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Digital Literacy
Cyberbullying Awareness
Dial It Down on Cyberbullying and Online Cruelty: Stories

Purpose

In this activity, students will reflect on the factors that intensify online cruelty and cyberbullying.

Suggested Grade Level:

9

Materials and Handouts

Ricardo’s Story – Making Fun of Others Online
Stacey’s Story – When Rumors Escalate
Family Resource: Cyberbullying Family Tip Sheet

Approximate Time Needed:

20 minutes

Student-Facing Instructions

Watch Ricardo’s Story and participate in the in-class discussion. Then, watch Stacey’s Story and discuss the ways that targets and upstanders can help de-escalate online cruelty.

Teacher Notes

Warm-up (5 minutes)
EXPLAIN to students that online cruelty, also referred to as cyberbullying, takes place whenever someone uses digital media tools such as the Internet and cell phones to deliberately upset or harass someone else, often repeatedly.

SHOW students the video, “Ricardo’s Story – Making Fun of Others Online.”

ASK:
Do you think Ricardo is a cyberbully? Why or why not?
Guide students to recognize that Ricardo probably is a cyberbully because he openly criticizes people online. On the other hand, we do not know how mean his comments were, and if he might change his behavior in the future.

What does Ricardo mean when he says that information “gets around really quick”? Guide students to think about how information generally travels faster and reaches more people on the Internet than offline, and that this fact potentially makes the impact harsher.

Ricardo thinks that harassing others on Internet, rather than in person, appeals to some teenagers because
they can’t be attacked back physically. What do you think?
Guide students to think about how people may cyberbully online because they do not have to face their target and can “hide” behind their computers. On the other hand, conflicts that start online often go offline at some point.

*Have you ever encountered online cruelty? How do you think someone might feel after being the target of it?*
Sample responses:
- Upset
- Alone
- Trapped
- Hurt
- Angry

**DEFINE** the Key Vocabulary words **target** and **offender**.

**DISCUSS** with students how the targets of online cruelty may feel they can be bombarded with negative comments at any time, anywhere. And when more offenders join in the online cruelty, the situation gets even worse.

**Stacey’s Story (15 minutes)**

**DEFINE** the Key Vocabulary terms **escalate**, **de-escalate**, **bystander**, and **upstander**.

**SHOW** the video, “Stacey’s Story – When Rumors Escalate,” and answer the following questions about online cruelty as a class.

**ASK:**
*Who was involved in the story and what roles did they play? Who was the target? Who were the offenders? Were there bystanders and/or upstanders?*
Sample responses:
- Target: Stacey, whose intentions are misunderstood and who feels beaten down by being picked on offline and online
- Offenders: The girl who misunderstood Stacey’s intent, as well as her friends who led the cruel online behavior
- Bystanders: All of the people who might have stepped in but did not, including Stacey’s cousin and others at school or online
- Upstander: Stacey’s mom, who empathized with Stacey and encouraged her to seek help from the school

*How do you think the online cruelty might be different from offline behavior?*
As Stacey says, most of the comments were made anonymously and from “miles away.” Students should recognize that it may be easier for offenders to be cruel when they are not face to face with their target.
Students should also understand that it is easy for online cruelty to spread quickly, both because of the technology and because of the herd mentality.

What do you think you might have done if you were Stacey? What could you have done if you wanted to be an upstander in this situation?
Invite student responses, and then guide students through the chart that follows.

DISCUSS the following ways that targets and upstanders can help de-escalate online cruelty.

How Targets and Upstanders Can De-escalate Online Cruelty

Targets:
- Ignore and block the bully. Offenders often want attention. Take it away and they may give up.
- Save the evidence. You may need it later for documentation.
- Change your privacy settings. Allow only people you trust to see or comment on your pages.
- Tell trusted friends and adults. Create a support network.

Upstanders
- Stand up to the offender when appropriate. If you see something negative, say something. Make it clear that you think online cruelty is wrong, and tell the offender to back off. (It may be easier to do this if you have good standing with the offender.)
- Point out the bully’s motivation to the target. Comfort the target by explaining that many offenders act cruelly just to gain control, power, or status.
- Help the target advocate. Help the target find friends and school leaders who can help de-escalate the situation. It’s easier to stand up to cruelty when you are not alone.

ASK:

Have you or a friend ever experienced a situation similar to Stacey’s? How might the strategies in the chart have helped you in that situation?
Have students apply what they have learned to personal experiences, without using real names.

What prevent a bystander from taking action? What advice would you give someone to convince them to be upstanding?
Bystanders may hesitate to get involved in a cyberbullying situation because they don’t want to become targets themselves. Encourage students to put themselves in a target’s shoes. What would it feel like if nobody wanted to help them out when they needed it most? Remind students that they can show support in many ways, even simply by listening to a target about his or her experience.
Ricardo’s Story

Video accessible via ConnectEd Studios- ECCCO
Stacy’s Story

Video accessible via ConnectEd Studios- ECCC0
What’s the Issue?
Cyberbullying is the use of digital media tools, such as the Internet and cell phones, to deliberately humiliate and harass others, oftentimes repeatedly. Though most teens do not do this, those who do are often motivated by a desire for power, status, and attention — and their targets are often people they are competing with for social standing. Cyberbullies often take advantage of the Web’s anonymity to antagonize someone without being recognized.

Cyberbullying can take a variety of forms, such as harassing someone, impersonating someone, spreading rumors, or forwarding embarrassing information about a person. A bully’s mean-spirited comments can spread widely through instant messaging (IM), phone texting, and by posts on social networking sites. This can happen rapidly, with little time for teens to cool down between responses. And it can happen anytime — at school or at home — and oftentimes it involves large groups of teens.

Why Does It Matter?
Cyberbullying is similar to face-to-face bullying, but online tools magnify the hurt, humiliation, and social drama in a very public way. Whether it’s creating a fake Facebook or MySpace page to impersonate a fellow student, repeatedly sending hurtful text messages and images, or spreading rumors or posting cruel comments on the Internet, cyberbullying can result in severe emotional and even physical harm.

And though anyone can spot bullying behavior in the real world, it’s much more difficult to detect it in the online world. Sometimes an entire social circle will get involved, and then it becomes harder for an individual teen to disengage from it. In fact, whole groups of teens may be actively or passively participating, and the target can feel that it is impossible to get away from the bullies. In addition, hurtful information posted on the Internet is extremely difficult to remove, and millions of people can see it.

The following tips can help you recognize the warning signs of cyberbullying and serve as a guide for talking to your teens about preventing it.

What Families Can Do
You seem down. What’s going on at school? Is anything upsetting happening online?
I’m here for you and so are your friends. Talk to me anytime.
Are there any teachers at school who have dealt with these kinds of situations before? I think you should tell one of them about what’s been happening.
Bullies want attention, power, and status, which explains why they need to cause drama.
I saw a news story about a teen who was bullied online. What would you do in that situation?
Recognize context. Cyberbullying is often not thought of as “cyberbullying” to the teens involved. Even though an incident has a history, a story, and nuance, rather than referring it as “cyberbullying,” try the words “digital cruelty,” “abuse,” or “being mean” online.

Help teens understand when behavior crosses the line. Help your teen tune into his or her own feelings. If they feel emotionally or physically scared, it’s time to get help.

Encourage empathy. Help teens understand the detrimental impact of cyberbullying on people who are targeted, now and later in life. Encourage them to listen to targets and to become their allies.

Be realistic. Teens have their own social dynamics that often don’t include parents, so helping them directly may be difficult. Encourage teens to find friends or other trusted adults to help them through the situation, even if it’s not you. Websites are often slow to respond, if they respond at all, but reporting an incident to a website administrator can be an empowering step.

Remember that your teen might be the bully. Teens can take different roles in cyberbullying at different times. A teen who is cyberbullied might turn around and cyberbully someone else to feel powerful again. Ask questions to understand what role or roles your teens are playing.

Tell them to disengage. Encourage your teens to ignore and block the bully, and even log off the computer for a while. Point out that cyberbullies are often just looking for attention and status, so don’t let them know that their efforts have worked.
### Purpose
In this activity, students will identify what targets and upstanders can do when online cruelty occurs and recognize their own role in escalating or de-escalating online cruelty.

### Suggested Grade Level:
9

### Purpose
In this activity, students will identify what targets and upstanders can do when online cruelty occurs and recognize their own role in escalating or de-escalating online cruelty.

### approximate time needed:
20 minutes

### Materials and Handouts
- Stacey’s Story – When Rumors Escalate
- Dial It Down Student Handout
- Cyberbullying Resource Center: Cyberbullying Scenarios
- Family Resource: Cyberbullying Family Tip Sheet

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<td>Students-facing Instructions</td>
<td>Watch Ricardo’s Story and participate in the in-class discussion. Then, watch Stacey’s Story and discuss the ways that targets and upstanders can help de-escalate online cruelty.</td>
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### Teacher Notes

#### Create “Dial It Down” Maps

**EXPLAIN** to students that they are going to map out two stories. One will show how online cruelty escalated in **“Stacey’s Story.”** The other will show how it might have de-escalated if Stacey had some upstanders on her side.

**Note:** You may choose to have students create their maps based on other stories about cyberbullying and online cruelty, rather than on Stacey’s Story. You can have students research news stories on their own, or you can assign stories from this set of scenarios, created by the Cyberbullying Resource Center (www.cyberbullying.us/Cyberbullying_Scenarios.pdf).

**Distribute** the **Dial It Down Student Handout**, one for each student.

**Arrange** students in pairs. Have one student complete the left-hand column of the handout for Stacey’s Story to show how the situation escalated. Have the other fill in the Turn Down the Dial on Cyberbullying version of her story to show how the situation could have been de-escalated.

**Instruct** students to turn their handouts into maps, using elements such as size and color to indicate escalation and de-escalation, and arrows to show the flow of events.
Teacher Resource

**INVITE** students to compare their results with their partners. Then have volunteers share their maps with the class.

**Assessment**
Complete the worksheet
Stacy’s Story:
When Rumors Escalate

Video accessible via ConnectEd Studios- ECCCO
Directions

Fill out the chart after watching the video, “Stacey’s Story.” One partner should complete the boxes on the left to show how the situation escalated. The other partner should complete the boxes on the right, which shows the initial incident, an escalating incident, and then two de-escalating incidents. Keep in mind that the incidents might not happen one after the other, even though they are shown this way.

After completing the chart, turn what you’ve written above into a diagram or map. Show how situations can escalate or de-escalate, using colors, shapes, and arrows.

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<td>Escalating incident #1:</td>
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<td>Escalating incident #3:</td>
<td>De-escalating incident #2:</td>
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SCENARIO 1

James is frustrated and saddened by the comments his high school peers are making about his sexuality. Furthermore, it appears a group of male students has created an imposter account to impersonate him on an online dating site. Posing as James and using his contact information, they start sending out very provocative and sexually bold messages to other guys on the site. When James starts receiving e-mails from members of this site in his inbox, he is mortified and devastated.

If you were a school guidance counselor or administrator within the school, what would you do if James approached you with the problem? What about if you were James’s mom or dad? What can James do to deal with the embarrassment? What would be some incorrect and unacceptable ways that James might try to deal with this problem?
SCENARIO 2

Two female sixth-graders, Katie and Sarah, are exchanging malicious texts back and forth because of a misunderstanding involving a boy named Jacob. The statements escalate in viciousness from trivial name-calling to very vicious and inflammatory statements, including death threats. Both girls have come to speak to the school counselor in tears, both angry at what is going on, and emotionally wrecked about the things being said online—that so many other students in their classes are seeing. In fact, other girls at school are getting involved and starting to take sides, which is leading to additional drama and even some minor physical violence at school.

Should the police be contacted? Are both girls wrong? What should the kids do in this instance? What would you do as a parent if you discovered this problem? What might a school counselor or administrator do to keep this situation from further deteriorating?
SCENARIO 3

A mother is walking by her son Jonathan while he is on his iPhone and notices that he keeps hiding the screen and pretending that he isn’t doing anything when she walks by or gets close to him. Upon further observation, the mother sees that Jonathan is sending out hateful tweets via what seems to be a Twitter account he has set up to impersonate someone else.

What should the mother do first? Should Twitter get involved? How should Jonathan be allowed to use his phone moving forward? How can things be made “right,” as it relates to those he hurt and humiliated with his online posts?
SCENARIO 4

Lindsay has just moved to town from Oregon and enrolls in the local middle school. Very pretty, outgoing, and funny, she quickly wins the attention of a number of the school’s football players—much to the chagrin of the school’s cheerleaders. Bonnie, the head cheerleader, is concerned about Lindsay stealing away her boyfriend Johnny, the quarterback. With the help of her cheerleader friends, Bonnie decides to create a “We Hate Lindsay” website, where girls can post reasons why they hate Lindsay and why they think she should move back to Oregon. Soon, the entire school becomes aware of the site’s web address, and many others begin to post hurtful sentiments about Lindsay. Desperately wanting to make friends in a new town, Lindsay is crushed and begins to suffer from depression and a lack of desire to do anything aside from crying in bed.

If you were her mom or dad, what would you do? What might the school do to help Lindsay? If you were Lindsay’s teacher, what would you do? If you were her best friend, what might you say or do to help?
SCENARIO 5

Chester, a tall, skinny teenager who excels in math and science classes, feels embarrassed when he has to change into gym clothes in the boy’s locker room at school because he lacks muscularity and size. Other, more athletic, and well-built teens notice Chester’s shyness and decide to exploit it. Using their phones, they covertly take pictures of Chester without his shirt on and in his boxer shorts. These pictures are then circulated among the rest of the student body via Instagram. Soon enough, boys and girls are pointing, snickering, and laughing at Chester as he walks down the school hallways. He overhears comments such as “There goes Bird-Chested Chester,” “Big Wus,” and “Pansy.” These words cut him deeply, and the perception that his classmates have of him begins to affect his math and science grades.

If you were his teacher, what would you do? If you were his parent, what would you do? What can Chester do to deal with the harassment—now and in the future? How can his harassing classmates really understand how much pain they are causing with their words and actions? What would you do if you were a bystander?
Heather is a fourth-grader who is extremely proficient at using the Internet. On Monday, she receives an e-mail from someone named “stalker2015@hotmail.com.” The subject and body of the e-mail state, “I’m watching you. Be afraid.” Heather immediately deletes it and thinks nothing of it. On Tuesday, she receives another e-mail from stalker2015@hotmail.com, and this time, the subject and body of the e-mail are, “I am getting closer, and I see you on the computer right now as you read this.” Heather starts to get worried but doesn’t want to tell her parents because she is concerned they will take away her Internet privileges. On Wednesday, she awakens to a new e-mail from stalker2015@hotmail.com that reads, “Be very afraid. Today may be your last.” Definitely frightened and concerned now, she makes up her mind to tell her parents about the e-mails when she returns from school that day. She is unable to concentrate in any of her classes because of intense fear as to what the e-mail meant when it said, “Today may be your last.” She rushes home after school, bent on bringing it up to her mom and dad as soon as she sees them. To her dismay, she finds a note on the table stating her mom went grocery shopping and her dad will be home late. Her palms begin to sweat and her heart begins to race. She goes to her bedroom, throws her backpack on her bed, and checks her e-mail. Twenty-five new e-mails pop up. Each one is from the same sender: stalker2015@hotmail.com. They all say the same thing: “I am in your house. I am on a wireless Internet connection. You don’t know where I am, but I know where you are!” Heather grabs her house key, rushes out of the front door, locks it, runs to her friend’s house, and tells her friend’s mom about her situation.

What would you do if you were her friend’s mom? What can Heather do to ensure her safety now and in the future? To whom else should she turn for help?
SCENARIO 7

Stan is an eighth-grader who is physically abused by his alcoholic uncle when he visits him on weekends. Additionally, Stan is being pushed around by some of his peers in middle school because he wears black all the time and is basically a loner. Recently, Stan has realized that on the Internet—on sites like Ask.fm and messaging apps like Kik—he can freely become a person who seems much more attractive and fun and lighthearted than he is in real life. By taking on a different persona, he is finding social interaction with others much easier and more rewarding. Nonetheless, he still harbors much anger and bitterness within due to the treatment by his uncle and some of his classmates. He decides to get back at his uncle and some of his classmates by posting personal information about them—along with some true stories about his negative experiences with them—on an anonymous confessions page he created on Ask.fm. This information includes their cell phone numbers, home phone numbers, and home addresses. Because Stan has made many friends on Ask.fm, they rally around him in support and decide to exact some vigilante justice on their own to help Stan get revenge. A large number of his online friends use the phone numbers and addresses to make repeated prank calls, to order hundreds of pizzas to the victims’ doors, and to sign them up for many, many pornographic magazines and Sears catalogs. Stan is extremely pleased at the harassment that his uncle and mean classmates are now experiencing.

What would you do if you were a parent or school administrator and the police alerted you, themselves contacted by Stan’s Internet service provider after an online complaint was filed by Stan’s uncle about these incidents? How might Stan learn that such vengeful behavior is inappropriate? How might Stan get help for the abuse he suffers and the way he feels?
Karen is a very devout teenager who leads a prayer meeting every morning by the high school flag pole. Many boys and girls are simply drawn to Karen as a friend because of her sweet nature and hopeful innocence. Other girls in her school, however, feel threatened by Karen’s piety and commitment to holy living, and they begin to drum up ideas to expose her as a fraud. Specifically, they begin to spread rumors via Instagram that Karen is sleeping around with the boy’s track team. Karen is alerted to the online rumors by a close friend and is heartbroken. She tells her teachers and pastor, who then contact the school administration.

What would you do if you were the principal in this situation? What would you do if you were Karen? What would you do if you were Karen’s close friend and really wanted to help? How could those who spread the rumors understand how hurtful their actions were?
SCENARIO 9

Casey loves playing games on his Xbox console, especially since it allows him to link up to and compete with other players across the world on Xbox Live. He recently met one teenager in Russia named Boris while playing Call of Duty: Advanced Warfare, and they became fast friends because both enjoyed and excelled at it. Together, they became almost unbeatable whenever they competed as a team against other teams online. At some point, though, Casey told Boris he had found a better gaming partner and didn’t want to play with Boris anymore. Boris was outraged that he was being “dumped” as a gaming partner for someone else, and he began to tell other people on the gaming network that Casey “sucked” at all video games and no one should ever be his partner unless they wanted to lose really badly. Soon after these statements started circulating, Casey’s new gaming partner dumped him, and everyone else on the network started to reject him (which was particularly crushing because online gaming was a safe haven in his difficult life). When coupled with recollections of other instances of rejection in his life, this experience began to make Casey feel completely hopeless. He then started to express suicidal intentions to his sister.

