONEY DOES NOT GROW ON TREES’ WHAT DOES THIS MEAN?

WHAT WOULD YOU BUY IF YOU HAD A LOT OF MONEY?

HOW MUCH MONEY IS ENOUGH?

HOW MUCH MONEY DO YOU HAVE RIGHT NOW?
**TEACHING AND LEARNING STRATEGIES FOR BEGINNER LEVEL**

| BY THE END OF LESSON, STUDENTS CAN: | i. Identify the main idea and the gist of the text.  
ii. Paraphrase and summarize the information in a text. |
|-------------------------------------|---------------------------------------------------------------|
| **STRATEGIES/APPROACHES** | Reading Strategy: 5W1H  
RAP  
HOTS: Applying  
Analysing  
Evaluating  
21st Century Learning  
i-THINK |
| **VALUES** | Moderation |
| **LEARNING/TEACHING AIDS** | Youtube  
Worksheet |
| **SITUATION** | Personal |
| **TEXT FORMAT** | Single |
| **TEXT TYPE** | Exposition |
| **COGNITIVE PROCESS** | Scan and locate  
Represent literal and gist meaning |

*refer to HEBAT Bacaan Bahasa Inggeris Reading Strategies   
**refer to 21st Century Learning: Cooperative Learning Structures   
***refer to Guide to Using HOTS in a Reading Classroom*
### ACTIVITIES

<table>
<thead>
<tr>
<th>STEP 1</th>
<th>STRATEGIES/ APPROACHES</th>
</tr>
</thead>
</table>
| a. Students view a video clip on Price Tag by Maddi Jane.  
https://www.youtube.com/watch?v=7oBQnlumBRY | 21st Century Learning:  
Collaboration |
| b. Students discuss issues related to money and how to manage money eg. online banking services. | HOTS:  
Applying |
| c. In groups, students complete the Circle Map (WORKSHEET 1). | i-THINK:  
Circle Map |

### STEP 2

| a. In groups students read the text assigned using RAP* technique (TEXT 1-TEXT 6). | Reading Strategy:  
RAP  
5W1H |
| b. Students write down possible questions (5W1H)* based on the text.  
Example: Why is online banking not popular? | HOTS:  
Applying  
Analysing  
Evaluating |
| c. Students put all questions in the centre, discuss and answer them. | |

### STEP 3

| a. Each group presents a summary of paraphrased sentences from Text 1-6 in a Gallery Walk**. | 21st Century Learning:  
Gallery Walk |

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*RAP: Read, Analyse, Prepare, Present  
**Gallery Walk: A group presentation activity where students are divided into small groups and each group presents their work to the class.
Reasons Why You Should Choose Online Banking
Check Your Balance At Any Time

This is probably the most common form of online banking – being able to log into your bank’s website and look at your current balance, expenses and deposits. But there might be some who still don’t do this. Honestly, I can’t imagine a time where I couldn’t go to a computer and check how much I have. In fact, currently my bank had a little mishap of conversion and I’m temporarily locked out of my account. It’s quite nerve racking.

So to imagining not ever being able to do this is incomprehensible to me, personally.

http://www.makeuseof.com/tag/6-reasons-why-you-should-bank-online/
Pay Your Bills Online, Even Automatically

Have you ever had a late payment on a bill? One of the common reasons is not getting the payment in the mail at the right time. But even if you do, you always run the risk of something happening to it and it getting lost – we’re all human, even the mailman is.

Or what about this, have you ever thought about how unsecure mail really is? Many of our computers aren’t very secure either due to our own practices, but most of that we can improve. You can’t prevent someone from going to your mailbox and grabbing the envelope full of cash that your grandmother sent you for your birthday.

Paying your bills online is simple, fast and secure. All you need to do is check out your options on your bank’s website or talk to them about setting it up (or both).

http://www.makeuseof.com/tag/6-reasons-why-you-should-bank-online/
Unclutter Your Mailbox With E-Statements

I’m not talking about your email inbox. I’m talking about that thing that is stuffed full of junk mail, that never seems to have anything good in it (although, I guess for some that might still be describing their email inbox). None the less, if you’re getting bank statements through the mail still, you should switch to e-statements.

