Money Problems:

"that number business" for refugees and others

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The problem:

Refugees and Australian-born people
with poor literacy and numeracy
are vulnerable to scams
and dubious business practices.
As a result their finances are often
in complete disarray.

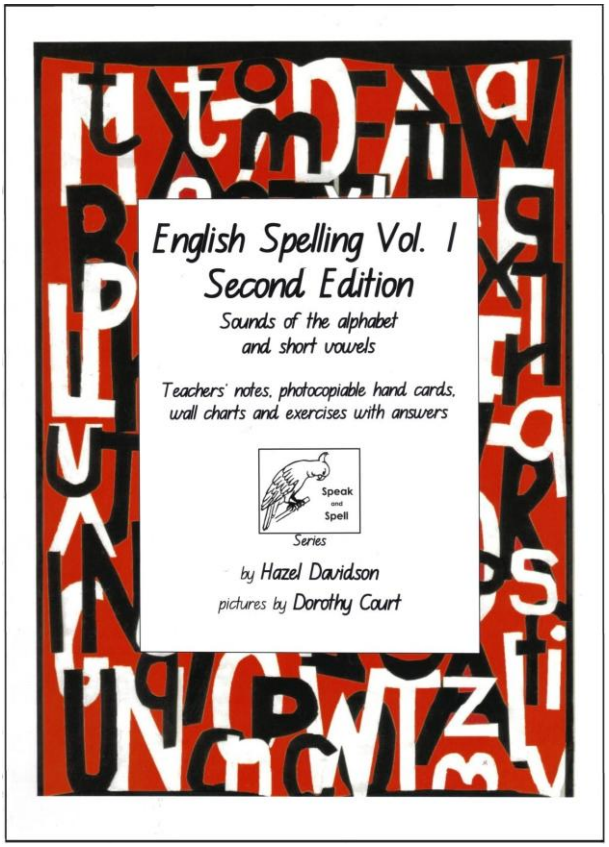
Responses:

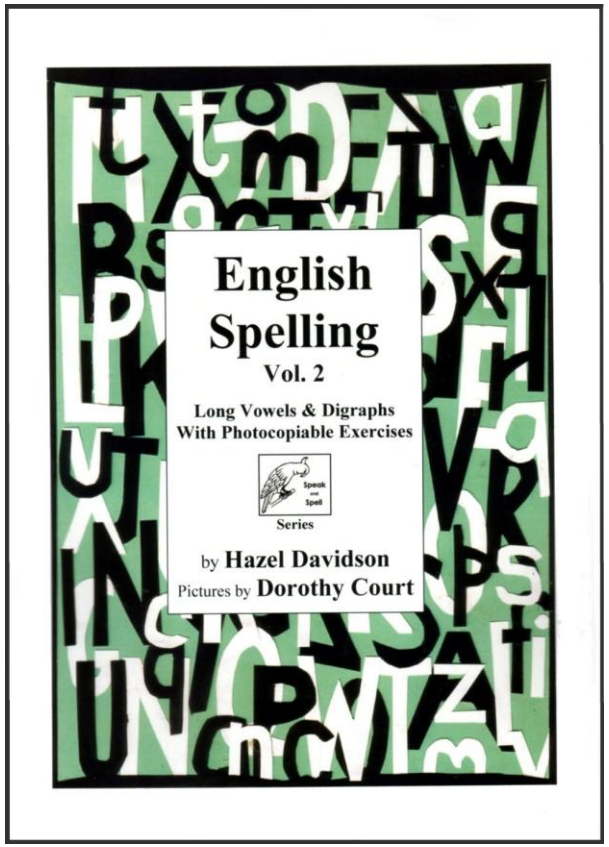
1. Build mastery of
   English vocabulary,
   sentence structure
   and cultural assumptions
2. Build mastery of decoding skills
3. Build mastery of basic number system
   and of arithmetic skills
   needed for everyday financial life.