Can this example really be characterized as cyberbullying? How would you handle this as a school administrator? What should his sister do and how can schools equip her to respond effectively to Casey’s problems?
SCENARIO 10

Trevor is sixteen and into drag racing. He and his friends often go down to the local drag strip and race other sixteen- and seventeen-year-olds in their souped-up cars. Because drag racing is a testosterone-heavy event, egos get involved quickly. Speed is often equated to masculinity and strength, and physical fights sometimes break out when winners gloat too much over losers of races. Local police have had to report to the drag strip often in recent weeks and have threatened to shut down the strip completely if any more fights occur. Therefore, the aggression has been transferred from the real world to cyberspace, and winners are gloating over and making fun of losers online through texts and public forum posts at the local racing scene’s Facebook page. Trevor is undefeated in his racing exploits, and this has given him a very inflated self-conception. His success has gotten to his head, and he has been getting his kicks by insulting and humiliating online those who lose against him. Some guys he has defeated are sick of how he’s been acting, and are organizing a group to go over to his house, trash his hot rod with shovels and sledgehammers, and beat him up. Trevor gets tipped off about this plan the day before it is supposed to happen.

What should Trevor do? Who should be involved, and what should be done about this problem—in order of priority?
FAMILY TIP SHEET

Common Sense on Cyberbullying

What’s the Issue?
Cyberbullying is the use of digital media tools, such as the Internet and cell phones, to deliberately humiliate and harass others, oftentimes repeatedly. Though most teens do not do this, those who do are often motivated by a desire for power, status, and attention — and their targets are often people they are competing with for social standing. Cyberbullies often take advantage of the Web’s anonymity to antagonize someone without being recognized.

Cyberbullying can take a variety of forms, such as harassing someone, impersonating someone, spreading rumors, or forwarding embarrassing information about a person. A bully’s mean-spirited comments can spread widely through instant messaging (IM), phone texting, and by posts on social networking sites. This can happen rapidly, with little time for teens to cool down between responses. And it can happen anytime — at school or at home — and oftentimes it involves large groups of teens.

Why Does It Matter?
Cyberbullying is similar to face-to-face bullying, but online tools magnify the hurt, humiliation, and social drama in a very public way. Whether it’s creating a fake Facebook or MySpace page to impersonate a fellow student, repeatedly sending hurtful text messages and images, or spreading rumors or posting cruel comments on the Internet, cyberbullying can result in severe emotional and even physical harm.

And though anyone can spot bullying behavior in the real world, it’s much more difficult to detect it in the online world. Sometimes an entire social circle will get involved, and then it becomes harder for an individual teen to disengage from it. In fact, whole groups of teens may be actively or passively participating, and the target can feel that it is impossible to get away from the bullies. In addition, hurtful information posted on the Internet is extremely difficult to remove, and millions of people can see it.

The following tips can help you recognize the warning signs of cyberbullying and serve as a guide for talking to your teens about preventing it.

What Families Can Do
You seem down. What’s going on at school? Is anything upsetting happening online?
I’m here for you and so are your friends. Talk to me anytime.
Are there any teachers at school who have dealt with these kinds of situations before? I think you should tell one of them about what’s been happening.
Bullies want attention, power, and status, which explains why they need to cause drama.
I saw a news story about a teen who was bullied online. What would you do in that situation?
Common Sense says

**Recognize context.** Cyberbullying is often not thought of as “cyberbullying” to the teens involved. Even though an incident has a history, a story, and nuance, rather than referring it as “cyberbullying,” try the words “digital cruelty,” “abuse,” or “being mean” online.

**Help teens understand when behavior crosses the line.** Help your teen tune into his or her own feelings. If they feel emotionally or physically scared, it’s time to get help.

**Encourage empathy.** Help teens understand the detrimental impact of cyberbullying on people who are targeted, now and later in life. Encourage them to listen to targets and to become their allies.

**Be realistic.** Teens have their own social dynamics that often don’t include parents, so helping them directly may be difficult. Encourage teens to find friends or other trusted adults to help them through the situation, even if it’s not you. Websites are often slow to respond, if they respond at all, but reporting an incident to a website administrator can be an empowering step.

**Remember that your teen might be the bully.** Teens can take different roles in cyberbullying at different times. A teen who is cyberbullied might turn around and cyberbully someone else to feel powerful again. Ask questions to understand what role or roles your teens are playing.

**Tell them to disengage.** Encourage your teens to ignore and block the bully, and even log off the computer for a while. Point out that cyberbullies are often just looking for attention and status, so don’t let them know that their efforts have worked.
Dial It Down on Cyberbullying and Online Cruelty: Assessment

Purpose
In this activity, students will reflect on the concept of online cruelty and the role of escalation.

Suggested Grade Level:
9

Materials and Handouts
Dial It Down: Assessment

Approximate Time Needed:
5 minutes

Student-Facing Instructions
After completing the lessons in Dial It Down on Cyberbullying and Online Cruelty and participating in the group discussion on targets, upstanders, and escalation.

Teacher Notes
You can use these questions to assess your students’ understanding of the lesson objectives. You may want to ask students to reflect in writing on one of the questions, using a journal or an online blog/wiki.

ASK:

What are some roles that different people play in cyberbullying situations, and how would you describe each one?
Sample responses:
- Target: The object of the online cruelty
- Offender: The person who tries to hurt or harass the target
- Bystander: A person who does nothing when they see something happening
- Upstander: A person who supports and stands up for someone else

What are some ways that online cruelty and cyberbullying can escalate, or intensify?
Sample responses:
- When multiple people become involved in the cruelty or bullying
- When the online cruelty becomes public, through posts, tagging, and comments
- When people start sending threats

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**Teacher Resource**

**Why is it important to be an upstander rather than a bystander?**
Students should understand that bystanders are effectively allowing the target to be hurt and degraded by others; upstanders take whatever action they can to stop this unacceptable behavior.

### Assessment

**Answer Key**

1. Reflect on each of these statements about the Internet. Circle three statements that support the idea that the Internet makes bullying easier and a bigger problem.
   a) Information can spread very quickly on the Internet.
   b) If you say something mean online, you don’t have to worry about getting in a physical fight.
   c) You can find lots of information on the Internet.
   d) Anything someone says could stay on the Internet for a long time.
   e) You can get support from groups on the Internet.
   f) Parents, teachers, and students all use the Internet.

**Answer feedback**
The correct answers are **a**, **b**, and **d**. Bullying and online cruelty can be intensified online because information on the Internet can be anonymous, public, and can last a long time.

2. Mei keeps getting mean comments on her Twitter posts. Cara, Mei’s good friend has seen the comments and wants to help. What can both girls do to make the situation better?
   a) Mei could delete her Twitter account. Cara could let Mei use her Twitter account so that Mei can still post, but no one knows it’s her.
   b) Mei could ignore and block the bully. Cara could comfort Mei.
   c) Mei could tell the bully to back off, and Cara could post mean things about the bully on Twitter.
   d) Mei could tell the bully to back off, and Cara could get a group of friends to post embarrassing photos of the bully.

**Answer feedback**
The correct answer is **b**. Oftentimes bullies want attention, so it’s best to ignore them. The best thing for Mei to do is to block and ignore the bully, and the best thing for Cara to do is to offer support and comfort to her friend.

3. A(n) ___________ helps to de-escalate, or lessen the impact of online cruelty by supporting and standing up for the person who is bullied.
   a) bystander
   b) upstander
   c) target
   d) offender

**Answer feedback**
The correct answer is **b**. An upstander does something to help or support the target of bullying.
1. Reflect on each of these statements about the Internet. Circle three statements that support the idea that the Internet makes bullying easier and a bigger problem.

   a) Information can spread very quickly on the Internet.
   b) If you say something mean online, you don’t have to worry about getting in a physical fight.
   c) You can find lots of information on the Internet.
   d) Anything someone says could stay on the Internet for a long time.
   e) You can get support from groups on the Internet.
   f) Parents, teachers, and students all use the Internet.

2. Mei keeps getting mean comments on her Twitter posts. Cara, Mei’s good friend, has seen the comments and wants to help. What can both girls do to make the situation better?

   a) Mei could delete her Twitter account. Cara could let Mei use her Twitter account so that Mei can still post, but no one knows it’s her.
   b) Mei could ignore and block the bully. Cara could comfort Mei.
   c) Mei could tell the bully to back off, and Cara could post mean things about the bully on Twitter.
   d) Mei could tell the bully to back off, and Cara could get a group of friends to post embarrassing photos of the bully.

3. A(n) ______ helps to de-escalate, or lessen the impact of online cruelty by supporting and standing up for the person who is bullied.

   a) bystander
   b) upstander
   c) target
   d) offender
Purpose
In this activity, students will articulate why it’s important to consider the perspectives of others in online (and offline) communities.

Suggested Grade Level:
11

Approximate Time Needed:
15 minutes

Materials and Handouts
Family Resource: Cyberbullying Family Tip Sheet

Student-Facing Instructions
In any situation, the people involved generally hold different perspectives, which influence the way they feel about the situation and how they react to it. This activity will familiarize you with the characters that will be discussed in more depth in the subsequent lessons.

Teacher Notes

Warm-up (5 minutes)

DEFINE the Key Vocabulary term perspective. Explain to students that in any situation, the people involved generally hold different perspectives, which influence the way they feel about the situation and how they react to it. Students may be familiar with the alternate term point of view, which is often used in relation to literature.

ASK:
Have you ever had a conversation with someone when you had a different point of view? What happened? How did you feel?
Students might note that they may not have realized someone had a different point of view or felt differently about something. Or that hearing a different point of view from another person might be uncomfortable, as we like people to have the same opinions as us. But it could help them understand the other person’s perspective better than before, which can strengthen the relationship or their understanding of the situation.

Why is it important to understand someone else’s perspective?
Understanding someone else’s perspective can help us understand how others feel, help us have empathy for them, and help clear up misunderstandings.
EXPLAIN to students that they will be viewing some video clips that show how different characters react or think about an incident of online cruelty (cyberbullying).

The Characters of Friday Night Lights (10 minutes)

INTRODUCE the class to the TV show Friday Night Lights. Explain to the class that the show takes place at Dillon High School, in a fictional small town in Texas, where much of the activity revolves around the school’s football team, the Panthers.

Introduce the class to each of the characters in this story. Write their names on the board.

- **Lyla**: Lyla is head of the cheerleading team at Dillon High School. Her boyfriend was the football team’s quarterback. Recently, she cheated on her boyfriend with another football player named Tim. Her classmates participated in a website that slams Lyla for her behavior.
- **Brittany**: Brittany is Lyla’s alternate on the cheerleading team. She set up a website where she and others at school slam Lyla.
- **Tim**: Tim is a player on the football team. He secretly dated Lyla while she was still seeing the team’s quarterback, who was his friend.
- **Tami**: Tami is the school’s guidance counselor. She often has to intervene in interpersonal conflicts at the school.
- **Ben**: Ben is Brittany’s father.
- **Buddy**: Buddy is Lyla’s father, and he is a successful car dealer in the town of Dillon.

DEFINE the Key Vocabulary terms target, offender, bystander, and upstander, and write them on the board. Tell students that they will be figuring out who is playing these roles in the clip they’ll view from Friday Night Lights.

Assessment

Activity
What’s the Issue?
Cyberbullying is the use of digital media tools, such as the Internet and cell phones, to deliberately humiliate and harass others, oftentimes repeatedly. Though most teens do not do this, those who do are often motivated by a desire for power, status, and attention — and their targets are often people they are competing with for social standing. Cyberbullies often take advantage of the Web’s anonymity to antagonize someone without being recognized.

Cyberbullying can take a variety of forms, such as harassing someone, impersonating someone, spreading rumors, or forwarding embarrassing information about a person. A bully’s mean-spirited comments can spread widely through instant messaging (IM), phone texting, and by posts on social networking sites. This can happen rapidly, with little time for teens to cool down between responses. And it can happen anytime — at school or at home — and oftentimes it involves large groups of teens.

Why Does It Matter?
Cyberbullying is similar to face-to-face bullying, but online tools magnify the hurt, humiliation, and social drama in a very public way. Whether it’s creating a fake Facebook or MySpace page to impersonate a fellow student, repeatedly sending hurtful text messages and images, or spreading rumors or posting cruel comments on the Internet, cyberbullying can result in severe emotional and even physical harm.

And though anyone can spot bullying behavior in the real world, it’s much more difficult to detect it in the online world. Sometimes an entire social circle will get involved, and then it becomes harder for an individual teen to disengage from it. In fact, whole groups of teens may be actively or passively participating, and the target can feel that it is impossible to get away from the bullies. In addition, hurtful information posted on the Internet is extremely difficult to remove, and millions of people can see it.

The following tips can help you recognize the warning signs of cyberbullying and serve as a guide for talking to your teens about preventing it.

What Families Can Do
You seem down. What’s going on at school? Is anything upsetting happening online?
I’m here for you and so are your friends. Talk to me anytime.
Are there any teachers at school who have dealt with these kinds of situations before? I think you should tell one of them about what’s been happening.
Bullies want attention, power, and status, which explains why they need to cause drama.
I saw a news story about a teen who was bullied online. What would you do in that situation?
Recognize context. Cyberbullying is often not thought of as “cyberbullying” to the teens involved. Even though an incident has a history, a story, and nuance, rather than referring it as “cyberbullying,” try the words “digital cruelty,” “abuse,” or “being mean” online.

Help teens understand when behavior crosses the line. Help your teen tune into his or her own feelings. If they feel emotionally or physically scared, it’s time to get help.

Encourage empathy. Help teens understand the detrimental impact of cyberbullying on people who are targeted, now and later in life. Encourage them to listen to targets and to become their allies.

Be realistic. Teens have their own social dynamics that often don’t include parents, so helping them directly may be difficult. Encourage teens to find friends or other trusted adults to help them through the situation, even if it’s not you. Websites are often slow to respond, if they respond at all, but reporting an incident to a website administrator can be an empowering step.

Remember that your teen might be the bully. Teens can take different roles in cyberbullying at different times. A teen who is cyberbullied might turn around and cyberbully someone else to feel powerful again. Ask questions to understand what role or roles your teens are playing.

Tell them to disengage. Encourage your teens to ignore and block the bully, and even log off the computer for a while. Point out that cyberbullies are often just looking for attention and status, so don’t let them know that their efforts have worked.
Taking Perspectives on Cyberbullying

Purpose
In this activity, students will consider the motivations and feelings of all the parties involved in an incident of online cruelty draw conclusions about how they should respond when someone is the target of online cruelty.

Suggested Grade Level:
11

Approximate Time Needed:
25 minutes

Materials and Handouts
Taking Perspectives Student Handout
Friday Night Lights Video Clips
Family Resource: Cyberbullying Family Tip Sheet

Student-Facing Instructions
After watching the “Friday Night Lights Video Clips,” take the perspective of one of the characters. First, determine what role your character plays in the situation: target, offender, bystander, or upstander. Then use the character quotation and the questions as a guide to help you understand your character’s perspective. For each question, write a paragraph response on the back of this sheet or on blank paper.

Teacher Notes
ARRANGE students into six groups, and assign each group one of the six characters.

DISTRIBUTE the Taking Perspectives Student Handout, one per group (or student).

SHOW the “Friday Night Lights Video Clips” video.

INVITE each group to complete their student handout, writing their answers on the back of the handout or on blank paper (each group answers a different set of questions about their assigned character). Have them note any differences in perspectives among members of their group.

ENCOURAGE volunteers from each group to share their responses on the handout with the class. Use the Assessment Notes for guidance with answers.

DISCUSS some or all of the following questions with the class, using them to spark a larger conversation about online cruelty and its consequences. You also can have students discuss in groups.

ASK:
Are actions in an online community (like the slurs on the website) different than actions taken offline (like the notes left on Lyla’s locker at the school)? Why, or why not?
Help students discuss the differences between online and offline cruelty. Online actions can spread easily, can be seen by large audiences, are persistent, and hard to control. The target can feel more powerless than if the situation is a face-to-face encounter or confined to school.

*How are anonymous actions – like posting on a website or leaving a note – different from things done face-to-face?*

You may have to define the word anonymous as “without any name or identifying information.” Students should discuss how anonymity makes people act in ways they wouldn’t in person. People can hide behind anonymity. Participants in an a situation of online cruelty may act differently if they put themselves in the shoes of the target and take the target’s perspective about how they would be affected.

Imagine you were a bystander at this school, watching this situation unfold. What do you think you would have done? Do bystanders have a responsibility to do anything?

Discuss students’ responsibilities as digital citizens. Students should be aware that even when they are not directly involved in incidents of online cruelty, they play a role and are accountable for their actions. Most often, they will face a choice between becoming upstanders or remaining bystanders. Encourage students to explain how the choices they make can affect the situation as a whole.

**BRAINSTORM** ways to be upstanders when it comes to online cruelty. Write answers on the board.

**ASK:**

*How can upstanders help those who face online cruelty? How can they help defuse online cruelty before it escalates?*

Students should be aware of the following tips:

- **De-escalate when possible.** If you have good standing with the offender and are comfortable, politely tell the offender to back off.
- **Point out the offender’s motivation to the target.** Comfort the target by explaining that many offenders act this way in order to gain control, power, or status.
- **Tell the target you’re there for them.** Just by offering a helping hand, you let a target know he or she is not alone and that you’re not okay with what’s happening.
- **Help the target.** Help the target find friends and school leaders who can help de-escalate the situation.

**Note:** If a student says that an upstander should retaliate, be violent or hateful, or use online cruelty towards the offender, explain why this is not a good solution. It can escalate the situation and make it worse.

**Assessment**

**Answer Key**

1. **Lyla:** “Let them say what they are going to say. And I’ll just tough it out.” **Role:** target
   - What do you think motivates Lyla to visit the website? How do you think she feels when she sees the site? When she’s taunted at school?

(We are not sure why Lyla visits the site, but she probably wanted to see what was being said about her. The site made Lyla upset, as she is seen crying in the clip. Being taunted at school upsets Lyla, as she is shown...
wanting to quit the cheerleading team and sitting alone at lunch.)

• From Lyla’s perspective, what are the possible consequences of the website?

2. Brittany: “Is it wrong that I’m enjoying this?” Role: offender

• What do you think motivates Brittany to create the website? How do you think she felt when she created it?
(Although we aren’t sure exactly what motivates Brittany to make the website, it might be because she is jealous of Lyla, or she wants to damage Lyla’s reputation and social status. Or perhaps she likes Tim or Lyla’s boyfriend. But we do know Brittany’s intention is to hurt Lyla.)