What are the benefits? Less clutter in your mailbox and that table that you always throw your mail on when you walk in the door. If you’re worried about that clutter transferring to your email inbox, it is very minimal. Personally, I just get one statement a month. What if someone hacks your email – can they see the statement? No. They would only be able to see the email linking to the statement, which requires you to log in to your bank’s website to view and/or download.

That’s the other nice thing – if you want or need to save your statements for archiving, simply download the PDF, save it in a folder on your computer and you’re good to go. No more bulging folders stuffed in a filing cabinet taking up valuable office space.

http://www.makeuseof.com/tag/6-reasons-why-you-should-bank-online/
Deposit Your Checks Online

If you’re like most people, you probably drive to the bank to deposit your check into your account. For you, it might be on the way to your work or somewhere else you go often. But for many of us, it’s not necessarily, so it posses as yet another place we have to go before going home. Now, it’d be great if your employer(s) did direct deposit. Unfortunately my current one doesn’t so I have to manually deposit every check to my bank.

If you have a smartphone or even a scanner, you might be able to deposit your check directly through that. It depends if your bank lets you, so that is something you’ll have to check with them about. You might also want to just search the app store and see if their app comes up.

However, if you find out your bank doesn’t let you, there’s still another option and that is PayPal. Through their mobile app you can scan your check and then deposit it from PayPal into your regular bank account. This typically will take a few days so don’t expect and instant deposit. Nonetheless, if you don’t need the money right away, it shouldn’t be too much of a hassle and will save you driving time and waiting in line.
Pay People (& Get Paid) Easier, Faster & Cheaper Than Checks

Staying along the lines of a check-free life, have you ever split the bill at a restaurant with someone only to find out that you didn’t have any cash on you? You could go to an ATM and get cash, but sometimes that costs more. You could write them a check… if you carry checks (and of course you have to pay for those usually).

What about a direct deposit? Yes! Actually that works great. All you need is their bank routing number and you can send the money to them. No more need to worry about cash or forgotten “paybacks”. Instead you’ll keep your friendship intact and look cool while doing it.

The one downside to this is most people don’t know their bank routing number. Another option is PayPal. You can ask if they have a PayPal account and make the payment through to them that way. If you both happen to have the iPhone 4 and PayPal accounts, you can actually send/receive money simply through “bumping” them. If none of those work, simply make a quick “I owe you” note in Evernote (or your preferred note-taking service) to remember it and then email them to remind you to get that routing number so you can send them the payment.

What about getting paid if you on the receiving end? PayPal makes that super easy if you have an account. You can actually email them a request to remind them. Alternatively, you could memorize your routing number. Also, if you don’t have a smartphone, you can still use PayPal via SMS (text).
Manage Your Online Accounts Simultaneously, Create Budgets & More With Mint

Lastly, if you bank online you should definitely be using Mint. We’ve covered it quite a bit on MakeUseOf, and rightfully so – it’s awesome. You can view how much is in several of your accounts instead of signing into each one separately. You can also make goals, budgets and categorize your expenses to manage them better. Have loans? Mint can help you track them and create a plan for paying them off quickly. Mint is just all-around a great addition to any online banking experience and we highly recommend it.

For more information on Mint, check out Bakari’s article: How To Use Mint To Manage Your Budget & Spendings Online. They also have a mobile app and SMS functionality so you can manage your money on the go, whether you have a smartphone or not (which by the way, you should see if your bank has a mobile app too).

http://www.makeuseof.com/tag/6-reasons-why-you-should-bank-online/
# Teaching and Learning Strategies for Intermediate Level

<table>
<thead>
<tr>
<th><strong>By the End of Lesson, Students Can:</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>i. Analyse and draw conclusions from the text.</td>
</tr>
<tr>
<td>ii. Suggest solutions to real life situations based on the text.</td>
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</tbody>
</table>

## Strategies/Approaches

| Reading Strategy: KWLH |  
| LOTS: Understanding |  
| HOTS: Applying |  
| Analysing |  
| Evaluating |  
| 21st Century Learning |  
| i-THINK |  