Some possible tools:

English Spelling Vol.'s 1 & 2

Decoding - Linking pronunciation to sound, word, sentence and continuous text

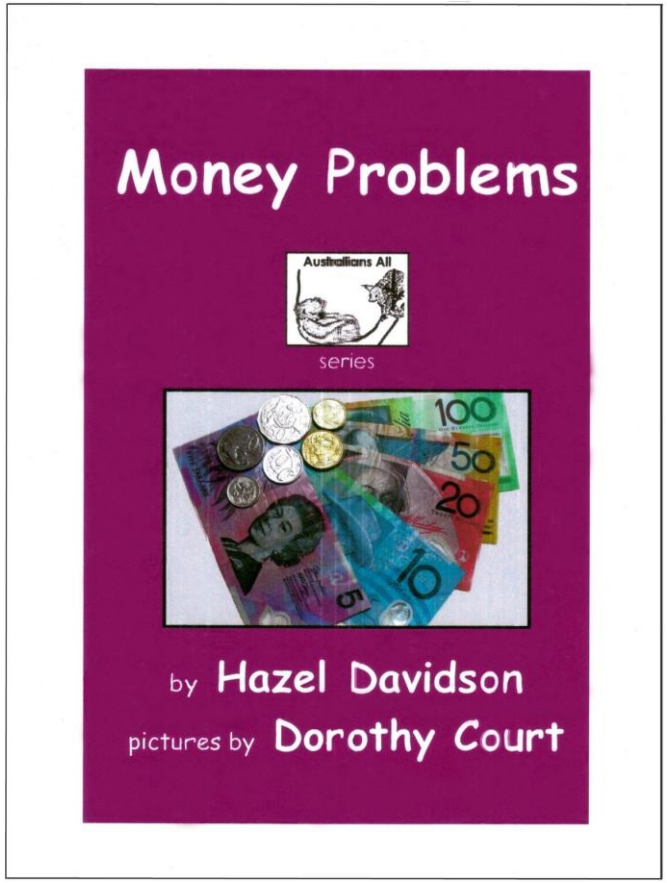




(These or similar resources)