• From Brittany’s perspective, what outcomes did she expect the website to have?
(By creating a hate website where anyone can “slam” Lyla, it seems Brittany is trying to hurt Lyla on a public scale and ruin her reputation.)


• What do you think motivates Tim to sit down with Lyla in the school cafeteria? How do you think he feels when she tells him he can’t help?
(Tim likely feels guilty about what’s happening to Lyla because he played a part in their relationship. He might feel somewhat at fault, powerless, and angry that he’s not able to help her.)

• From Tim’s perspective, what is the impact of the website?
(Tim might be worried about the impact of the site on Lyla and her reputation. He might also be concerned how this situation will affect his relationship with Lyla’s boyfriend on the football team. Additionally, Tim might be worried about the website harming his reputation.)

4. Tami: “What’s the matter? Well, that’s just bush league.” Role: upstander

• What do you think motivates Tami to speak with Lyla? How do you think she felt when she found out about the situation?
(As a guidance counselor, Tami is responsible for helping students with their problems and promoting the well-being of students. Tami was probably very concerned about the situation because it involves many students at school – and even parents – and affects the school’s climate and community.)

• From Tami’s perspective, what are the possible consequences of the website?
(Tami is likely concerned about the effects of the website on Lyla. Tami might also be worried about law enforcement getting involved, or negative publicity for the school.)

5. Ben: “I felt like I owed you an apology in person. Lyla doesn’t deserve this, no matter what she did.” Role: bystander (could also be considered an upstander for telling Buddy)

• What do you think motivates Ben to speak with Buddy about the website? How do you think Ben felt when he talked with Buddy?
(Ben said that he was apologizing on behalf of his daughter, Brittany. Perhaps Ben is embarrassed at his daughter’s behavior, and feels an obligation to tell Buddy before he finds out another way.)
Teacher Resource

- From Ben’s perspective, what are the possible consequences of the website? (Ben might be embarrassed at Brittany’s actions and worried about the effect on Lyla, her family, and their reputation.)

6. Buddy: “Stuff on the Internet? What are you talking about?”
Role: bystander (Buddy is a bystander because although he knows about the site, he does not approach Lyla or try to help her.)
- What do you think motivates Buddy to visit the website? How do you think it made him feel when he saw it?
(Buddy was probably curious to know how bad the website was and to determine the possible effects on Lyla. From Buddy’s reaction to the clip, he was upset about the online cruelty towards his daughter. But considering that he didn’t approach Lyla about it, he may have felt powerless to help her, embarrassed to talk to her, or uncertain about what to do.)
- From Buddy’s perspective, what are the possible consequences of the website?
(Buddy is likely concerned about the effect the site has on Lyla’s emotional well-being, reputation, and potentially on his family’s reputation, as he’s a well-known car dealer in town.)
Taking Perspectives
On Cyberbullying

Directions
After watching the “Friday Night Lights Video Clips,” take the perspective of one of the characters. First, determine what role your character plays in the situation: target, offender, bystander, or upstander. Then use the character quotation and the questions as a guide to help you understand your character’s perspective. For each question, write a paragraph response on the back of this sheet or on blank paper.

1. Lyla: “Let them say what they are going to say. And I’ll just tough it out.”
   - What do you think motivates Lyla to visit the website?
   - How do you think she feels when she sees the site? When she’s taunted at school?
   - From Lyla’s perspective, what are the possible consequences of the website?

2. Brittany: “Is it wrong that I’m enjoying this?”
   - What do you think motivates Brittany to create the website?
   - How do you think she felt when she created it?
   - From Brittany’s perspective, what outcomes did she expect the website to have?

   - What do you think motivates Tim to sit down with Lyla in the school cafeteria? How do you think he feels when she tells him he can’t help?
   - From Tim’s perspective, what is the impact of the website?

4. Tami: “What’s the matter? Well, that’s just bush league.”
   - What do you think motivates Tami to speak with Lyla?
   - How do you think she felt when she found out about the situation?
   - From Tami’s perspective, what are the possible consequences of the website?

   Lyla doesn’t deserve this, no matter what she did.”
   - What do you think motivates Ben to speak with Buddy about the website?
   - How do you think Ben felt when he talked with Buddy?
   - From Ben’s perspective, what are the possible consequences of the website?

6. Buddy: “Stuff on the Internet? What are you talking about?”
   - What do you think motivates Buddy to visit the website?
   - How do you think it made him feel when he saw it?
   - From Buddy’s perspective, what are the possible consequences of the website?
Clips from *Friday Night Lights* TV Series:

“*It’s Different for Girls*”

Video accessible via ConnectEd Studios- ECCCO
FAMILY TIP SHEET

Common Sense on Cyberbullying

What’s the Issue?
Cyberbullying is the use of digital media tools, such as the Internet and cell phones, to deliberately humiliate and harass others, oftentimes repeatedly. Though most teens do not do this, those who do are often motivated by a desire for power, status, and attention — and their targets are often people they are competing with for social standing. Cyberbullies often take advantage of the Web’s anonymity to antagonize someone without being recognized.

Cyberbullying can take a variety of forms, such as harassing someone, impersonating someone, spreading rumors, or forwarding embarrassing information about a person. A bully’s mean-spirited comments can spread widely through instant messaging (IM), phone texting, and by posts on social networking sites. This can happen rapidly, with little time for teens to cool down between responses. And it can happen anytime — at school or at home — and oftentimes it involves large groups of teens.

Why Does It Matter?
Cyberbullying is similar to face-to-face bullying, but online tools magnify the hurt, humiliation, and social drama in a very public way. Whether it’s creating a fake Facebook or MySpace page to impersonate a fellow student, repeatedly sending hurtful text messages and images, or spreading rumors or posting cruel comments on the Internet, cyberbullying can result in severe emotional and even physical harm.

And though anyone can spot bullying behavior in the real world, it’s much more difficult to detect it in the online world. Sometimes an entire social circle will get involved, and then it becomes harder for an individual teen to disengage from it. In fact, whole groups of teens may be actively or passively participating, and the target can feel that it is impossible to get away from the bullies. In addition, hurtful information posted on the Internet is extremely difficult to remove, and millions of people can see it.

The following tips can help you recognize the warning signs of cyberbullying and serve as a guide for talking to your teens about preventing it.

What Families Can Do
You seem down. What’s going on at school? Is anything upsetting happening online?
I’m here for you and so are your friends. Talk to me anytime.

Are there any teachers at school who have dealt with these kinds of situations before? I think you should tell one of them about what’s been happening.

Bullies want attention, power, and status, which explains why they need to cause drama.

I saw a news story about a teen who was bullied online. What would you do in that situation?
common sense says

Recognize context. Cyberbullying is often not thought of as “cyberbullying” to the teens involved. Even though an incident has a history, a story, and nuance, rather than referring it as “cyberbullying,” try the words “digital cruelty,” “abuse,” or “being mean” online.

Help teens understand when behavior crosses the line. Help your teen tune into his or her own feelings. If they feel emotionally or physically scared, it’s time to get help.

Encourage empathy. Help teens understand the detrimental impact of cyberbullying on people who are targeted, now and later in life. Encourage them to listen to targets and to become their allies.

Be realistic. Teens have their own social dynamics that often don’t include parents, so helping them directly may be difficult. Encourage teens to find friends or other trusted adults to help them through the situation, even if it’s not you. Websites are often slow to respond, if they respond at all, but reporting an incident to a website administrator can be an empowering step.

Remember that your teen might be the bully. Teens can take different roles in cyberbullying at different times. A teen who is cyberbullied might turn around and cyberbully someone else to feel powerful again. Ask questions to understand what role or roles your teens are playing.

Tell them to disengage. Encourage your teens to ignore and block the bully, and even log off the computer for a while. Point out that cyberbullies are often just looking for attention and status, so don’t let them know that their efforts have worked.
Taking Perspectives on Cyberbullying: Assessment

Purpose
In this activity, students will reflect on the concept of perspective when it comes to online cruelty.

Suggested Grade Level:
11

Materials and Handouts
Taking Perspectives on Cyberbullying: Assessment

Approximate Time Needed:
5 minutes

Student-Facing Instructions
After completing the lessons in Taking Perspectives on Cyberbullying and participating in the group discussion on Friday Night Lights, fill out the assessment.

Teacher Notes
You can use these questions to assess your students’ understanding of the lesson objectives. You may want to ask students to reflect in writing on one of the questions, using a journal or an online blog/wiki.

ASK:
What should you think about before you post anything about another person online, in an instant message, text, or any other kind of digital message?
Students should recognize the importance of considering other people’s perspectives, respecting other people’s feelings, and possible outcomes of their actions.

Someone posts a picture of your friend with some nasty comments, and other kids make fun of him or her. What would a bystander do in this situation? What would an upstander do? What would you do?
Students should understand that they are responsible for their actions as members of an online community, and that they can make the important decision to be an upstander rather than a bystander.

Aside from a target, who else can be impacted by online cruelty? Who else could be involved, implicitly or explicitly?
Encourage students to think about the different characters in the “Friday Night Lights Video Clips.” Online cruelty can affect family, friends, significant others, teachers, as well as the dynamic of groups within and outside of schools, like sports teams, neighborhoods, etc.
Assessment

Answer Key

1. Someone’s “perspective” is their outlook, based on their thoughts, feelings, experiences, and background. What is another way to say “perspective”?
   a) Point of view  
b) Stereotype  
c) Morals  
d) Race

Answer feedback  
The correct answer is a. Understanding that everyone has a different point of view, or perspective, might help explain why they act the way they do.

2. Read the following story. Then use the chart to label the role that each person plays.
Raul is captain of the hockey team. His girlfriend dumps him and starts dating his teammate, Nick. Raul feels that Nick “stole” his girlfriend, and decides to get back at him. Raul starts a website where he uploads photos of Nick that show him spray-painting a park bench, which is illegal. Soon everybody at school knows about Raul’s website. Raul’s teammate, Andrew, tells him that he should take it down because it’s bad for Nick and the whole team.

Who is the target? b) Nick  
Who is the upstander? c) Andrew  
Who is the offender? a) Raul

3. Read the following scenario and then chose the best answer
Avery and Alannah were competing for the last spot on the soccer team. On the final day of tryouts, Avery stole Alannah’s cleats so she couldn’t play. Avery ended up getting picked for the team. To get back at Avery, Alannah started a webpage dedicated to hurting Avery.

True or false. This is NOT an example of cyberbullying.
   a) True  
b) False

Answer feedback  
The correct answer is b, False. It is never okay to use the Internet to intentionally hurt someone. If someone upsets you, “getting back at them” will only make the situation worse.
Taking Perspectives on Cyberbullying

1. Someone’s “perspective” is their outlook, based on their thoughts, feelings, experiences, and background. What is another way to say “perspective”?

   a) Point of view
   b) Stereotype
   c) Morals
   d) Race

2. Read the following story. Then use the chart to label the role that each person plays.

   Raul is captain of the hockey team. His girlfriend dumps him and starts dating his teammate, Nick. Raul feels that Nick “stole” his girlfriend, and decides to get back at him. Raul starts a website where he uploads photos of Nick that show him spray-painting a park bench, which is illegal. Soon, everybody at school knows about Raul’s website. Raul’s teammate, Andrew, tells him that he should take it down because it’s bad for Nick and the whole team.

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<th>Who is the target?</th>
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<th>Who is the upstander?</th>
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<th>Who is the offender?</th>
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3. Read the following scenario and then choose the best answer.

   Avery and Alannah were competing for the last spot on the soccer team. On the final day of tryouts, Avery stole Alannah’s cleats so she couldn’t play. Avery ended up getting picked for the team. To get back at Avery, Alannah started a webpage dedicated to hurting Avery.

   True or false: This is NOT an example of cyberbullying.

   a) True
   b) False
Breaking Down Hate Speech: Recognizing Hate Speech

Purpose
In this activity, students will recognize hate speech and its impact on individuals, groups, and communities, both online and offline.

Suggested Grade Level:
12

Approximate Time Needed:
20 minutes

Materials and Handouts
Family Resource: Cyberbullying Family Tip Sheet

Student-Facing Instructions
In this lesson, you will learn to recognize hate speech online and offline. You will hear examples of hate speech and explore how it affects individuals, groups, and communities both online and offline.

First, write a short journal entry describing an incident in which you or someone you know has been the target of hate speech. If you can’t think of one, describe an incident in literature, on television, or in the movies. Share in pair groups.

Second, you will be asked to either read an excerpt or watch a video. Complete the in-class activity and participate in the class discussion.

Teacher Notes
Warm-up (10 minutes)

DEFINE the Key Vocabulary terms hate speech, stereotype, and derogatory.

EXPLAIN to students that they will learn to recognize hate speech online and off line. They will hear examples of hate speech and explore how it affects individuals, groups, and communities both online and offline. Explain that discussing these matters does not mean anyone approves of the statements.

ENGAGE students in writing short journal entries describing an incident in which they or someone they know has been the target of hate speech of any kind. If they cannot think of one, they can describe an incident in literature, on television, or in the movies. Arrange students in pairs and have them share their journal entries with their partners. Invite volunteers to share their journal entries with the class. Use the following questions
to connect students’ experiences to common ways that hate speech can manifest online and offline.

**ASK:**

*What are some general ways that hate speech can be used in the offline world?*

Sample responses:

- Calling people names based on their race, religion, national origin, disability, gender, sexual orientation, or any other type of group that is disenfranchised in our society
- Saying things about people that are based on social identity stereotypes

*What are some general ways that hate speech might be used online?*

Sample responses:

- Sending an email or a text to someone that insults their religion, national origin, disability, gender, sexual orientation, etc.
- Saying derogatory things about people in a chat room, on Facebook, or Twitter, about these groups

**SELECT** either *option A* (article excerpt) or *option B* (video) before continuing onto Teach 1.

**SHARE** with students your plans to read a news story or watch a video from MTV.

**Recognize Hate Speech Option A (10 minutes)**

**INSTRUCT** students to read the following excerpt on their own or have a volunteer read it aloud. The excerpt comes from the story “Hate Speech Corrodes Online Games” by Associated Press writer Nicholas K. Geraniols (www.msnbc.msn.com/id/36572021/ns/technology_and_science-games).

It’s not just cyberbullets that are exchanged during firefights on the XBox Live version of “Call of Duty.” Many gamers also exchange hate speech over their headsets as they stalk each other across the virtual battlefields. Players trade racist, homophobic and anti-Semitic insults so frequently that game makers are taking steps to tone down the rhetoric. The comments would shock parents who may not realize their children are constantly exposed to language that might make a sailor blush. Most parental concerns have focused on violence, not language. One gamer told an opponent he presumed to be Jewish that he wished Hitler had succeeded in his mission. Many exchanges involve talk of rape or exult over the atomic bombing of Japan. There are frequent slurs on homosexuals, Asians, Hispanics and women. Such comments can be heard on all online video gaming systems, including PlayStation Network, Blizzard Entertainment (World of Warcraft) and others.

**ASK:**

*What are some examples of hate speech that were described in the article?*

Students should understand that the comment about Hitler is hate speech against Jewish people, comments about rape are hate speech against women and girls, and references to the bombing of Japan are hate speech against Japanese people, or Asians in general. In all three cases, the offenders wish their opponents serious harm based on their presumed membership in a particular group.
Recognize Hate Speech Option B (10 minutes)

PREPARE students for the video “Library” (www.athinline.org/videos/61-library) by explaining that what they are about to see may be harsh, but it illustrates the effects of hate speech. They should jot down any examples of hate speech they hear.

SHOW the “Library” video to the class.

ASK: What are some examples of hate speech from the video?

Students should understand that when calling someone “Princess” or threatening to tell their father “how gay they are” are examples of hate speech.

Recognize Hate Speech Discussion (Option A or Option B)

ASK: How do you think you might feel if you were the recipient of derogatory messages?

Guide students to identify feelings such as: humiliated, trapped, angry, intimidated, attacked, alienated, and scared.

Why do you think people make derogatory remarks? What might their motives be?

Sample responses:
- They are ignorant or have been taught to be racist
- They dislike people who are not exactly like them
- They think it is cool or intimidating to use language like this

How are these kinds of attacks similar to or different from calling your opponent a “loser”?

Sample responses:

Similarities
- Both types of statements are cruel and hurtful
- Both types of statements are publicly humiliating

Differences
- The statements are based on fixed identity traits, not behavior
- The statements are derogatory and threatening towards everyone in the group
- The statements imply that all members of the group deserve to be treated differently (badly)

INVITE students to think about why so much hate speech takes place online. Students should be aware that with online hate speech, the offenders often remain anonymous. They may find it easier to make derogatory or prejudiced statements or spread negative stereotypes because they are not face-to-face with the people they affect.
Teacher Resource

Assessment

Activity
What’s the Issue?
Cyberbullying is the use of digital media tools, such as the Internet and cell phones, to deliberately humiliate and harass others, oftentimes repeatedly. Though most teens do not do this, those who do are often motivated by a desire for power, status, and attention — and their targets are often people they are competing with for social standing. Cyberbullies often take advantage of the Web’s anonymity to antagonize someone without being recognized.

Cyberbullying can take a variety of forms, such as harassing someone, impersonating someone, spreading rumors, or forwarding embarrassing information about a person. A bully’s mean-spirited comments can spread widely through instant messaging (IM), phone texting, and by posts on social networking sites. This can happen rapidly, with little time for teens to cool down between responses. And it can happen anytime — at school or at home — and oftentimes it involves large groups of teens.

Why Does It Matter?
Cyberbullying is similar to face-to-face bullying, but online tools magnify the hurt, humiliation, and social drama in a very public way. Whether it’s creating a fake Facebook or MySpace page to impersonate a fellow student, repeatedly sending hurtful text messages and images, or spreading rumors or posting cruel comments on the Internet, cyberbullying can result in severe emotional and even physical harm.

And though anyone can spot bullying behavior in the real world, it’s much more difficult to detect it in the online world. Sometimes an entire social circle will get involved, and then it becomes harder for an individual teen to disengage from it. In fact, whole groups of teens may be actively or passively participating, and the target can feel that it is impossible to get away from the bullies. In addition, hurtful information posted on the Internet is extremely difficult to remove, and millions of people can see it.

The following tips can help you recognize the warning signs of cyberbullying and serve as a guide for talking to your teens about preventing it.