## Values

- Rationality

## Learning/Teaching Aids

- Picture
- Worksheet

## Situation

- Public
- Educational

## Text Format

- Single

## Text Type

- Narration

## Cognitive Process

- Integrate and generate inference
- Reflect on content and form

*refer to *HEBAT Bacaan Bahasa Inggeris Reading Strategies*

**refer to 21st Century Learning: Cooperative Learning Structures**

***refer to Guide to Using HOTS in a Reading Classroom***
### ACTIVITIES

<table>
<thead>
<tr>
<th>STEP 1</th>
<th>STRATEGIES/ APPROACHES</th>
</tr>
</thead>
</table>
| a. Students view an illustration of Online Banking Fraud (PICTURE 1).  
b. Students give comments about the illustration.  
c. In pairs, students complete the first two columns of the KWLH*chart (WORKSHEET 1). |
| **LOTS:** Understanding  
**Reading Strategies:** KWLH |

<table>
<thead>
<tr>
<th>STEP 2</th>
<th></th>
</tr>
</thead>
</table>
| a. Students read the testimony of a bank customer in TEXT 1.  
b. Students discuss the bank customers’ experiences  
c. In groups: (i) students read 3 cases relating to customers’ experiences with online banking (TEXT 2). (ii) students create a Multi-flow Map*** on the causes and effects of online banking fraud (WORKSHEET 2). |
| **HOTS:** Applying  
**Analysing**  
**i-THINK** Multi-flow Map |

<table>
<thead>
<tr>
<th>STEP 3</th>
<th></th>
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</thead>
</table>
| a. In groups, students read TEXT 2 again and provide solutions to the situations in WORKSHEET 3.  
b. Students present and justify their solutions to the cases as an expert in a Hot Seat** activity. |
| **HOTS:** Applying  
**Analysing**  
**21st Century Learning:** Hot Seat |

<table>
<thead>
<tr>
<th>STEP 4</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>a. In pairs, students complete the final column of the KWLH chart (WORKSHEET 1).</td>
<td></td>
</tr>
</tbody>
</table>
| **HOTS:** Evaluating  
**Reading Strategy:** KWLH |
What do you think is happening to the man?
<table>
<thead>
<tr>
<th>What I <strong>Know</strong></th>
<th>What I <strong>Want to Know</strong></th>
<th>What I have <strong>Learned</strong></th>
</tr>
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<tbody>
<tr>
<td></td>
<td></td>
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</tbody>
</table>

Note: Only complete the final column at the end of the lesson.
Testimony from a bank customer

COMPROMISED BANK ACCOUNT

Several months ago, I got a computer virus, which I thought I got rid of. I checked my bank account almost DAILY. One day, I tried to access my account and it wouldn't let me in (I typed in the address, manually, not by link). It took me to a website which made me "resubmit" my info for security reasons. Like an idiot, I did (I am a bit of a computer illiterate). After doing all of these, I got to access my account. Realizing that this didn’t seem right, I went to another computer and changed my password and other info on my online banking. A couple of weeks later, I received a call from the bank telling me that there were some unusual charges happening on my account (there were several one cent debits from my account). Being suspicious, I told them that I would go directly to the bank and see about this, and the nice person on the phone agreed (This was legit, but I had to confirm). They cancelled my ATM card and sent me a new one. I got it straightened-out, thanks to the sharp eye of my bank. I got a new account number and ATM card. Also, thanks to the sharp eye of my bank, I didn’t get burned out of any money. The moral of this long, boring story: If you try to access your bank account and see ANYTHING out of the ordinary, contact your bank (in person, if possible) and find out what's up. If you suddenly have to "resubmit" ANYTHING other than your username and password, DON'T!!! Check the computer for spyware, viruses. Check your account from A DIFFERENT COMPUTER until you get your own computer straightened-out.