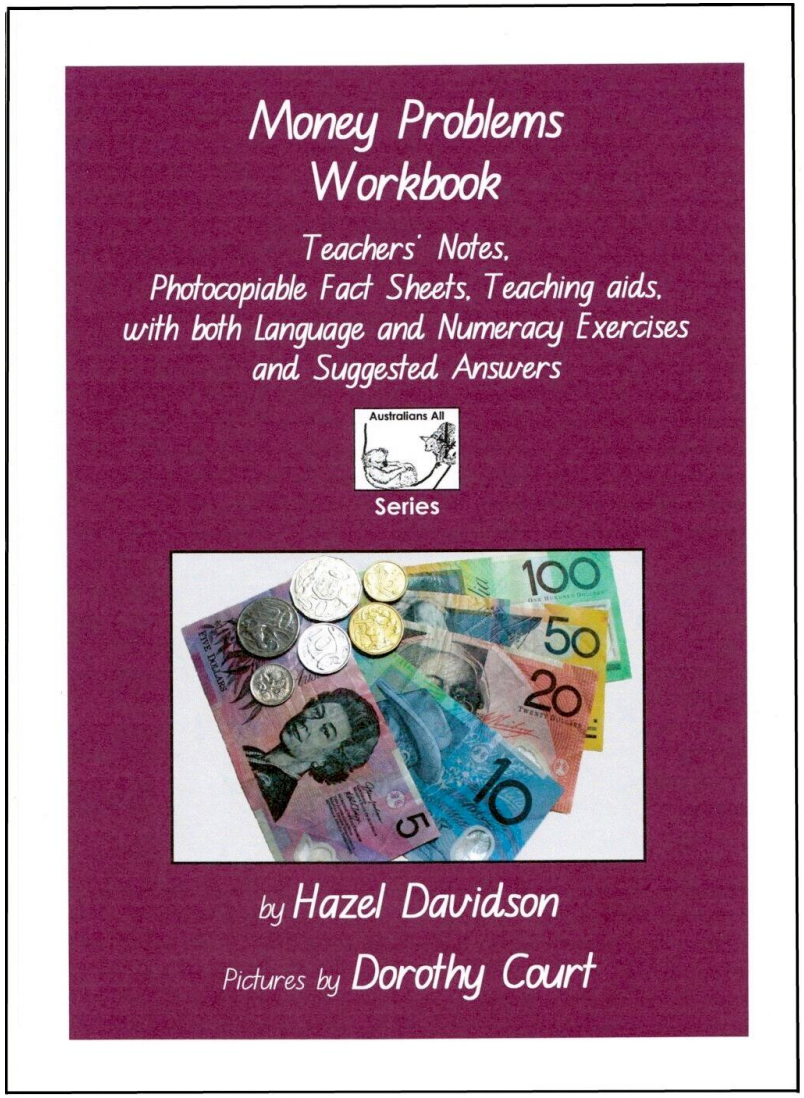
Money Problems

Reading texts:
Reading
in context
at progressive
levels of difficulty



Money Problems Workbook

Reinforcing skills,
giving additional information
and building new skills



Examples from of different levels reading texts:

Easy: **Think first!**

Do I really need this?

Medium: There are many wonderful things to buy but we need to think carefully before we borrow.

Hard: There are many wonderful things to buy but we need to think carefully before we borrow.

Easy: **Remember!**

Borrowing can make big problems.

Medium: Borrowing money and not paying bills can make very big problems for people.

Hard: Problems paying bills or repaying loans on time can have very serious consequences.

Building language skills – Examples from *Workbook*:

Easy:

must	must not
Do it!	Don't do it !

We **must** give children good food.
We **must not** steal.

a) I _____ be careful with money.
b) We _____ be rude to policemen.

Medium:

must	**should**
Do it!	***It's a very good idea but not compulsory.***

We **must** give children good food.
We **should** do our homework.

a) He _____ clean his teeth every night.
b) I _____ be careful with money.

Hard:

must	**should**	**don't have to; doesn't have to**	**must not**
Do it!	***It's a good idea***	***You can choose***	***Don't do it!***

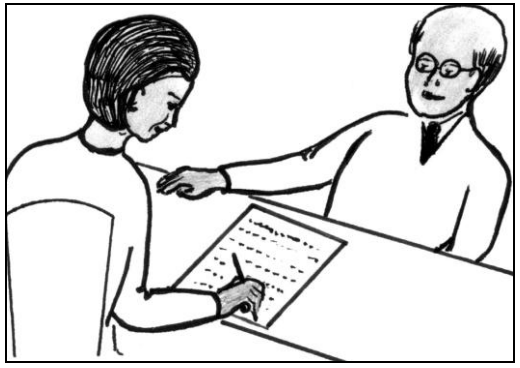
a) She _____ sign this paper today.
b) He _____ pay his rent late.

Additional information

– Example from ***Fact Sheets*** in ***Workbook*:**

Signing Papers

1. Do you really need to buy this thing?
2. Understand the paper.
3. Ask for help to understand. (Look at page 2.)
4. Think very carefully about signing.
   It is not necessary to sign now. You can sign later.
5. Sometimes the husband signs. Then the husband must pay.
   Sometimes the wife signs. Then the wife must pay.



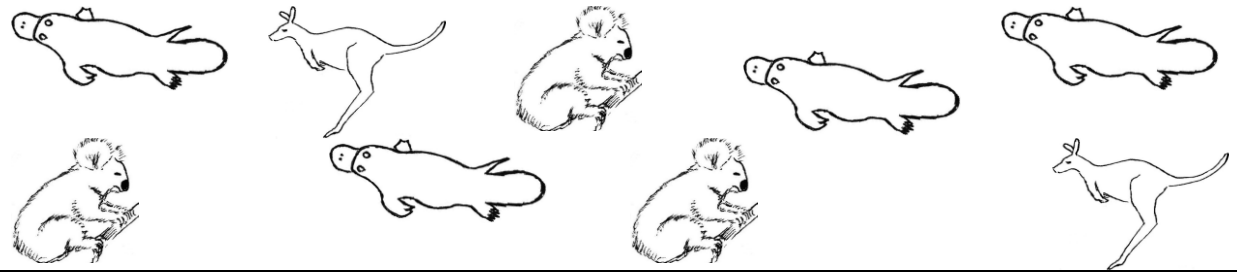
6. You must <u>always</u> keep a copy of all the papers.