What Families Can Do
You seem down. What’s going on at school? Is anything upsetting happening online?
I’m here for you and so are your friends. Talk to me anytime.
Are there any teachers at school who have dealt with these kinds of situations before? I think you should tell one of them about what’s been happening.
Bullies want attention, power, and status, which explains why they need to cause drama.
I saw a news story about a teen who was bullied online. What would you do in that situation?
common sense says

**Recognize context.** Cyberbullying is often not thought of as “cyberbullying” to the teens involved. Even though an incident has a history, a story, and nuance, rather than referring it as “cyberbullying,” try the words “digital cruelty,” “abuse,” or “being mean” online.

**Help teens understand when behavior crosses the line.** Help your teen tune into his or her own feelings. If they feel emotionally or physically scared, it’s time to get help.

**Encourage empathy.** Help teens understand the detrimental impact of cyberbullying on people who are targeted, now and later in life. Encourage them to listen to targets and to become their allies.

**Be realistic.** Teens have their own social dynamics that often don’t include parents, so helping them directly may be difficult. Encourage teens to find friends or other trusted adults to help them through the situation, even if it’s not you. Websites are often slow to respond, if they respond at all, but reporting an incident to a website administrator can be an empowering step.

**Remember that your teen might be the bully.** Teens can take different roles in cyberbullying at different times. A teen who is cyberbullied might turn around and cyberbully someone else to feel powerful again. Ask questions to understand what role or roles your teens are playing.

**Tell them to disengage.** Encourage your teens to ignore and block the bully, and even log off the computer for a while. Point out that cyberbullies are often just looking for attention and status, so don’t let them know that their efforts have worked.
Purpose
In this activity, students will analyze situations to determine if they constitute hate speech and create a set of community guidelines for dealing with online and offline hate speech at school.

Suggested Grade Level: 12

Approximate Time Needed: 20 minutes

Student-Facing Instructions
You will be acting as a Mediation Committee in your group. Your job is to decide what to do when students behave in an unacceptable way online or offline. In brainstorming ways to deal with hate speech online, consider the following questions:

• Is any one method a “complete” method, or are there drawbacks with each?
• Do the methods you have chosen help prevent hate speech or address it after it happens?
• How might you incorporate some of the methods you have developed into a set of guidelines for your school?

Teacher Notes
ENCOURAGE students to think about how hate speech can affect more than just the target. Students should understand that hate speech can create an environment in which it is difficult to learn or work, and in which members of the targeted groups may be placed at a disadvantage.

ASK:
How might hate speech damage an online community?
Guide students to understand that hate speech online can quickly reach many people because information spreads rapidly to vast audiences online. Hate speech can make targeted members of an online community feel that they are not welcome. Members who are bystanders may also feel scared, trapped, or intimidated.

DEFINE the Key Vocabulary term mediation.

ARRANGE students in groups of five to six. Explain that each group will be acting as a Mediation Committee, which has the job of deciding what to do when students behave in an unacceptable way online or offline.
Teacher Resource

Instruct groups to conduct mock Mediation Committee meetings to deal with the offenders in “Library.” (Note: If you read the excerpt instead of watching “Library,” have students pretend to deal with a student who has written letters filled with hate speech to the named groups.)

GUIDE the committees to brainstorm ways to deal with hate speech when it happens online. (Possible responses include flagging videos or comments, making counterpoint comments, linking to educational resources, or using social networks to reach out to large bodies of people. Encourage groups to think of positive approaches, such as rewarding students who stand up against hate speech or who educate others about hate speech.)

ASK:

• Which of the methods you discussed for addressing online hate speech do you feel is most effective? Why?
• Is any one method a “complete” method, or are there drawbacks with each?
• Do the methods you have chosen help prevent hate speech or address it after it happens?
• How might you incorporate some of the methods you have developed into a set of guidelines for your school? (Guidelines might include a class policy on hate speech or a school-wide education program that includes posters or information that can be shared with classmates through listservs.)

Note: You may wish to have students write and post their guidelines, or take steps to implement a school-wide education program that includes both online and offline activities.

Assessment

Activity
FAMILY TIP SHEET

Common Sense on Cyberbullying

What’s the Issue?
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Cyberbullying can take a variety of forms, such as harassing someone, impersonating someone, spreading rumors, or forwarding embarrassing information about a person. A bully’s mean-spirited comments can spread widely through instant messaging (IM), phone texting, and by posts on social networking sites. This can happen rapidly, with little time for teens to cool down between responses. And it can happen anytime—at school or at home—and oftentimes it involves large groups of teens.

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And though anyone can spot bullying behavior in the real world, it’s much more difficult to detect it in the online world. Sometimes an entire social circle will get involved, and then it becomes harder for an individual teen to disengage from it. In fact, whole groups of teens may be actively or passively participating, and the target can feel that it is impossible to get away from the bullies. In addition, hurtful information posted on the Internet is extremely difficult to remove, and millions of people can see it.

The following tips can help you recognize the warning signs of cyberbullying and serve as a guide for talking to your teens about preventing it.

What Families Can Do
You seem down. What’s going on at school? Is anything upsetting happening online?
I’m here for you and so are your friends. Talk to me anytime.
Are there any teachers at school who have dealt with these kinds of situations before? I think you should tell one of them about what’s been happening.
Bullies want attention, power, and status, which explains why they need to cause drama.
I saw a news story about a teen who was bullied online. What would you do in that situation?
Recognize context. Cyberbullying is often not thought of as “cyberbullying” to the teens involved. Even though an incident has a history, a story, and nuance, rather than referring it as “cyberbullying,” try the words “digital cruelty,” “abuse,” or “being mean” online.

Help teens understand when behavior crosses the line. Help your teen tune into his or her own feelings. If they feel emotionally or physically scared, it’s time to get help.

Encourage empathy. Help teens understand the detrimental impact of cyberbullying on people who are targeted, now and later in life. Encourage them to listen to targets and to become their allies.

Be realistic. Teens have their own social dynamics that often don’t include parents, so helping them directly may be difficult. Encourage teens to find friends or other trusted adults to help them through the situation, even if it’s not you. Websites are often slow to respond, if they respond at all, but reporting an incident to a website administrator can be an empowering step.

Remember that your teen might be the bully. Teens can take different roles in cyberbullying at different times. A teen who is cyberbullied might turn around and cyberbully someone else to feel powerful again. Ask questions to understand what role or roles your teens are playing.

Tell them to disengage. Encourage your teens to ignore and block the bully, and even log off the computer for a while. Point out that cyberbullies are often just looking for attention and status, so don’t let them know that their efforts have worked.
# Breaking Down Hate Speech: Assessment

## Purpose

In this activity, students will reflect on the concept of hate speech, where it exists online and how it can be mediated or prevented.

## Suggested Grade Level:
12

## Materials and Handouts

Breaking Down Hate Speech: Assessment  
Taking Perspectives on Cyberbullying: Assessment

## Approximate Time Needed:
5 minutes

## Student-Facing Instructions

After completing the lessons in Breaking Down Hate Speech and participating in the group discussion on hate speech and mediation, fill out the assessment.

## Teacher Notes

You can use these questions to assess your students’ understanding of the lesson objectives. You may want to ask students to reflect in writing on one of the questions, using a journal or an online blog/wiki.

**ASK:**

*How would you describe hate speech to another student who might not know the term?*

Students should understand that hate speech includes any cruel, hostile, or negative statements directed toward someone based on their race, religion, national origin, disability, age, gender, or sexual orientation. It includes name calling, spreading stereotypes, and making derogatory comments, either in person or online.

*How would you describe the impact of hate speech on individuals? On targeted groups? On communities?*

Students should recognize that hate speech can make an individual target feel scared, angry, and humiliated. It can affect members of the targeted group and create a community climate of hatred, mistrust, and inequality.

*Why do you think it is important to talk about hate speech? Why might it be important to have guidelines for preventing or dealing with hate speech online and offline, and what might those guidelines be?*

Students should recognize that understanding the impact of hate speech and having clear school guidelines could create a safer school environment and discourage prejudice and discrimination.

## Assessment

**Answer Key**

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Common Sense Media. Digital Literacy and Citizenship in a Connected Culture © 2012. All Rights Reserved.
1. Vinny and Katie are lab partners. After school, Katie sees that Vinny posted the following message on his friend's social network profile: “So my lab results with KT are a mess. Dumb blonde. Don’t girls know they suck at science?”

This type of negative comment is an example of ___________. The comment is based on ____________ about girls.

a) a compliment / an assumption
b) hate speech / a stereotype
c) hate speech / a compliment
d) mediation / a stereotype

Answer feedback
The correct answer is b. This type of negative comment is an example of hate speech. The comment is based on a stereotype about girls.

2. Read the following sentence. Then answer the question below:
Rachel directs negative comments at Jorge online in a chat room that many would consider hate speech.

True or False: Jorge is the only person affected by Rachel’s comments.

a) True. Jorge is the only person affected by Rachel’s comments because the other people in the chat room know the comment was meant for Jorge only.
b) True. Jorge is the only person affected by Rachel’s comments because Rachel only chats with Jorge.
c) False. Jorge and other people in the chat room who are like him are affected by Rachel’s comments.
d) False. Everyone in the chat room is affected by Rachel’s comments.

Answer feedback
The correct answer is d. Everyone in the chat room is affected by Rachel’s comments. Hate speech changes the way people feel. It can make people who aren’t part of the conversation feel scared, trapped, or threatened.

3. The following chart lists several places online where you might encounter hate speech. Using the answer below, write the actions you might take if you encountered hate speech in these places.

You can write a letter more than once.

Online chat forum: a, c, d
YouTube: a, b, c, d
Twitter: a, c, d
Facebook: a, b, c, d
Breaking Down Hate Speech

1. Vinny and Katie are lab partners. After school, Katie sees that Vinny posted the following message on his friend’s social network profile: “So my lab results with KT are a mess. Dumb blonde. Don’t girls know they suck at science?”

This type of negative comment is an example of ___________. The comment is based on ___________ about girls.

a) a compliment / an assumption
b) hate speech / a stereotype
c) hate speech / a compliment
d) mediation / a stereotype

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d) False. Everyone in the chat room is affected by Rachel’s comments.

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<thead>
<tr>
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a) Post a link to educational resources
b) Flag inappropriate videos
c) Make a comment that reaches out to large bodies of people
d) Make counterpoint comments
Digital Literacy
Online Ethics
Introduction to Online Ethics

Purpose
In this activity, students will define online ethics and identify their online responsibilities.

Suggested Grade Level:
9

Approximate Time Needed:
10 minutes

Materials and Handouts
None

Student-Facing Instructions
Think of someone you believe is very ethical. This can be a family member, a friend, or a public figure that you do not know personally. Participate in the in-class discussion, keeping in mind the definitions of ethics and online ethics.

Teacher Notes
DEFINE the Key Vocabulary terms ethics and online ethics. INVITE students to think of someone they believe is very ethical. This can be a family member, a friend, or a public figure that they do not know personally.

**In what ways is the person you identified ethical?**
Encourage students to provide examples of ethical behavior that show honesty and respect toward others.

**What are examples of ways that people behave unethically in their dealings with others?**
Have students provide examples, and then explain why the behavior is unethical. Record student responses. Sample responses:
- Lying to someone who trusts you. This is both dishonest and disrespectful.
- Spreading rumors about someone. This shows disrespect toward the feelings of others.
- Joining in bullying even when you know it is wrong. This is both dishonest and hurtful to others.

**What are examples of ways that people behave unethically in the community?**
Have students think about their school community, but also about the larger communities they belong to as part of their town, nation, or planet. You may wish to have students provide examples of ethical and unethical behavior from current news stories.
Sample responses:

- A student cheating on a test. This is dishonest and violates a community honor code.
- A politician lying to voters. This is both dishonest and disrespectful toward the community he or she represents.
- A company polluting the environment. This shows disrespect toward the community that shares the planet.

What are examples of ways that people behave unethically online?
Encourage students to think about what it means to be honest and respectful online, and how people can violate that ethical code.

Sample responses:

- Posting information about people at school that they would never want shared
- Pretending you are someone else in an online chat room
- Starting a cruel social network page about members of the community
- Copying and pasting parts of someone else’s work into your own without giving them credit

**ENCOURAGE** students to compare and contrast ethical and unethical behavior in the offline and online worlds. Students should recognize that the same kinds of principles apply in both places, but they play out in different ways.

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**Assessment**

Activity
Instructions

Think of someone you believe is very ethical. This can be a family member, a friend, or a public figure that you do not know personally. Participate in the in-class discussion, keeping in mind the definitions of ethics and online ethics.
My Online Code: Judging Jeff’s Profile

Purpose
In this activity, students will understand the concept of online ethics as it applies to four key areas and explore online ethics by analyzing a mock social networking page.

Suggested Grade Level:
9

Approximate Time Needed:
20 minutes

Materials and Handouts
My Online Code: Judging Jeff’s Profile

Student-Facing Instructions
Imagine there’s a kid in one of your classes named Jeff. You know him, but not very well. You notice that he is friends with one of your friends on the social networking site MyBook. His profile is public, so you decide to check it out.

Some information posted in Jeff’s profile is below. Your group will be assigned to analyze one topic on this profile and answer the corresponding questions.

Purpose
In this activity, students will understand the concept of online ethics as it applies to four key areas and explore online ethics by analyzing a mock social networking page.

Suggested Grade Level: 9

Approximate Time Needed: 20 minutes

Materials and Handouts
My Online Code: Judging Jeff’s Profile

Student-Facing Instructions
Imagine there’s a kid in one of your classes named Jeff. You know him, but not very well. You notice that he is friends with one of your friends on the social networking site MyBook. His profile is public, so you decide to check it out.

Some information posted in Jeff’s profile is below. Your group will be assigned to analyze one topic on this profile and answer the corresponding questions.

Teacher Notes
INTRODUCe students to four topics that are key to online ethics. Explain that they will be further exploring these areas in the remainder of the lesson.
1. Privacy: Respecting the privacy of others online
2. Self-Expression and Identity: Presenting yourself in an honest and genuine way in the online world
3. Connected Culture: Treating others in a kind and respectful manner, and avoiding cyberbullying
4. Respecting Creative Work: Giving credit to others and/or asking their permission when you use their work as part of your own

ARRANGE students into four groups and give each group a copy of the Judging Jeff’s Profile Student Handout.

ASSIGN each group one of the four topics you just introduced, which correspond to different parts of the handout.

EXPLAIN to students that they will be analyzing a fictional profile. They will be asked to think about the online ethics involved in some of the postings in the profile. Make sure students understand the instructions, and allow 10 to 15 minutes for groups to complete their work.

INVITE the groups to report to one another on their topic. They should both summarize the content of their part of Jeff’s profile and share their responses to the questions.
Assessment

Assessment:
Answer Key:

Topic 1 of Jeff’s profile: Privacy
Q1: Was it appropriate for YourPalAl to post personal information about Matt on Jeff’s profile?
Are there any potential benefits or harms in having Matt’s story shared online? (Students should recognize that YourPalAl may be violating Matt’s privacy by posting private information about his situation at home. It might benefit Matt by getting him a place to stay, but it could also embarrass or upset him.)

Q2: When you see Matt at school tomorrow, will you treat him any differently? What effect might seeing his personal information online have on how you think about or treat him offline (i.e., face-to-face)? (Students should realize that even if they don’t treat Matt differently, the way they think about him will probably be affected by having this private information.)

Q3: Are there any other ways that YourPalAl could have used digital technology in trying to help his friend Matt?
(YourPalAl could have contacted Jeff about Matt by email or a text, which would have been a more private communication.)

Q4: What would you have done if you were in YourPalAl’s place? What would you do if you were Jeff? How would you react if you were Matt?
(Encourage students to discuss the options they would have in each situation, and then choose what they believe is the most ethical choice.)

Topic 2 of Jeff’s profile: Self-Expression and Identity
Q1: Why do you think Lisa may have chosen a new “goth” profile picture? Is there any harm in her presenting a different identity online?
(Students should understand that Lisa may want to “try on” a different identity online. While this is unlikely to cause serious harm, it could be helpful for her to reflect on why she selected this photo.)

Q2: Imagine that Lisa’s online friends had never met her face-to-face, and that once they did they discovered she doesn’t actually dress goth. How do you think they would react? (Lisa’s online friends might feel that she had tricked them or lied to them by being dishonest about her usual appearance.)

Q3: Why might RosyRosa and The trouble w/Ty be reacting negatively to their friend’s new picture? Is it right for them to respond the way they did?
Teacher Resource

(It is understandable that Lisa’s friends might be upset to see her misrepresenting herself online, but it is not right for them to write mean things about her online. Instead, they should talk with her in person about how they feel.)

Q4: What would you have done if you had seen a profile picture like Lisa’s, that didn’t seem real? How would you react to RosyRosa and The trouble w/Ty’s postings if you were Lisa? (Encourage students to discuss the options they would have in each situation, and then choose what they believe is the most ethical choice.)

Topic 3 of Jeff’s profile: Connected Culture
Q1: What do you think of Pat and his friends creating such a page?
(Students should understand that it is not okay to create a public space online in which you say negative things about others.)

Q2: Do you think Jeff has a responsibility to address or comment on Pat’s post? What are some things he might do?
(Since it is on his profile, Jeff really should do something about it. He might post something positive about Mr. Garrett, or go on record saying he isn’t interested.)

Q3: How would you react if you really liked Mr. Garrett, and you saw this post from Pat? Would you do anything about it? If so, what would you do?
(Students should recognize that they have the option to stick up for Mr. Garrett by posting something on the site or by saying something privately to Pat. The most important thing is that they not participate in something that is meant to harm Mr. Garrett.)

Q4: How would you react if you saw a page like this created about you? What would you do if you saw a page like this about a friend or a teacher?
(Encourage students to discuss the options they would have in each situation, and then choose what they believe is the most ethical choice.)

Topic 4 of Jeff’s profile: Respecting Creative Work
Q1: What do you think of the student work on the right? Do you think Jeff’s work inspired the other artist, or that the other artist plagiarized his work?
(Although the artwork is different, the idea is not original. Students should realize that the other artist did plagiarize Jeff’s work, because they copied his idea very closely.)

Q2: What if the comic artist on the right had included a credit line that said “Based on a concept by Jeff,” and asked Jeff’s permission to use it. Would that still be plagiarism? Would it be ethical?
(Students should recognize that giving appropriate credit and asking permission are required when you use someone else’s work. As long as it was all right with the teacher, this would be ethical.)
Teacher Resource

**Q3:** *Clearly Jeff is bothered that someone “ripped off” his comic. What if, in a written entry about music, he provides a link for downloading a new album for free? Do you think the two things are similar or different? Why?*

(While there are differences between the two things, students should recognize that there are some similarities as well: In both cases someone’s creative work is being taken without their permission or compensation.)