Mark, NV

Case 1

A Florida business man sued his Financial Institution after hackers submitted a $90,000 fraudulent wire transfer out of his account to an account in Latvia. His claim was that the bank should reimburse the funds since they processed the wire transfer. Upon investigation, it was determined that his computer was infected with a malicious software program (malware) that enabled fraudsters to retrieve his online ID and Password via keylogging. He then claimed that the bank was negligent because they had not specifically informed him that this particular malware was a risk. The courts disagreed and ruled in favor of the Financial Institution, stating that the customer had neglected to take the necessary basic precautions to protect his information. At the time of the fraud, nearly all antivirus software programs had made modifications to look for, and alert users of, the very malware that allowed his information to be compromised. At the time of his claim, those antivirus updates had been available for nearly two years.

*keylogging - the use of a computer program to record every keystroke made by a computer user*

http://info.netteller.com/go/preventingfraud
Case 2

A business owner accessed the Internet via an unsecured wireless network and as a result left his device open for a keylogging program to be placed on his computer. Fraudsters captured the user's ID and Password and created a new administrative user for the business account. During the next several days, fraudsters logged in as the new user and sent ACH batches in excess of $400,000.

*Automated Clearing House (ACH) is an electronic network for financial transactions*

http://info.netteller.com/go/preventingfraud
Case 3:

A virus on the users’ computer compromised the login page to the users’ business account. The altered/false login page displayed additional fields asking the user for credentials necessary to gain further access to the accounts, not just the usual ID and Password. Fraudsters were able to initiate two separate ACH transactions totaling more than $100,000.

http://info.netteller.com/go/preventingfraud
Complete the following chart with the causes and effects of online banking fraud.
### Solutions

<table>
<thead>
<tr>
<th>Case 1</th>
<th>Case 2</th>
<th>Case 3</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>
### TEACHING AND LEARNING STRATEGIES FOR ADVANCED LEVEL

| BY THE END OF LESSON, STUDENTS CAN: | i. Evaluate their own spending pattern and compare it to their friends’.  
ii. Analyse the information given and make conclusions.  
iii. Create an infographic to represent spending habits. |
|-------------------------------------|-----------------------------------------------------------------|
| **STRATEGIES/APPROACHES**           | Reading Strategy: 5W1H  
HOTS: Applying  
Analysing  
Evaluating  
Creating  
21<sup>st</sup> Century Learning  
i-THINK |
| **VALUES**                          | Moderation |
| **LEARNING/TEACHING AIDS**         | Picture  
Worksheet |
| **SITUATION**                      | Personal |
| **TEXT FORMAT**                    | Mixed |
| **TEXT TYPE**                      | Description |
| **COGNITIVE PROCESS**              | Integrate and Generate Inferences  
Reflect on Content and Form |

*refer to HEBAT Bacaan Bahasa Inggeris Reading Strategies  
**refer to 21<sup>st</sup> Century Learning: Cooperative Learning Structures  
***refer to Guide to Using HOTS in a Reading Classroom*
<table>
<thead>
<tr>
<th>ACTIVITIES</th>
<th>SKILLS/ APPROACHES</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>STEP 1</strong></td>
<td></td>
</tr>
<tr>
<td>a. Students discuss and compare their spending habits.</td>
<td>i-THINK: Circle Map</td>
</tr>
<tr>
<td>b. Students complete a Circle Map with ideas of good spending habits (WORKSHEET 1).</td>
<td>HOTS: Applying Evaluating</td>
</tr>
<tr>
<td>c. Students present and justify their answers.</td>
<td></td>
</tr>
<tr>
<td><strong>STEP 2</strong></td>
<td></td>
</tr>
<tr>
<td>a. Students view an infographic on spending patterns. (PICTURE 1).</td>
<td>Reading Strategy: 5W1H</td>
</tr>
<tr>
<td>b. In a Hot Seat activity, students take turns to answer questions as an expert on the information in the infographic.</td>
<td>HOTS: Applying Analysing</td>
</tr>
<tr>
<td>c. The class poses 5W1H questions to the expert.</td>
<td>21st Century Learning: Hot Seat</td>
</tr>
<tr>
<td><strong>STEP 3</strong></td>
<td></td>
</tr>
<tr>
<td>a. Students answer questionnaires on their spending habits (WORKSHEET 2).</td>
<td>HOTS: Analysing Evaluating Creating</td>
</tr>
<tr>
<td>b. In groups, students use the data to create an infographic on their classmates’ spending habits (WORKSHEET 3).</td>
<td></td>
</tr>
<tr>
<td>c. Students present their answers in a Gallery Walk</td>
<td>21st Century Learning: Gallery Walk</td>
</tr>
</tbody>
</table>
Complete the following circle map by your ideas of good spending habits.
THE RISE OF THE MANSUMER

50% of men say the thrill of buying in store can't be replicated online!