Our number system

– Examples from *Numbers Book* in *Workbook*:

Starting with: Count or just recite number names in English?

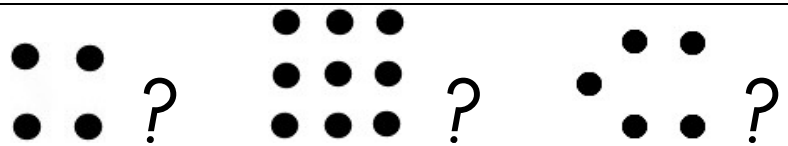
How many animals? _____



Count by 5's: 5 ____ ____ 20 ____

Count backwards by 2's: 20 18 ____ ____ ____ ____ ____ ____ ____ 2

Quickly! How many?



Place value (*27 ≠ 72*)

– Examples from *Numbers Book* in *Workbook*:

How many groups of ten?

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

____ groups of ten and ____ ones = ______

How many thousands, hundreds, tens and ones in 2,478?

Thousands	*Hundreds*	*Tens*	*Ones*

Bigger?

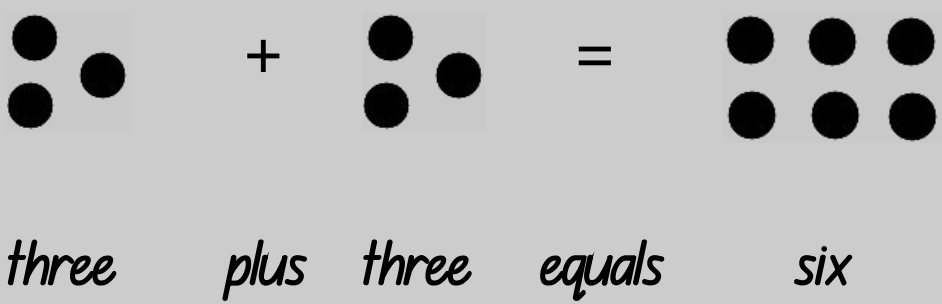
79 = ____ tens + ____ ones   In 79 the ____ is more.

Smaller?

89 = ____ tens + ____ ones   In 89 the ____ is less.

Arithmetic functions (+ – x ÷)

– Examples of addition from *Numbers Book* in *Workbook*



three plus three equals six

or 3 + 3 = 6 or

$$\begin{array}{r} 3 \\ +\ 3 \\ \hline 6 \\ \hline \end{array}$$

Add harder big numbers:	*Always add the ones first.* *Then move the ten from the ones column to the tens column.* *We say: Twenty-four plus fifty-nine equals eighty-three.*	*Tens* *Ones* 1 2 4 + 5 9 = 8 3 24 + 59 = 83

Progressing through to: Decimals ($2.35 = 235 cents)

– Examples from ***Numbers Book*** in ***Workbook***:
(for the most competent students only)

Divide:

This is $\frac{1}{10}$ We divide 1 in to 10 pieces.

We can also write it like this: **0.1**

We call this a ***decimal***.

We call the **.** a ***decimal point***.

We say: One divided by ten equals zero ***point*** one.

Multiply:

$\frac{1}{10} \times 10 = 1$

We can also write it like this 0.1 x 10 = 1.0

We move the ***decimal point*** once to the right.

Percent (out of 100) – Examples from *Numbers Book* in *Workbook*:

(for the most competent students only)

10% of $45 $= \frac{10}{100} \times \frac{\$45}{1} = \frac{\$45}{10} = \$4.50$

We say: Ten percent of forty-five dollars equals four dollars fifty.

15% of $120

15% = 10% + 5% = 10% + ½ of 10%

10% of $120 + **5% of $120** = ½ of 10% of $120

$\frac{\$120 \times 10}{100} = \frac{\$120}{10} = \$12$ $\frac{\$12}{2} = \$6$

15% of $120 = $ 12

\+ $ 6

$ 18

We say: Fifteen percent of one hundred and twenty dollars equals eighteen dollars.

We hope these resources will help:

- **newly arrived immigrants,** especially those who have had little or no formal schooling in their home countries

- **Australian-born students** whose education has been disrupted by illness, frequent changes of school, disability or social turmoil of any kind**.**

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