**Q4:** *What would you do if you were in Jeff’s situation and someone else had plagiarized your work? What if you knew about an instance in which someone else’s work had been plagiarized?*  
(Encourage students to discuss the options they would have in each situation, and then choose what they believe is the most ethical choice.)
Instructions

Imagine there’s a kid in one of your classes named Jeff. You know him, but not very well. You notice that he is friends with one of your friends on the social networking site MyBook. His profile is public, so you decide to check it out.

Some information posted in Jeff’s profile is below. Your group will be assigned to analyze one topic on this profile and answer the corresponding questions.
# My Online Code: Assessment

**Purpose**
In this activity, students will reflect on the concept of online ethics and what it means to be responsible online.

**Suggested Grade Level:**
9

**Materials and Handouts**
My Online Code: Assessment

**Approximate Time Needed:**
5 minutes

## Student-Facing Instructions
After completing the worksheet, “My Online Code: Judging Jeff’s Profile,” and participating in the group discussion on online ethics, complete the assessment handout.

## Teacher Notes
This lesson requires completing lessons “Introduction to Online Ethics” and “My Online Code: Judging Jeff’s Profile.”

You can use these questions to assess your students’ understanding of the lesson objectives. You may want to ask students to reflect in writing on one of the questions, using a journal or an online blog/wiki.

**What are some ways to behave ethically when you are online?**
Look for responses that span the four online ethics topics: privacy, self-expression and identity, connected culture, and respecting creative work. Sample responses:
- Protecting your privacy and respecting that of others
- Presenting yourself sensibly and appropriately
- Treating others with respect and kindness
- Getting credit for your work and citing that of others

**What are examples of unethical online behavior?**
Again, encourage students to cover the four online ethics topics. You may also wish to have them supply a concrete example of each type of behavior, either from their own experiences or from current events. Sample responses:
Teacher Resource

- Sharing embarrassing information about someone in an online forum
- Creating a profile with false information and tricking people with it
- Posting a cruel remark about someone on a social network
- Using the work of someone else in a mash-up without citing it

What are some of your responsibilities to yourself, your friends and family, and your community when you are online? What happens when you don’t fulfill your responsibilities as a digital citizen?
Responses should be based on the day’s activity as well as on personal experience.

Assessment

1. You learned that online ethics is a set of rules or ideas that guide your behavior.
Choose the answer below that is an example of online ethics.

a) Making sure your seatbelt is on  
b) Working on a class project  
c) Being in the first row of a concert  
d) Asking your brother before posting a funny photo of him online

Answer feedback
The correct answer is d. This is an example of online ethics because it demonstrates acting responsibly to another person, while online.

2. Which of the following behaviors is not ethical?

a) Searching for information online  
b) Giving a friend credit for using their song in a video that you created  
c) Posting a mean message online about a classmate  
d) Asking your friend before you post a picture of her

Answer feedback
The correct answer is c. It is hurtful and unethical to post mean messages.

3. Tommy has not been in school for the past few days and his classmate, Sam, thinks this is unfair. Sam posts the following message on his social networking page: “Tommy S. thinks he’s special and doesn’t have to go to class.”

True or false: Sam’s post is irresponsible.

a) True  
b) False

Answer feedback
The correct answer is a. True. Sam should not have posted the message publicly because other people may make untrue assumptions about where Tommy is and about his character.
Student Resource

**Instructions**

After completing the worksheet, “My Online Code: Judging Jeff’s Profile,” and participating in the group discussion on online ethics, complete the assessment handout.
Purpose
In this activity, students will compare and contrast attitudes toward boys and girls regarding editing, posting, and commenting on personal photos that are posted on social network sites.

Materials and Handouts
Feeling on Display Video Discussion Guide
Family Resource: Boys, Girls, and Media Messages Family Tip Sheet

Suggested Grade Level: 9

Approximate Time Needed: 15 minutes

Student-Facing Instructions
Work in groups to answer the discussion questions for Parts I and II on your handouts and participate in the in-class discussion focusing on the concept of image.

Teacher Notes

Warm-up:
On social network sites, how do you decide which picture should be your profile picture? What do you think makes a “perfect” profile picture?
If time allows, consider directing this question to female students first, then to male students. Encourage all students to describe and debate the criteria that they use to decide whether a photo is “worthy” of being a profile picture.

Who sets the standards for what is considered a “good” profile picture? Where do these standards, or ideas, come from?
Students’ answers will vary. They may have a difficult time articulating where these standards come from. Some may argue that it’s entirely a matter of personal self-expression. Some may argue that the more feedback you receive on your profile picture, the more “successful” it is.

What would happen if you posted a profile picture and you didn’t receive any “Likes” or comments on it? What would be going through your mind? What would you do?
Students may acknowledge that it feels good to receive attention from friends online. People may feel validated, flattered, and supported when they receive feedback on photos, status updates, etc., or feel neglected when they don’t.
DEFINE the Key Vocabulary term image.

DISCUSS how the two meanings of the term relate to one another. Guide students to understand that they may choose images of themselves, such as photographs on social network sites, based on the kind of image they want to present to the world.

TELL students that they are going to watch and discuss a video of teens their age having a real, open discussion about the way they and their friends manage their online images, especially with photos.

DISTRIBUTE the Feeling On Display Video Discussion Guide Student Handout, one for each student. SHOW students Part I and Part II of the “Feeling on Display” video: “Pressure” and “Judgment.”

Discussion prompt:
Do people create online images of themselves? Do they try to look, act, or be viewed in certain ways? Why or why not?

Students’ answers will vary. Encourage students to discuss people’s intentions when they post a photo. Do they expect people to see and comment on it? Do they have certain people in mind that they are trying to impress when they post the photo? Why or why not?

Assessment

Gender and Digital Life Teacher Backgrounder for Discussion:

What does gender have to do with digital citizenship and literacy?

Imagine a teen girl clicking through her friend’s profile pictures, wishing she could look just as slender. Or imagine a teen boy purposefully waiting an hour before texting a girl back, just to make himself appear more independent and detached. Teens are keenly aware of what it means to be popular, and how others perceive them. They not only turn to mass media for hints about how teen boys and girls should look and act, but also to their peers online. The problem is that the media often encourages narrow definitions of boys’ and girls’ roles. And these narrow definitions can then make their way into peer-to-peer interactions online, making it that much harder for a teen to keep perspective on media messages.

In order to learn how to be responsible and respectful digital media users, young teens must also develop an awareness of the unspoken rules, assumptions, and stereotypes that can inform their behavior. Gender norms – or common social ideas about masculinity and femininity – play a critical role in framing how young teens develop identities, express themselves, and hang out. Kids who do not think critically about gender stereotypes can be misinformed about how the world perceives them, how they perceive themselves, and most important, what they can grow up to be.

Why Does It Matter?

Your students are media creators, with the ability to publish content round-the-clock. This ability, combined
Teacher Resource

with constant access to all kinds of media, makes it critically important to teach kids how to recognize and understand gender stereotypes. Adult mentors are well positioned to help teens develop lifelong media literacy skills – ones that will discourage them from perpetuating harmful stereotypes.

**To be upstanding, teens need to crack the gender code.** Teens need to think critically about common attitudes that can fuel issues such as digital drama, cyberbullying, and sexting. Quite often, these issues are rooted in social attitudes, not the technology itself.

**Not Your Specialty? Not a Problem!**

**There are more classroom connections than you think.** Talking about gender roles can create an easy segue between the subject you regularly teach – whether history, English, or health and wellness – and a class discussion about digital citizenship. Refer to the following page of this backgrounder for tips to help you get started.

**Treat students like the experts.** Encourage students to feel as though they’re teaching you about how they and their friends use digital media, and encourage them to dig deeper into issues by asking lots of questions. They may start the lesson with a certain set of ideas or expectations about “the way things are” online, but then may reevaluate their opinions in the end.

**Infographic on Gender and Social Media:**
Instructions

Work in groups to answer the discussion questions for Parts I and II on your handouts and participate in the in-class discussion focusing on the concept of image.
Directions

Watch the video, “Feeling On Display,” then answer the following questions as a group. Be prepared to share your answers with the rest of the class.

Part I: Pressure
• Marco says that people try to “prove something” with the photos they post online. What do you think he means by this? Do you agree?
• Zara says that girls worry about their image all the time – whether online or offline – and that they face more pressure than guys. Do you agree? Why or why not?

Part II: Judgment
• Carla says that regardless of gender, all teens judge one another. Do people judge how each other look and act online? Does it differ for boys and girls? If so, how does it differ?
• What do you think of Claudia’s statement that it’s easy to judge other people online because, “You have the safety net of being in front of a screen – you’re not face to face”?

Part III: Comments
• Both Linh and Leah talked about receiving compliments online. What do you think of what they said? Do people fish for compliments online? How might photos and photo comments boost people’s self-esteem?
• Do you think that people react differently to a “selfie” taken by a girl versus a “selfie” taken by a boy? Why or why not? (Note: The term “selfie” is used to describe when someone takes a picture of themselves, either by holding a camera towards them or by using a mirror.)

Part IV: Double Standards
• Do you think that a double standard exists between boys and girls when it comes to online appearance? If so, what are they?
• Randy says, “Some guys try to play the macho role without necessarily posting pictures of themselves flexing. ... It’s much more subtle but it’s still there.” What do you think he means by this? Do you agree?
What’s the Issue?
Imagine a teen girl clicking through her friend’s profile pictures, wishing she could look just as slender. Or imagine a teen boy purposefully waiting an hour before texting a girl back, to make himself appear more independent and detached. Teens are keenly aware of what it means to be popular, and how others perceive them. They turn not only to mass media for hints about how teen girls and boys should look and act, but also to their peers online. The problem is that the media often popularize narrow definitions of boys’ and girls’ roles. And these narrow definitions can then make their way into peer-to-peer interactions online, making it that much harder for a teen to keep perspective on media messages.

Why Does It Matter?
Consider reality television: It blurs the lines between truth and fiction, and it transforms ordinary people into celebrities. Social media can provide a similar framework for teens’ social lives. For example, most teens on social network sites know that there are invisible audiences to address and perform for. They text, upload, and post with the expectation that their friends will give feedback, almost instantaneously. And when it comes to real celebrity interaction, teens can follow stars on sites such as Twitter and see glimpses into their daily lives. Teens can even become overnight Web celebs themselves via YouTube. And while this level of connecting, sharing, and networking is exciting on many levels, the price of Internet fame can be great, especially regarding gender. Thus, the pressure that girls face to look good or even “sexy” online can get magnified. And the pressure that boys face to look and act “like a man” can increase too.

What Families Can Do
In this digital age, it’s important for teens to develop and practice media-literacy skills. Parents, relatives, teachers, and other adult mentors are well positioned to help kids analyze the gender messages they see on TV, at the movies, in ads, in games, and online – and to encourage them not to perpetuate harmful stereotypes.

common sense says

Find out what’s behind kids’ behavior. Often, the impulse to broadcast personal information (or sexy photos) is driven by the desire for attention. Ask your teens whether they want to get attention by being provocative, or by being themselves. Help them understand how certain choices will make them feel.

Discuss the humor in stereotypes. Stereotypes can be humorous, even ones that describe our own friends and families. But sexist and other derogatory comments online can do serious damage. Remind kids that it’s difficult to recognize the tone or intention of comments online, so their jokes and quips may be misinterpreted.

Be an adult role model online. Social network sites can magnify our desire to feel photogenic and “camera ready.” If you have a social network profile, keep tabs on how often you compliment your friends’ appearances in photos. Also, if your teens show you photos of their friends, be careful not to make remarks on how they look. Encourage your family to focus on accomplishments and attitudes, rather than appearances.
Purpose

In this activity, students will analyze broader gender norms and media messages that may frame the way people use and interpret photos on social network sites.

Suggested Grade Level:

9

Approximate Time Needed:

20 minutes

Materials and Handouts

Feeling on Display Video Discussion Guide
Family Resource: Boys, Girls, and Media Messages Family Tip Sheet

Student-Facing Instructions

Work in groups to answer the discussion questions for Parts III and IV on your handouts and participate in the in-class discussion on double standards.

Teacher Notes

DISTRIBUTE the Feeling On Display Video Discussion Guide Student Handout, one for each student.

SHOW Part III and Part IV of the “Feeling on Display” video: “Comments” and “Double Standards.”

INVITE students to define the Key Vocabulary term double standard and describe how it was used in the video. Then provide the definition. (In the video, Claudia says, “There’s absolutely a double standard – in every aspect of life, I think, for boys and girls, but online absolutely.” By this she means that, given the same situation, there are different expectations for girls than there are for boys.)

INSTRUCT students to work in groups to answer the discussion questions for Parts III and IV on their handouts.

INVITE volunteers to share and debate the answers to the questions on their handouts.

Discuss the following questions in class.

*Are girls known for posting certain kinds of photos or albums? If so, what kinds? Why do you think that is?*

Answers will vary. One common belief about girls is that they are more popular when they look pretty, cute, or “hot.” Students may describe how some girls strike poses for the camera. They may also talk about “selfies”:
Teacher Resource

shots that people take of themselves. Encourage students to recognize that girls often learn at an early age that their appearance is important, and that it will be scrutinized by other people.

*Are there certain ideas, or social messages, that influence the kinds of photos that girls typically post? How might these attitudes affect the kinds of photo comments girls post amongst themselves?*

Help students recognize that the messages we receive about how women are supposed to look and act can influence how girls treat online photos, and how they judge the online photos of others. For example, girls tend to show affection to their female friends on social network sites by complementing the way they look in their photos (“You look adorable!” or “SO pretty!”) This doesn’t happen as much with guys.

*Are boys known for posting certain kinds of photos or albums? If so, what kinds? Why do you think that is?*

Students will likely say that boys are expected to appear tough, stoic, and/or popular with both girls and other guys. They may also note that boys may feel that it’s legitimate for them to be critical of girls’ appearance. Students should recognize that these messages come from the people they know, from the media, and from their online experiences.

*Are there certain ideas, or social messages, that influence the kinds of photos that boys typically post? How might these attitudes affect the kinds of photo comments boys post amongst themselves?*

Boys may be less expressive when commenting on one another’s photos, because boys are often taught that they shouldn’t show emotion and should be independent. Consider discussing where these kinds of expectations come from, and whether they could be restrictive for boys.

**Assessment**

**Gender and Digital Life Teacher Backgrounder for Discussion:**

**What does gender have to do with digital citizenship and literacy?**

Imagine a teen girl clicking through her friend’s profile pictures, wishing she could look just as slender. Or imagine a teen boy purposefully waiting an hour before texting a girl back, just to make himself appear more independent and detached. Teens are keenly aware of what it means to be popular, and how others perceive them. They not only turn to mass media for hints about how teen boys and girls should look and act, but also to their peers online. The problem is that the media often encourages narrow definitions of boys’ and girls’ roles. And these narrow definitions can then make their way into peer-to-peer interactions online, making it that much harder for a teen to keep perspective on media messages.

In order to learn how to be responsible and respectful digital media users, young teens must also develop an awareness of the unspoken rules, assumptions, and stereotypes that can inform their behavior. Gender norms – or common social ideas about masculinity and femininity – play a critical role in framing how young teens
develop identities, express themselves, and hang out. Kids who do not think critically about gender stereotypes can be misinformed about how the world perceives them, how they perceive themselves, and most important, what they can grow up to be.

**Why Does It Matter?**

**Your students are media creators**, with the ability to publish content round-the-clock. This ability, combined with constant access to all kinds of media, makes it critically important to teach kids how to recognize and understand gender stereotypes. Adult mentors are well positioned to help teens develop lifelong media literacy skills – ones that will discourage them from perpetuating harmful stereotypes.

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**Infographic on Gender and Social Media:**
Instructions

Work in groups to answer the discussion questions for Parts III and IV on your handouts and participate in the in-class discussion on double standards.
Directions

Watch the video, “Feeling On Display,” then answer the following questions as a group. Be prepared to share your answers with the rest of the class.

Part I: Pressure
• Marco says that people try to “prove something” with the photos they post online. What do you think he means by this? Do you agree?
• Zara says that girls worry about their image all the time – whether online or offline – and that they face more pressure than guys. Do you agree? Why or why not?

Part II: Judgment
• Carla says that regardless of gender, all teens judge one another. Do people judge how each other look and act online? Does it differ for boys and girls? If so, how does it differ?
• What do you think of Claudia’s statement that it’s easy to judge other people online because, “You have the safety net of being in front of a screen – you’re not face to face”?

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• Both Linh and Leah talked about receiving compliments online. What do you think of what they said? Do people fish for compliments online? How might photos and photo comments boost people’s self-esteem?
• Do you think that people react differently to a “selfie” taken by a girl versus a “selfie” taken by a boy? Why or why not? (Note: The term “selfie” is used to describe when someone takes a picture of themselves, either by holding a camera towards them or by using a mirror.)

Part IV: Double Standards
• Do you think that a double standard exists between boys and girls when it comes to online appearance? If so, what are they?
• Randy says, “Some guys try to play the macho role without necessarily posting pictures of themselves flexing. ... It’s much more subtle but it’s still there.” What do you think he means by this? Do you agree?
What's the Issue?
Imagine a teen girl clicking through her friend’s profile pictures, wishing she could look just as slender. Or imagine a teen boy purposefully waiting an hour before texting a girl back, to make himself appear more independent and detached. Teens are keenly aware of what it means to be popular, and how others perceive them. They turn not only to mass media for hints about how teen girls and boys should look and act, but also to their peers online. The problem is that the media often popularize narrow definitions of boys’ and girls’ roles. And these narrow definitions can then make their way into peer-to-peer interactions online, making it that much harder for a teen to keep perspective on media messages.

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In this digital age, it’s important for teens to develop and practice media-literacy skills. Parents, relatives, teachers, and other adult mentors are well positioned to help kids analyze the gender messages they see on TV, at the movies, in ads, in games, and online – and to encourage them not to perpetuate harmful stereotypes.

common sense says

Find out what’s behind kids’ behavior. Often, the impulse to broadcast personal information (or sexy photos) is driven by the desire for attention. Ask your teens whether they want to get attention by being provocative, or by being themselves. Help them understand how certain choices will make them feel.