UK MEN SPEND £13.25bn on clothes, shoes and accessories per year only 10% < women

70% of men claim to like shopping. The same proportion enjoy watching sport - that's only 7% < going to the pub!

72% of men use a smartphone or tablet whilst they're shopping

59% of men decide what to buy within the first few minutes of entering the shop
Tick the box which best represent your spending habits.

<table>
<thead>
<tr>
<th>No</th>
<th>Item</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>I buy skincare products every month.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>I buy stationeries every month.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>I subscribe to books and magazines.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>I buy prepaid cards for mobile phones every week.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>I spend money on clothing, shoes and accessories every month.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>I go out for entertainment and leisure purposes.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>I spend money on buying latest gadgets.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>I have a saving account.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Complete the following table with data you collected from your classmates. Write the number of those who answered **YES** to each item in the questionnaire.

<table>
<thead>
<tr>
<th>Item</th>
<th>Number of students</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
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<td>3</td>
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<td>4</td>
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<td>6</td>
<td></td>
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<tr>
<td>7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td></td>
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</tr>
</tbody>
</table>
Based on your above findings, design an infographic that represents your classmates’ spending habit.
**ASSESSMENT PROJECT**

Nowadays, there are many new online banking services popping up. Therefore, understanding how to access your account online is an important tool. Knowledge on setting up your online account, locating and using helpful and important features are all important parts of using online banking.

<table>
<thead>
<tr>
<th>ACTIVITIES</th>
<th>STRATEGIES/ APPROACHES</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>STEP 1</strong></td>
<td>Action-Oriented Task</td>
</tr>
<tr>
<td>a. Students recall and reflect on the online services provided by the bank.</td>
<td></td>
</tr>
<tr>
<td>b. Explain to students that they are to produce a poster on the online banking services.</td>
<td></td>
</tr>
<tr>
<td>* The project should be done in groups.</td>
<td></td>
</tr>
<tr>
<td><strong>STEP 2</strong></td>
<td>21st Century Learning</td>
</tr>
<tr>
<td>a. Have students to do research on online banking on the following services.</td>
<td></td>
</tr>
<tr>
<td>• Pay bills online</td>
<td></td>
</tr>
<tr>
<td>• Deposit cheques online</td>
<td></td>
</tr>
<tr>
<td>• Pay people / PayPal</td>
<td></td>
</tr>
<tr>
<td>• Managing online accounts simultaneously</td>
<td></td>
</tr>
<tr>
<td>• Check balance</td>
<td></td>
</tr>
<tr>
<td>• Purchasing online ticket</td>
<td></td>
</tr>
<tr>
<td>* Encourage students to also discuss other services provided by online banking.</td>
<td></td>
</tr>
<tr>
<td>b. Each group has to design and produce a poster based on the above online services.</td>
<td></td>
</tr>
<tr>
<td><strong>STEP 3</strong></td>
<td>21st Century Learning</td>
</tr>
<tr>
<td>a. Your school is organizing an Entrepreneurs’ Day role play contest.</td>
<td></td>
</tr>
<tr>
<td>b. Your group will role play as marketing officers to promote your product.</td>
<td></td>
</tr>
<tr>
<td>c. Your audience will comprise of ordinary people, businessmen, teachers and housewives.</td>
<td></td>
</tr>
<tr>
<td>d. You can dress up according to your role.</td>
<td></td>
</tr>
<tr>
<td>e. The group with the most stars will be declared as the winner of the Entrepreneurs’ Day’s contest. (2 Starts 1 Wish**)</td>
<td></td>
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</tbody>
</table>