Discuss the humor in stereotypes. Stereotypes can be humorous, even ones that describe our own friends and families. But sexist and other derogatory comments online can do serious damage. Remind kids that it’s difficult to recognize the tone or intention of comments online, so their jokes and quips may be misinterpreted.

Be an adult role model online. Social network sites can magnify our desire to feel photogenic and “camera ready.” If you have a social network profile, keep tabs on how often you compliment your friends’ appearances in photos. Also, if your teens show you photos of their friends, be careful not to make remarks on how they look. Encourage your family to focus on accomplishments and attitudes, rather than appearances.
Feeling on Display: Assessment

Purpose
In this activity, students will reflect on what they’ve learned about image and double standards.

Approximate Time Needed:
5 minutes

Suggested Grade Level:
9

Materials and Handouts
Feeling on Display Assessment

Teacher Notes
You can use these questions to assess your students’ understanding of the lesson objectives. You may want to ask students to reflect in writing on one of the questions, using a journal or an online blog/wiki.

Are people aware of their online images? Do they try to make themselves look certain ways? Why or why not? Students should acknowledge that many people are indeed aware of how they look online, and how they might be perceived by others. But the time and energy people spend on shaping their online image varies.

Do we have different expectations for how girls and guys should look or act online? If so, where do we learn these attitudes? If not, why not? Perhaps girls and guys share a similar consciousness about their online appearance. Guys, however, arguably face less outward pressure regarding feedback on how they look in photos. Students may argue that girls are judged more harshly than boys for their appearance. These ideas and attitudes stem from many sources: family, friends, the media, culture, etc.

How aware are you of how you comment on other people’s photos? Do you think this differs for guys and girls? Answers will vary.
Assessment

1. In the video Feeling on Display that your class watched, Claudia says, “There’s absolutely a double standard... for girls, especially.” What did she mean by that statement?

   a) In the same situation, people would treat girls and boys equally.
   b) Girls post double the amount of photos that boys do.
   c) In the same situation, people would treat a girl differently than a boy.

   Answer feedback
   The correct answer is c. A double standard is a form of bias.

2. Which one of the following is NOT an example of how someone might feel “on display” because of digital and social media?

   a) Valeria receives comments on an Instagram she took of a tree at a park.
   b) Fiona asks her friend to take a photo again because she didn’t look good in the first one.
   c) Ben gets 35 “Likes” on a photo that he posted of himself shirtless.
   d) Michael uses a computer program to erase pimples he has in a photo before making it his profile picture.

   Answer feedback
   The correct answer is a. Social network sites and photography apps are just a few examples of digital tools that people use to create an image of themselves online. Some people feel pressure to look their best online knowing that people will see what they, or other people, post about them.

3. True or False: It’s more common for girls to worry about other people posting ugly photos of themselves online than for boys to.

   a) True
   b) False

   Answer feedback
   The correct answer is a, True. Common Sense Media’s “Social Media, Social Life: How Teens View Their Digital Lives” report (2012) found that 45% of girls admitted they worry about other people posting ugly photos of themselves online, compared to 24% of boys.
Instructions

After completing the worksheet, “Feeling on Display Video Discussion Guide,” and participating in the group discussion on image and double standards, complete the assessment handout.
Feeling on Display

1. In the video Feeling on Display that your class watched, Claudia says, “There’s absolutely a double standard ... for girls, especially.” What did she mean by this statement?
   a) In the same situation, people would treat girls and boys equally.
   b) Girls post double the amount of photos that boys do.
   c) In the same situation, people would treat a girl differently than a boy.

2. Which of the following is NOT an example of how someone might feel “on display” because of digital and social media?
   a) Valeria receives comments on an Instagram she took of a tree at a park.
   b) Fiona asks her friend to take a photo again because she didn’t look good in the first one.
   c) Ben gets 35 “Likes” on a photo that he posted of himself shirtless.
   d) Michael uses a computer program to erase pimples he has in a photo before making it his profile picture.

3. True or False: It’s more common for girls to worry about other people posting ugly photos of themselves online than for boys to.
   a) True
   b) False
**Purpose**
In this activity, students will identify some of the benefits of sharing information online, reflect on the risks of sharing inappropriate information (oversharing) online, and think critically about what they choose to post and share about themselves online.

**Suggested Grade Level:**
9

**Approximate Time Needed:**
40 minutes

**Materials and Handouts**
Eva’s Story Discussion Guide  
Family Resource: Privacy and Digital Footprints Family Tip Sheet

**Student-Facing Instructions**

**Part 1: Explore the Benefits of Sharing**  
Question: How do you share information for fun with others online?

**Part 2: Examine the Risks of Oversharing**  
The following video discussion questions are for the video, “Eva’s Story - When Messages Spread,” which is about a girl whose “inappropriate” IM chat is discovered by her friend’s dad. These questions can be discussed in small groups or as a whole class. The goals of these questions are for students to: (1) realize that online communication that seems private may not stay private, and (2) consider the role and responsibility of parents as they relate to their kids’ online privacy.

**Teacher Notes**

**Warm-up (5 minutes)**  
**EXPLAIN** to students that:
- Though there are many benefits to sharing information online, the Internet should generally be considered public because: (1) “private” information can become public if passed on, and (2) posts in many online communities are public by default.
- Most information posted online: (1) can be searched, (2) can be seen by HUGE, invisible audiences, (3) can be copied, altered, and sent to others, and (4) is persistent – it’s almost impossible to take down, as it can start to spread the minute it is posted.
- Information that people post can get out of their control fast, so it is important to consider the consequences beforehand.

**DEFINE** the Key Vocabulary term **consequence**.
Part 1: Explore the Benefits of Sharing (10 minutes)

POINT OUT to students that there are many ways in which sharing information with others online can be fun and rewarding. For instance, chatting over IM with friends or sending photos to grandparents can be two positive ways of sharing information.

How do you share information for fun with others online?
Sample responses:
- Make online photo albums for friends
- Make mash-ups or remixes and share them online
- IM with friends who have moved away from school

SHOW one or two brief examples of websites where students share their work with others. Have students give names and short descriptions of websites where they know kids share their work. If you have Internet access, bring up one or two of the websites that they list.

Part 2: Examine the Risks of Oversharing (25 minutes)

SHOW “Eva’s Story – When Messages Spread”

TELL students that the video is about a real girl who shared something online that she later regretted.

ARRANGE students in groups of four or five.

DISTRIBUTE copies of Eva’s Story Video Discussion Guide to each student.

HAVE each group discuss the questions on the handout. Then regroup everyone for an all-class discussion.

DISCUSS with students their ideas about some benefits of sharing information and some of the risks of over-sharing. You can use the following ideas to lead the discussion:

- Sharing information with others online can be fun and rewarding. People showcase their work and ask others for feedback online.
- But sharing online can sometimes go too far. For example, sharing information such as one’s address can put one’s safety at risk, as well as sharing information that can come back to embarrass. Given the public nature of the Internet, the impact of information online is usually greater than offline.
- The consequences of over-sharing (i.e., inappropriate sharing) can range from being just a little embarrassing to being really devastating to one’s reputation. Students can be denied entrance to college, lose jobs, or have their reputations tarnished.
- It is important to think before posting information online and to put only information there that you are proud of. Ultimately, one wants to be able to shape his or her digital footprint as much as possible.

Assessment

Answer Key:

1. What kinds of things do you think Eva and her friend were IMing to one another? (Guide students to take the parents’ point of view. What would make parents upset?)
Teacher Resource

Sample responses:
- Plotting to do something mean to another student
- Using inappropriate language
- Saying mean things about their parents or teachers

2. Do you think it was fair of Eva’s friend’s dad to look at the chat transcript? (Guide students to think about reasons that parents might want to keep an eye on their kids. For example, they might be curious about their lives, want to keep their kids out of danger, or want to step in if something inappropriate or hurtful is happening.)

Sample responses:
- Yes. Parents want to know what’s going on in their kids’ lives.
- Maybe. He could have asked first, considering that the girls thought their communication was just between them.
- No. He is invading their privacy.

3. What might be the consequences for Eva of her dad knowing about the IM chat? (Guide students to consider how their online actions could influence their parents’ view of them and the technology.)

Sample responses:
- He may discuss with Eva the types of chats that are appropriate and inappropriate on the Internet.
- He may not trust her as much, and he may give her less freedom.
- He may ban her from going online.
- He may not want Eva to hang out with the other girl as much.
- Eva may no longer trust her dad, and she may not tell him other things.

4. Why might Eva have said things on chat that she wouldn’t say in person? (Guide students to think about how people often feel bolder online. This means they could be more open and honest – for the better – but it can also mean that people can hide behind their identities and say things they might later regret.)

Sample responses:
- She feels bolder on the Internet because she’s not saying the words to someone’s face. It’s like wearing a mask.
- She didn’t think that anyone would find out, because she thought no one could ever eavesdrop or see the chat.

5. What does Eva mean when she says, “Stuff online is not private”? (Guide students to think about how information online that people assume is private can spread to huge audiences, and that there is an online record of most online exchanges.)

Sample responses:
- There is a record of the conversation between Eva and her friend that anyone can get their hands on.
- Her friend could forward Eva’s words to other people, making their conversation public.
Note: Case Studies are the same for both Eva’s Story and Brittney’s Story

Case Study 1: Emma’s Secret Crush Goes Viral
1. If you were Emma, what would you do when you got Ted’s text? Who, if anyone, is most at fault for spreading Emma’s secret?
Sample responses:
• Emma would be very embarrassed because José and others have now seen information that she intended to be private.
• Emma feels mad at and betrayed by Chantal and others for spreading her information, when she asked that it be kept secret.
• Emma feels at fault for texting the information in the first place; maybe Chantal is at fault for spreading the information since it was supposed to be secret; maybe Zeke and friends are at fault because they spread something that was obviously pretty personal.

2. How would this situation be different if Emma had told her friends about the crush in person instead of by sending a text message?
Sample responses:
• The information probably would not have spread so fast and to so many people.
• Maybe her friend would have taken the request to not spread the news more seriously.

3. How could Emma resolve or fix the situation herself? Is there a way she could make the situation better?
Sample responses:
• Emma could decide not to send information that could be personally embarrassing over the Internet.
• Emma could talk to Chantal and ask her to clear up the rumor.
• Emma could talk to José directly and let him know how the rumor got out of hand.

4. Has anyone ever shared information about you or someone you know over IM, text, the Internet, etc. that you wanted to keep private? If so, what did you do?

Case Study 2: My Secret Diary… Sort Of
1. What would you say, if anything, to your parents if you were Tommy? (Guide students to consider the various consequences of making information public. Specifically, students should know that such information can be searched; copied and passed on; seen by a large, invisible audience, and can be persistent or even permanent.)
Sample responses:
• Tommy might feel that his privacy has been violated because his parents went behind his back. He might express his anger at them for reading the blog without asking first.
• It is somewhat different for Tommy’s parents to read his information online than to go into his drawer, because the information online is thought to be public. Tommy should patiently explain that he wishes they did not read the blog, or tell them that he is changing his privacy settings on the blog so that it is more private.

2. How is Tommy’s parents’ reading his blog similar to or different from reading a diary that he’s written in a
notebook or paper journal?
Sample responses:

- It’s different, in that the private diary is not meant for anyone else’s eyes. It would probably be in a drawer or somewhere that’s hidden. A public online diary, on the other hand, is meant for the public to see.
- It’s the same, in that parents should know that their kids’ personal thoughts – whether online or offline – should be kept secret. It’s an invasion of privacy for parents to read the journal in either place.

3. Do you think it’s fair for Tommy’s parents to read the things he posts on the Internet, given that his blog is technically public? Why or why not?
Sample responses:

- It’s unfair. Everyone knows that parents reading your journal is an absolute no-no.
- It’s fair if they had asked. Tommy would no doubt have preferred if his parents had asked him about the blog before reading it.
- It’s fair. Tommy’s parents were not snooping any more than anyone else who may have stumbled upon the journal.

4. Why might Tommy’s parents want to read his blog? Given these reasons, how would you react if your parents asked to read your email or text messages?
Sample responses:

- Maybe they were curious about his life.
- Maybe they wanted to make sure that he wasn’t posting information that would compromise his safety.
- They probably looked because they care about him.

5. Have you ever been in a situation where your parents or someone else has asked to read something that you felt was private? If so, how did you feel? What did you do?
Students’ answers will vary.
**Instructions**

**Part 1: Explore the Benefits of Sharing**
Question: How do you share information for fun with others online?

**Part 2: Examine the Risks of Oversharing**
The following video discussion questions are for the video, “Eva’s Story - When Messages Spread,” which is about a girl whose “inappropriate” IM chat is discovered by her friend’s dad. These questions can be discussed in small groups or as a whole class. The goals of these questions are for students to: (1) realize that online communication that seems private may not stay private, and (2) consider the role and responsibility of parents as they relate to their kids’ online privacy.
Oops! I Broadcast It on the Internet

Eva’s Story

1. What kinds of things do you think Eva and her friend were IMing to one another?

2. Do you think it was fair of Eva’s friend’s dad to look at the chat transcript?

3. What might be the consequences for Eva of her dad knowing about the IM chat?

4. Why might Eva have said things on chat that she wouldn’t say in person?

Case Studies

Case Study 1

Emma’s Secret Crush Goes Viral

Over the past few weeks, Emma has developed a huge crush on José. She thinks he might like her too. She knows gossip travels like lightning at school, so she tells only her best friend, Chantal, by texting her after school: “Do you think Jose likes me? I kinda have a little crush on him.” Emma also swears Chantal to secrecy over the phone later that night. Though Chantal vows to keep her secret, she forwards Emma’s text to Zeke, who forwards it to a friend, who...you know the rest! The next day at school one of the soccer players, Ted, texts Emma: “Emma+Jose=so adorable”. Emma is shocked and embarrassed because she told only her best friend, and then swore her to secrecy.

1. If you were Emma, what would you do when you got Ted’s text? Who, if anyone, is most at fault for spreading Emma’s secret?

2. How would this situation be different if Emma had told her friends about the crush in person instead of by sending a text message?

3. How could Emma resolve or fix the situation herself? Is there a way she could make the situation better?

4. Has anyone ever shared information about you or someone you know over IM, text, the Internet, etc. that you wanted to keep private? If so, what did you do?
Tommy has been writing an online blog about his life that he thought was pretty private because he used a username that wasn’t his real name. But when his parents ask him why he decided not to try out for the basketball team, Tommy figures out that they have been reading his blog, because it’s the only place he describes being picked on for being so short. Tommy is annoyed and surprised because he never told his parents about the blog and certainly didn’t give them his username to access it. His blog is technically public, but he didn’t think anyone could connect his blog with the “real” him. Tommy later finds out that his best friend’s parents told his parents about the blog.

1. What would you say, if anything, to your parents if you were Tommy? (Guide students to consider the various consequences of making information public. Specifically, students should know that such information can be searched; copied and passed on; seen by a large, invisible audience, and can be persistent or even permanent.)

2. How is Tommy’s parents’ reading his blog similar to or different from reading a diary that he’s written in a notebook or paper journal?

3. Do you think it’s fair for Tommy’s parents to read the things he posts on the Internet, given that his blog is technically public? Why or why not?

4. Why might Tommy’s parents want to read his blog? Given these reasons, how would you react if your parents asked to read your email or text messages?

5. Have you ever been in a situation where your parents or someone else has asked to read something that you felt was private? If so, how did you feel? What did you do?
What’s the Issue?
Our teens live in a culture of sharing that has forever changed the concept of privacy. In a world where everyone is connected and anything created online can be copied, pasted, and sent to thousands of people in a heartbeat, privacy starts to mean something different than simply guarding personal or private information. Each time your teen fills out a profile without privacy controls, comments on something, posts a video, or sends a picture of themselves to friends, they potentially broadcast themselves to the world.

Why Does It Matter?
Digital life is both public and permanent. Everything our teens do online creates digital footprints that migrate and persist. Something that happens on the spur of the moment – a funny picture, an angry post – can resurface years later. And if teens aren’t careful, their reputations can be harmed. Your teen may think he or she just sent something to a friend, but that friend can send it to a friend’s friend, who can send it to their friends’ friends, and so on. That’s how secrets become headlines, and how false information spreads fast and furiously. The stakes only increase when we remember that all of this takes place in front of a huge, invisible audience. Teens’ deepest secrets can be shared with thousands of people they’ve never even met.

What Families Can Do
Do you really want everyone to know that about you?
Think about what parents of your friends might think of you if they saw that.
How do you think that person would feel if he/she later saw it someday?

common sense says

Help teens think long term. Explain to teens that everything leaves a digital footprint with information that can be searched and passed along to thousands of people. Others can pass on that information too, so if they don’t want to see something tomorrow, they’d better not post it today.

Teach teens to keep personal information private. Help teens define which information is important for them to keep private when they’re online. To start, we recommend that teens not share their addresses, phone numbers, or birth dates.

Make sure your teens use privacy settings on their social network pages. Encourage teens to think carefully about the nature of their relationships (close friends, family, acquaintances, strangers) and adjust their privacy settings accordingly.
Remind teens to protect their friends’ privacy. Passing along a rumor or identifying someone in a picture (called “tagging”) affects other people’s privacy. If your teen is uncomfortable being tagged in friends’ photos, they can ask to have the photos or the tags removed. But beyond that, there’s not too much they can do. So teach your teen that it’s better to check with friends first before posting something about them.

Remind teens that the Golden Rule applies online. While teens don’t always have control over what other people post of them, they can be proactive and help guide which snapshots of their lives are taken in the first place. What goes around comes around. If teens spread a rumor or talk badly about a teacher, they can’t assume that what they post will stay private. Whatever negative things they say can and probably will come back to haunt them, in more ways than they can imagine.
Oops! I Broadcast it on the Internet: Brittney’s Story

Purpose

In this activity, students will identify some of the benefits of sharing information online, reflect on the risks of sharing inappropriate information (oversharing) online, and think critically about what they choose to post and share about themselves online.

Suggested Grade Level:

9

Approximate Time Needed:

40 minutes

Materials and Handouts

Brittney’s Story Discussion Guide
Family Resource: Privacy and Digital Footprints Family Tip Sheet

Student-Facing Instructions

Part 1: Explore the Benefits of Sharing

Question: How do you share information for fun with others online?

Part 2: Examine the Risks of Oversharing

The following video discussion questions are for the video, “Brittney’s Story - Posting Something You Regret,” which is about a girl whose “inappropriate” IM chat is discovered by her friend’s dad. These questions can be discussed in small groups or as a whole class. The goals of these questions are for students to: (1) realize that online communication that seems private may not stay private, and (2) consider the role and responsibility of parents as they relate to their kids’ online privacy.

Teacher Notes

Warm-up (5 minutes)

EXPLAIN to students that:

- Though there are many benefits to sharing information online, the Internet should generally be considered public because: (1) “private” information can become public if passed on, and (2) posts in many online communities are public by default.
- Most information posted online: (1) can be searched, (2) can be seen by HUGE, invisible audiences, (3) can be copied, altered, and sent to others, and (4) is persistent – it’s almost impossible to take down, as it can start to spread the minute it is posted.
- Information that people post can get out of their control fast, so it is important to consider the consequences beforehand.

DEFINE the Key Vocabulary term consequence.
**Part 1: Explore the Benefits of Sharing (10 minutes)**

**POINT OUT** to students that there are many ways in which sharing information with others online can be fun and rewarding. For instance, chatting over IM with friends or sending photos to grandparents can be two positive ways of sharing information.

*How do you share information for fun with others online?*

Sample responses:
- Make online photo albums for friends
- Make mash-ups or remixes and share them online
- IM with friends who have moved away from school

**SHOW** one or two brief examples of websites where students share their work with others. Have students give names and short descriptions of websites where they know kids share their work. If you have Internet access, bring up one or two of the websites that they list.

**Part 2: Examine the Risks of Oversharing (25 minutes)**

**SHOW** “Brittney’s Story – Posting Something You Regret”

**TELL** students that the video is about a real girl who shared something online that she later regretted.

**ARRANGE** students in groups of four or five.

**DISTRIBUTE** copies of Brittney’s Story Video Discussion Guide to each student.

**HAVE** each group discuss the questions on the handout. Then regroup everyone for an all-class discussion.

**DISCUS** with students their ideas about some benefits of sharing information and some of the risks of over-sharing. You can use the following ideas to lead the discussion:

- *Sharing information with others online can be fun and rewarding. People showcase their work and ask others for feedback online.*
- *But sharing online can sometimes go too far. For example, sharing information such as one’s address can put one’s safety at risk, as well as sharing information that can come back to embarrass. Given the public nature of the Internet, the impact of information online is usually greater than offline.*
- *The consequences of over-sharing (i.e., inappropriate sharing) can range from being just a little embarrassing to being really devastating to one’s reputation. Students can be denied entrance to college, lose jobs, or have their reputations tarnished.*
- *It is important to think before posting information online and to put only information there that you are proud of. Ultimately, one wants to be able to shape his or her digital footprint as much as possible.*

**Assessment**

**Answer Key:**

1. *Why do you think Brittney and her friends wanted to broadcast themselves in the first place?* (Guide students to think of the social pressures that may have led Brittney to post the photos.)
Teacher Resource

Sample responses:
- Maybe she wasn’t thinking very carefully about taking the photos, and she thought it would be fun to post them.
- To seem cool. Maybe she thought others would like her more if she appeared “edgier” or rebellious.
- Peer pressure. She thought she would fit in better if she posted the photos.
- To get attention.

2. Brittney regrets posting the photos, but are there situations when you think it would be okay, even helpful, to get comments from others online? What are those situations? (Guide students to think about how they might be able to get feedback on their work quickly from a group of trusted friends online. Point out that there are many examples of good, useful postings and exchanges of ideas over the Internet.)

Sample responses:
- If you write a short story or make a remix/mash-up and want to get constructive feedback from others.
- If you want to share photos from a trip or share experiences with others.
- If you are doing a group project and you want to be sure you all have the same information.

3. In what ways did Brittney’s actions impact her later? Can you imagine how the posts may impact Brittney in the future, even beyond college? (Guide students to identify the possible long-term consequences of Brittney’s actions, and talk about the regret that she feels.)

Sample responses:
- She had trouble taking the photos down once they were up.
- Her dad implies that the photos could be a factor in her application being rejected from college.
- People that Brittney didn’t know and whom she didn’t want to see the photos of her commented on them.

4. Is there anything that you learned from Brittney’s story that made you think about incidents in your own life, or your friends’ lives? If so, can you share those stories (leaving out personal details)?

Note: Case Studies are the same for both Eva’s Story and Brittney’s Story

Case Study 1: Emma’s Secret Crush Goes Viral
1. If you were Emma, what would you do when you got Ted’s text? Who, if anyone, is most at fault for spreading Emma’s secret?

Sample responses:
- Emma would be very embarrassed because José and others have now seen information that she intended to be private.
- Emma feels mad at and betrayed by Chantal and others for spreading her information, when she asked that it be kept secret.
- Emma feels at fault for texting the information in the first place; maybe Chantal is at fault for spreading the information since it was supposed to be secret; maybe Zeke and friends are at fault because they spread something that was obviously pretty personal.
Teacher Resource

2. How would this situation be different if Emma had told her friends about the crush in person instead of by sending a text message?
   Sample responses:
   • The information probably would not have spread so fast and to so many people.
   • Maybe her friend would have taken the request to not spread the news more seriously.

3. How could Emma resolve or fix the situation herself? Is there a way she could make the situation better?
   Sample responses:
   • Emma could decide not to send information that could be personally embarrassing over the Internet.
   • Emma could talk to Chantal and ask her to clear up the rumor.
   • Emma could talk to José directly and let him know how the rumor got out of hand.

4. Has anyone ever shared information about you or someone you know over IM, text, the Internet, etc. that you wanted to keep private? If so, what did you do?

Case Study 2: My Secret Diary... Sort Of

1. What would you say, if anything, to your parents if you were Tommy? (Guide students to consider the various consequences of making information public. Specifically, students should know that such information can be searched; copied and passed on; seen by a large, invisible audience, and can be persistent or even permanent.)
   Sample responses:
   • Tommy might feel that his privacy has been violated because his parents went behind his back. He might express his anger at them for reading the blog without asking first.
   • It is somewhat different for Tommy’s parents to read his information online than to go into his drawer, because the information online is thought to be public. Tommy should patiently explain that he wishes they did not read the blog, or tell them that he is changing his privacy settings on the blog so that it is more private.

2. How is Tommy’s parents’ reading his blog similar to or different from reading a diary that he’s written in a notebook or paper journal?
   Sample responses:
   • It’s different, in that the private diary is not meant for anyone else’s eyes. It would probably be in a drawer or somewhere that’s hidden. A public online diary, on the other hand, is meant for the public to see.
   • It’s the same, in that parents should know that their kids’ personal thoughts – whether online or offline – should be kept secret. It’s an invasion of privacy for parents to read the journal in either place.

3. Do you think it’s fair for Tommy’s parents to read the things he posts on the Internet, given that his blog is technically public? Why or why not?
   Sample responses:
   • It’s unfair. Everyone knows that parents reading your journal is an absolute no-no.
   • It’s fair if they had asked. Tommy would no doubt have preferred if his parents had asked him about the blog before reading it.
   • It’s fair. Tommy’s parents were not snooping any more than anyone else who may have stumbled upon
4. Why might Tommy’s parents want to read his blog? Given these reasons, how would you react if your parents asked to read your email or text messages?
Sample responses:
- Maybe they were curious about his life.
- Maybe they wanted to make sure that he wasn’t posting information that would compromise his safety.
- They probably looked because they care about him.

5. Have you ever been in a situation where your parents or someone else has asked to read something that you felt was private? If so, how did you feel? What did you do?
Students’ answers will vary.
Instructions

**Part 1: Explore the Benefits of Sharing**
Question: How do you share information for fun with others online?

**Part 2: Examine the Risks of Oversharing**
The following video discussion questions are for the video, “Brittney’s Story - Posting Something You Regret,” which is about a girl whose “inappropriate” IM chat is discovered by her friend’s dad. These questions can be discussed in small groups or as a whole class. The goals of these questions are for students to: (1) realize that online communication that seems private may not stay private, and (2) consider the role and responsibility of parents as they relate to their kids’ online privacy.
Oops! I Broadcast It on the Internet

Brittney’s Story

1. Why do you think Brittney and her friends wanted to broadcast themselves in the first place?

2. Brittney regrets posting the photos, but are there situations when you think it would be okay, even helpful, to get comments from others online? What are those situations?

3. In what ways did Brittney’s actions impact her later? Can you imagine how the posts may impact Brittney in the future, even beyond college?

4. Is there anything that you learned from Brittney’s story that made you think about incidents in your own life or your friends’ lives? If so, can you share those stories (leaving out personal details)?

Case Studies

Case Study 1

Emma’s Secret Crush Goes Viral

Over the past few weeks, Emma has developed a huge crush on José. She thinks he might like her too. She knows gossip travels like lightning at school, so she tells only her best friend, Chantal, by texting her after school: “Do you think Jose likes me? I kinda have a little crush on him.” Emma also swears Chantal to secrecy over the phone later that night. Though Chantal vows to keep her secret, she forwards Emma’s text to Zeke, who forwards it to a friend, who...you know the rest! The next day at school one of the soccer players, Ted, texts Emma: “Emma+Jose=so adorable”. Emma is shocked and embarrassed because she told only her best friend, and then swore her to secrecy.

1. If you were Emma, what would you do when you got Ted’s text? Who, if anyone, is most at fault for spreading Emma’s secret?

2. How would this situation be different if Emma had told her friends about the crush in person instead of by sending a text message?

3. How could Emma resolve or fix the situation herself? Is there a way she could make the situation better?

4. Has anyone ever shared information about you or someone you know over IM, text, the Internet, etc. that you wanted to keep private? If so, what did you do?
Tommy has been writing an online blog about his life that he thought was pretty private because he used a username that wasn’t his real name. But when his parents ask him why he decided not to try out for the basketball team, Tommy figures out that they have been reading his blog, because it’s the only place he describes being picked on for being so short. Tommy is annoyed and surprised because he never told his parents about the blog and certainly didn’t give them his username to access it. His blog is technically public, but he didn’t think anyone could connect his blog with the “real” him. Tommy later finds out that his best friend’s parents told his parents about the blog.

1. What would you say, if anything, to your parents if you were Tommy? (Guide students to consider the various consequences of making information public. Specifically, students should know that such information can be searched; copied and passed on; seen by a large, invisible audience, and can be persistent or even permanent.)

2. How is Tommy’s parents’ reading his blog similar to or different from reading a diary that he’s written in a notebook or paper journal?

3. Do you think it’s fair for Tommy’s parents to read the things he posts on the Internet, given that his blog is technically public? Why or why not?

4. Why might Tommy’s parents want to read his blog? Given these reasons, how would you react if your parents asked to read your email or text messages?

5. Have you ever been in a situation where your parents or someone else has asked to read something that you felt was private? If so, how did you feel? What did you do?
What’s the Issue?
Our teens live in a culture of sharing that has forever changed the concept of privacy. In a world where everyone is connected and anything created online can be copied, pasted, and sent to thousands of people in a heartbeat, privacy starts to mean something different than simply guarding personal or private information. Each time your teen fills out a profile without privacy controls, comments on something, posts a video, or sends a picture of themselves to friends, they potentially broadcast themselves to the world.

Why Does It Matter?
Digital life is both public and permanent. Everything our teens do online creates digital footprints that migrate and persist. Something that happens on the spur of the moment—a funny picture, an angry post—can resurface years later. And if teens aren’t careful, their reputations can be harmed. Your teen may think he or she just sent something to a friend, but that friend can send it to a friend’s friend, who can send it to their friends’ friends, and so on. That’s how secrets become headlines, and how false information spreads fast and furiously. The stakes only increase when we remember that all of this takes place in front of a huge, invisible audience. Teens’ deepest secrets can be shared with thousands of people they’ve never even met.

What Families Can Do
Do you really want everyone to know that about you?
Think about what parents of your friends might think of you if they saw that.
How do you think that person would feel if he/she later saw it someday?

common sense says

Help teens think long term. Explain to teens that everything leaves a digital footprint with information that can be searched and passed along to thousands of people. Others can pass on that information too, so if they don’t want to see something tomorrow, they’d better not post it today.

Teach teens to keep personal information private. Help teens define which information is important for them to keep private when they’re online. To start, we recommend that teens not share their addresses, phone numbers, or birth dates.

Make sure your teens use privacy settings on their social network pages. Encourage teens to think carefully about the nature of their relationships (close friends, family, acquaintances, strangers) and adjust their privacy settings accordingly.
**Remind teens to protect their friends’ privacy.** Passing along a rumor or identifying someone in a picture (called “tagging”) affects other people’s privacy. If your teen is uncomfortable being tagged in friends’ photos, they can ask to have the photos or the tags removed. But beyond that, there’s not too much they can do. So teach your teen that it’s better to check with friends first before posting something about them.

**Remind teens that the Golden Rule applies online.** While teens don’t always have control over what other people post of them, they can be proactive and help guide which snapshots of their lives are taken in the first place. What goes around comes around. If teens spread a rumor or talk badly about a teacher, they can’t assume that what they post will stay private. Whatever negative things they say can and probably will come back to haunt them, in more ways than they can imagine.
Purpose
In this activity, students will reflect on what they’ve learned about the consequences of oversharing.

Suggested Grade Level:
9

Materials and Handouts
Oops! I Broadcast it on the Internet Assessment

Approximate Time Needed:
5 minutes

Student-Facing Instructions
After completing the worksheet the Video Discussion Guide worksheet and participating in the group discussion on oversharing, complete the assessment handout.

Teacher Notes
You can use these questions to assess your students’ understanding of the lesson objectives. You may want to ask students to reflect in writing on one of the questions, using a journal or an online blog/wiki.

What are some examples of people sharing in a rewarding way?
Sample responses:
• Create and share online photo albums with friends and family.
• Produce multimedia works like music, videos, or mash-ups.
• Email or video chat with friends who have moved away or with family that live elsewhere.

What things can you do to minimize oversharing in your own life?
Sample responses:
• Don’t share secrets, embarrassing stories, or damaging information about self or others.
• Make mash-ups or remixes and share them online.
• Set privacy controls.
• Thoughtfully manage a positive digital footprint.

How can you create a positive digital footprint?
Answers will vary. Students should acknowledge the importance of thinking ahead before posting online. Will they be proud of the things they share in 5 years? What about in 15 years?
Assessment

Answer Key

1. Using the example below, determine what the word consequence means.

Ivan emails his friend about something secret that happened at school. Later, Ivan notices that the email has been posted online. A consequence of Ivan sharing the information through email is that the information was shared publicly online.

A consequence is:

a) Someone you met online
b) The effect of something that happened earlier
c) An Internet post

Answer feedback
The correct answer is b. A consequence is the result of something someone does.

2. True or false: If you send a text message, you can control what happens to the message after you send it.

a) True
b) False

Answer feedback
The correct answer is b, False. After you send a text message, you don’t have control over who sees the message and what people do with it.

3. Which of the following is an example of over-sharing online?

a) Posting a message on your friend’s wall that says you dislike your basketball coach
b) Posting a photo of you playing basketball
c) Inviting your friends and family to your next basketball game by email

Answer feedback
The correct answer is a. You should only post something online if you’re okay with anybody seeing it.
Instructions

After completing the worksheet the Video Discussion Guide worksheet and participating in the group discussion on oversharing, complete the assessment handout.
Oops! I Broadcast It on the Internet

1. Using the example below, determine what the word consequence means.

Ivan emails his friend about something secret that happened at school. Later, Ivan notices that the email has been posted online. A consequence of Ivan sharing the information through email is that the information was shared publicly online.

A consequence is:

a) Someone you met online
b) The effect of something that happened earlier
c) An Internet post

2. True or false: If you send a text message, you can control what happens to the message after you send it.

a) True
b) False

3. Which of the following is an example of over-sharing online?

a) Posting a message on your friend’s wall that says you dislike your basketball coach
b) Posting a photo of you playing basketball
c) Inviting your friends and family to your next basketball game by email
Becoming a Web Celeb: Rising to Internet Fame

**Purpose**

In this activity, students will evaluate the benefits and drawbacks of becoming an online celebrity, using case studies to frame and support their arguments.

**Suggested Grade Level:**

11

**Materials and Handouts**

Dude Perfect: www.youtube.com/watch?v=PD6eQY7yCfw&feature=plcp
Rebecca Black Video Case Study
Family Resource: Boys, Girls, and Media Messages Family Tip Sheet

**Approximate Time Needed:**

20 minutes

**Student-Facing Instructions**

**Part I: Rising to Internet Fame**

Watch “Dude Perfect” and participate in the class discussion on “Web Celebs.”

**Part 2: Web Celeb Case Study - Rebecca Black**

Watch “Rebecca Black Video Case Study”

Answer the in-class discussion questions and share your reactions.

**Teacher Notes**

**Part I: Rising to Internet Fame (10 minutes)**

**DEFINE** the Key Vocabulary terms **Internet meme** and **viral**.

**ASK** students to raise their hands if they have ever heard of Dude Perfect™. Invite students to describe the group to the rest of the class. (Dude Perfect™ is a group of guys who became famous through YouTube for their backyard basketball trick shots. After being featured in a local news story, their YouTube channel went viral and soon gained national recognition. The guys are now sponsored by GMC and the NBA, have their own online merchandise and iPhone game, and even published a book about their journey to fame.)

**SHOW** students “Dude Perfect™ | Backyard Edition | Our 1st Video!” to give them a sense of the group (www.youtube.com/watch?v=PD6eQY7yCfw&feature=plcp).

**SHOW** students Dude Perfect™’s website, specifically their page “Goals” (www.dudeperfect.com/goals). This page illustrates many of the upsides of Dude Perfect™’s rise to fame.
DISCUSS with students the benefits of being able to share one’s talents and passions online and have them seen by others. Ask students to provide examples of “Web celebs” or even lesser known people who have inspired them online (bloggers, vloggers, etc.). Use this as a springboard for discussing the appeal of receiving widespread attention online.

INVITE students to share their own experiences creating and posting videos online. What made them post the video? Who did they imagine would see the video? Did the video receive comments or feedback? If so, were they positive or negative and how did the comments make them feel?

Part 2: Web Celeb Case Study - Rebecca Black (10 minutes)

ARRANGE students into groups of three or four.

SHOW students the video, “Rebecca Black Video Case Study.”

INSTRUCT each group to discuss the following questions, encouraging them to take notes:

- What are some positive aspects of Rebecca's road to fame? What are some negative aspects? (On the positive side, Rebecca’s video gave her the opportunity to express herself and showcase her creativity. It also made her famous — whether or not people truly liked her video. On the negative side, Rebecca was heavily teased and bullied for her video. Many people do not take her singing career seriously.)
- To what extent did the backlash that Rebecca experienced have anything to do with gender? If so, how? (Students may be quick to defend Rebecca’s critics, finding fault in the way she looks, sings, and acts. But encourage students to also analyze Rebecca’s experience from a broader perspective. What kinds of expectations do we place on girls, especially those in the spotlight? Are there double standards for things like appearance, body image, and talent?)

INVITE students to share their reactions to the “Rebecca Black Video Case Study,” as well as their answers to the reflection questions you posed.

Assessment

Activity

Gender and Digital Life Teacher Backgrounder for Discussion:

What does gender have to do with digital citizenship and literacy?

Imagine a teen girl clicking through her friend’s profile pictures, wishing she could look just as slender. Or imagine a teen boy purposefully waiting an hour before texting a girl back, just to make himself appear more independent and detached. Teens are keenly aware of what it means to be popular, and how others perceive them. They not only turn to mass media for hints about how teen boys and girls should look and act, but also to their peers online. The problem is that the media often encourages narrow definitions of boys’ and girls’ roles. And these narrow definitions can then make their way into peer-to-peer interactions online, making it that much harder for a teen to keep perspective on media messages.
In order to learn how to be responsible and respectful digital media users, young teens must also develop an awareness of the unspoken rules, assumptions, and stereotypes that can inform their behavior. Gender norms – or common social ideas about masculinity and femininity – play a critical role in framing how young teens develop identities, express themselves, and hang out. Kids who do not think critically about gender stereotypes can be misinformed about how the world perceives them, how they perceive themselves, and most important, what they can grow up to be.

**Why Does It Matter?**

*Your students are media creators,* with the ability to publish content round-the-clock. This ability, combined with constant access to all kinds of media, makes it critically important to teach kids how to recognize and understand gender stereotypes. Adult mentors are well positioned to help teens develop lifelong media literacy skills – ones that will discourage them from perpetuating harmful stereotypes.

**To be upstanding, teens need to crack the gender code.** Teens need to think critically about common attitudes that can fuel issues such as digital drama, cyberbullying, and sexting. Quite often, these issues are rooted in social attitudes, not the technology itself.

**Not Your Specialty? Not a Problem!**

**There are more classroom connections than you think.** Talking about gender roles can create an easy segue between the subject you regularly teach – whether history, English, or health and wellness – and a class discussion about digital citizenship. Refer to the following page of this backgrounder for tips to help you get started.

**Treat students like the experts.** Encourage students to feel as though they’re teaching you about how they and their friends use digital media, and encourage them to dig deeper into issues by asking lots of questions. They may start the lesson with a certain set of ideas or expectations about “the way things are” online, but then may reevaluate their opinions in the end.

**Infographic on Gender and Social Media:**

Instructions

Part I: Rising to Internet Fame
Watch “Dude Perfect” and participate in the class discussion on “Web Celebs.”

Part 2: Web Celeb Case Study - Rebecca Black
Watch “Rebecca Black Video Case Study”
Answer the in-class discussion questions and share your reactions.
Rebecca Black Video Case Study - Video

Video accessible via ConnectEd Studios- ECCC0
What’s the Issue?
Imagine a teen girl clicking through her friend’s profile pictures, wishing she could look just as slender. Or imagine a teen boy purposefully waiting an hour before texting a girl back, to make himself appear more independent and detached. Teens are keenly aware of what it means to be popular, and how others perceive them. They turn not only to mass media for hints about how teen girls and boys should look and act, but also to their peers online. The problem is that the media often popularize narrow definitions of boys’ and girls’ roles. And these narrow definitions can then make their way into peer-to-peer interactions online, making it that much harder for a teen to keep perspective on media messages.

Why Does It Matter?
Consider reality television: It blurs the lines between truth and fiction, and it transforms ordinary people into celebrities. Social media can provide a similar framework for teens’ social lives. For example, most teens on social network sites know that there are invisible audiences to address and perform for. They text, upload, and post with the expectation that their friends will give feedback, almost instantaneously. And when it comes to real celebrity interaction, teens can follow stars on sites such as Twitter and see glimpses into their daily lives. Teens can even become overnight Web celebs themselves via YouTube. And while this level of connecting, sharing, and networking is exciting on many levels, the price of Internet fame can be great, especially regarding gender. Thus, the pressure that girls face to look good or even “sexy” online can get magnified. And the pressure that boys face to look and act “like a man” can increase too.

What Families Can Do
In this digital age, it’s important for teens to develop and practice media-literacy skills. Parents, relatives, teachers, and other adult mentors are well positioned to help kids analyze the gender messages they see on TV, at the movies, in ads, in games, and online – and to encourage them not to perpetuate harmful stereotypes.

common sense says

Find out what’s behind kids’ behavior. Often, the impulse to broadcast personal information (or sexy photos) is driven by the desire for attention. Ask your teens whether they want to get attention by being provocative, or by being themselves. Help them understand how certain choices will make them feel.

Discuss the humor in stereotypes. Stereotypes can be humorous, even ones that describe our own friends and families. But sexist and other derogatory comments online can do serious damage. Remind kids that it’s difficult to recognize the tone or intention of comments online, so their jokes and quips may be misinterpreted.

Be an adult role model online. Social network sites can magnify our desire to feel photogenic and “camera ready.” If you have a social network profile, keep tabs on how often you compliment your friends’ appearances in photos. Also, if your teens show you photos of their friends, be careful not to make remarks on how they look. Encourage your family to focus on accomplishments and attitudes, rather than appearances.
**Purpose**
In this activity, students will identify the different kinds of criticism that men and women receive as they gain public attention, and how this reflects broader gender roles and discuss the impact that negative comments can have on both their targets and their viewers.

**Suggested Grade Level:**
11

**Approximate Time Needed:**
15 minutes

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**Materials and Handouts**

Becoming a Web Celeb: Don’t Be a Hater
Family Resource: Boys, Girls, and Media Messages Family Tip Sheet

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**Student-Facing Instructions**

Match the real-life comments below with the Web celeb they belong to. (Some celebs have more than one comment associated with them.)

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**Teacher Notes**

Teachers should be aware that students could possibly come across inappropriate or offensive language within the comment section of online videos. However, this content may also provide valuable insight into the kind of hate speech that both men and women experience online. Decide what’s best for you and your students.

**Fame, Backlash and Gender Roles**

**DISTRIBUTE** the Don’t Be a Hater Student Handout.

**INSTRUCT** students to work in their groups to complete the activity on the handout. Allow about five minutes for them to do so.

**HAVE** students share their responses to the matching game on the handout.

**READ** aloud the YouTube comments that were directed at Rebecca Black and Karmin.

**ASK:** *Do you feel that people make comments to bring down women online? If so, in what ways? What are some common trigger words for criticizing women online?*

Guide students to recognize that people commonly criticize or bully women by insulting their appearance, weight, and/or sexual appeal.
READ aloud the YouTube comments that were directed at Justin Bieber, Ryan Hyaga, and Fred Figgelhorn.

ASK: Do you feel that people make comments to bring down men online? If so, in what ways? What are some common trigger words for criticizing men online?

Guide students to recognize that people commonly criticize or bully men by challenging their masculinity or sexuality. These kinds of comments also devalue women, because calling a man a “girl” is meant to carry a negative connotation.

DEFINE the Key Vocabulary term gender roles.

DISCUSS how criticism and hate speech directed at people online can reveal broader social attitudes about gender roles. Men and women arguably face different pressures to look and act certain ways — especially in the public eye.

ENCOURAGE students to discuss who is affected by negative online comments. Guide students to recognize that these comments can have an impact on everyone who reads them, not just on their targets. Have them reflect on how these negative comments might reinforce narrow ideas about how girls and guys are supposed to look and act — and can even make readers feel bad about themselves. Such comments can also discourage others — especially girls — from showcasing their interests or talents online. For this reason, students may want to consider whether negative comments are a form of online bullying.

Assessment

Answer Key:

Rebecca Black: Rebecca Black’s music video “Friday” went viral online in 2011. The criticism she received for her video gave her widespread media attention.

- She has a horrible voice and the song ain’t good, so what?
  1. she’s a girl
  2. she’s kinda cute after all and that is all you need to become famous nowadays
- See this budget cut is so low they couldn’t even afford make up for the acne

Karmin: Amy Heidemann and Louis Noonan’s cover of the rap song “Look at Me Now” went viral online in 2011. Their popularity grew even more after they performed on The Ellen Degeneres Show and Saturday Night Live.

- she has more muscles than Justin Bieber
- I like her hair naturally without the puff on top
- she still look very ugly when she rap...sry but its still true

Fred Figgelhorn: Lucas Cruikshank acts as “Fred Figgelhorn” in his online video series. He digitally alters the sound of his voice to be high pitched, and acts like a hyper six-year-old.
Teacher Resource

- good luck finding a girl that will put up with you making these vid... lol that voice even if it is edited...

Justin Bieber: Justin Bieber was signed by a record label at the age of 13. His mom had posted videos online of him singing, as a child and as a young teen. Bieber’s career then took off and he’s now a huge pop star.

- he sings like a girl
- he was still young here, his voice is a little deeper now

Ryan Higa: Ryan Higa is famous for his YouTube channel NigaHiga, to which he posts original comedy videos that he and his friends act in.

- An asian guy who acts like an american guy does haha so funny to see that...

Gender and Digital Life Teacher Backgrounder for Discussion:

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In order to learn how to be responsible and respectful digital media users, young teens must also develop an awareness of the unspoken rules, assumptions, and stereotypes that can inform their behavior. Gender norms – or common social ideas about masculinity and femininity – play a critical role in framing how young teens develop identities, express themselves, and hang out. Kids who do not think critically about gender stereotypes can be misinformed about how the world perceives them, how they perceive themselves, and most important, what they can grow up to be.

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To be upstanding, teens need to crack the gender code. Teens need to think critically about common attitudes that can fuel issues such as digital drama, cyberbullying, and sex ting. Quite often, these issues are rooted in social attitudes, not the technology itself.

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Teacher Resource

Not Your Specialty? Not a Problem!

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Infographic on Gender and Social Media:
### Instructions

Match the real-life comments below with the Web celeb they belong to. (Some celebs have more than one comment associated with them.)
**Becoming a Web Celeb**

**Directions**
Match the real-life comments below with the Web celeb they belong to. (Some celebs have more than one comment associated with them.)

<table>
<thead>
<tr>
<th>Comment</th>
<th>Web Celeb</th>
<th>Poster Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>She has a horrible voice and the song aint good, so what?</td>
<td>Fred Figgelhorn</td>
<td>posted 2 days ago</td>
</tr>
<tr>
<td>1. she’s a girl</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. she’s kinda cute after all and that is all you need to become famous nowadays</td>
<td></td>
<td></td>
</tr>
<tr>
<td>good luck finding a girl that will put up with you making these vid...lol that voice even if it is edited...</td>
<td>Karmin</td>
<td>posted 1 year ago</td>
</tr>
<tr>
<td>he sings like a girl</td>
<td>Ryan Higa</td>
<td>posted 1 month ago</td>
</tr>
<tr>
<td>he was still young here, his voice is a little deeper now</td>
<td></td>
<td></td>
</tr>
<tr>
<td>she has more muscles than justin bieber</td>
<td>Rebecca Black</td>
<td>posted 10 hours ago</td>
</tr>
<tr>
<td>I like her hair naturally without the puff on top</td>
<td></td>
<td>posted 11 hours ago</td>
</tr>
<tr>
<td>see this budget cut is so low they couldn’t even afford make up for the acne</td>
<td>Justin Bieber</td>
<td>posted 19 hours ago</td>
</tr>
<tr>
<td>she look very ugly when she rap..sry but its still true</td>
<td></td>
<td>posted 2 days ago</td>
</tr>
<tr>
<td>An asian guy who acts just like an american guy does haha so funny to see that ...</td>
<td></td>
<td>posted 1 year ago</td>
</tr>
</tbody>
</table>

*All comments and screenshots were pulled from YouTube (www.youtube.com)*
# Becoming a Web Celeb: Assessment

## Purpose

In this activity, students will reflect on what they’ve learned about viral videos and differences in gender roles when it comes to online trends.

## Suggested Grade Level:

11

## Materials and Handouts

Becoming a Web Celeb: Assessment

## Approximate Time Needed:

5 minutes

## Student-Facing Instructions

After completing the Don’t Be a Hater worksheet and participating in the group discussion on gender roles, viral videos and internet memes, complete the assessment handout.

## Teacher Notes

This lesson requires completion of Rising to Internet Fame and Don’t Be a Hater.

You can use these questions to assess your students’ understanding of the lesson objectives. You may want to ask students to reflect in writing on one of the questions, using a journal or an online blog/wiki.

*How has the Internet changed the way we think about, and experience, fame? Are there upsides to becoming famous online? Are there downsides?*

On the positive side, the Internet allows us to discover and support talented people who may never have had the opportunity to become known otherwise. On the negative side, videos can become viral through ridicule and mockery. The Internet provides a public platform for critics and “haters” to rag on people they don’t like.

*Do you feel that people bring down, or criticize, women online? How about men?*

Women are often critiqued more for their weight, appearance, and sexual attractiveness than men. When people criticize or try to intimidate men, they commonly challenge their masculinity or sexuality.

*How might negative online comments affect people who read them? Do you think they can reinforce certain gender roles?*
For example, when girls see other girls being criticized online for their weight, appearance, sexual attractiveness, behavior, etc., it may make them feel self-conscious or negative about their own appearance or abilities. The same can be true for guys.

### Assessment

#### Answer Key

1. Do you think this photo comment is directed towards a girl or a boy?
   a) Girl
   b) Boy

   Explain your answer.

   **Answer feedback**
   While there is no true “correct” answer here, students should lean more towards answer choice a, Girl. People commonly criticize or bully women online by insulting their appearance, weight, and/or sexual appeal online.

2. The term “gender role” means:
   a) The role that someone plays in a virtual world or video game
   b) Common ideas about how boys and girls should look and act
   c) Biological differences between boys and girls

   **Answer feedback**
   The correct answer is b. Gender has to do with social identities and roles. Sex, on the other hand, is a matter of anatomy and biology.

3. Which of the following is an example of something going “viral” online?
   a) A blogger posts a video demonstrating how to properly frost a cake.
   b) A mom emails a video of her child singing to her family members.
   c) A YouTube video becomes so popular that it’s mentioned in the news.

   **Answer feedback**
   The correct answer is c. When referring to digital content, “viral” means the rapid spread of information, particularly online.
Instructions

After completing the Don’t Be a Hater worksheet and participating in the group discussion on gender roles, viral videos and internet memes, complete the assessment handout.
1. Do you think this photo comment is directed towards a girl or a boy?
   a) Girl
   b) Boy

   Explain your answer:

2. The term “gender role” means:
   a) The role that someone plays in a virtual world or video game
   b) Common ideas about how boys and girls should look and act
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3. Which of the following is an example of something going “viral” online?
   a) A blogger posts a video demonstrating how to properly frost a cake.
   b) A mom emails a video of her child singing to her family members.
   c) A YouTube video becomes so popular that it’s mentioned in the news.
Online Relationships
Purpose

In this activity, students will analyze risky forms of self-disclosure and their possible consequences.

Suggested Grade Level:

10

Approximate Time Needed:

25 minutes

Materials and Handouts

“Ally’s Story” Video
Family Resource: Digital Relationships Family Tip Sheet

Student-Facing Instructions

Part I: Self-Disclosure in Relationships
Work in groups to answer one of the questions below.

1. What are examples of self-disclosure?
2. Can people deepen their relationships by self-disclosing?
3. Are there types of self-disclosure that people should be careful about sharing with others?

Part II: Sexting: Risky Self-Disclosure
In your group, answer your assigned question from the list below.

1. Why did Ally share the nude picture of herself with her ex-boyfriend?
2. Why do you think Ally’s ex-boyfriend forwarded the picture to others? How might Ally have felt after she found out the photo was sent around?
3. Looking back on the situation, Ally has a different perspective on what happened. What did she later realize?

Teacher Notes

Warm-up (5 minutes)
ASK:
How do people in romantic relationships communicate using digital technologies?

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Sample responses:
- Video chat, text, and IM each other
- Post messages on their blog or profile
- Upload pictures and video of themselves

**How do people in relationships communicate differently online than they might face-to-face?**

Sample responses:
- They can share things online anytime, which makes them feel closer, even when they’re apart
- They might have misunderstandings because they can’t see one another’s facial expressions or hear tone of voice

**Do you think the Internet and cell phones can have a positive impact on people’s romantic relationships?**

Students may say that cell phones, online messaging, and video chatting make it easier for people to keep in touch, even when they are apart. Also, people may feel more comfortable getting to know someone they are interested in over text, email, or instant messaging first. You have more time to think about what you want to say, and how you want to respond.

**Tell** students that you’ll be exploring the risks and responsibilities associated with using technology in romantic relationships.

**Part I: Self-Disclosure in Relationships (10 minutes)**

**Divide** students into groups of three to five.

**Define** the Key Vocabulary term self-disclosure.

**Instruct** students to work in groups to answer one of the questions below. Have one student from each group volunteer to be a scribe. (Note: In setting ground rules for the group discussion, tell students that they should be respectful of each other and never use real names or identifying details.)

**Ask:**

- **What are examples of self-disclosure?**
  Examples include telling a secret about one’s self, or sharing information about one’s family, childhood, hopes, dreams, fears, and feelings.

- **Can people deepen their relationships by self-disclosing?**
  Self-disclosure can bring people closer because it helps them learn about one another while also signaling trust.

- **Are there types of self-disclosure that people should be careful about sharing with others?**
  Self-disclosure about very private and personal things can make students feel exposed, especially if someone else doesn’t reciprocate. There is a risk in self-disclosure because even if they trust someone, he or she might share that information with others.

**Invite** the scribe from each group to share the group’s responses with the class.
ASK:
*How might self-disclosing using digital technologies be even more risky than face-to-face?*

Explain to students that when they self-disclose something using digital technology – whether it is a text, message, photo, or video – it is even more risky, because another person now has a record of what they shared. They can copy, paste, forward, alter, tag, or share this information with others, even if you believe they wouldn’t.

**Part II: Sexting: Risky Self-Disclosure (10 minutes)**

**KEEP** students in groups.

**ASK:** Have you heard about sexting? What is it?

**DEFINE** the Key Vocabulary term sexting, building off of students’ responses.

**TELL** students that they will watch a video in which a teen sends a sext to someone, and that person sends the private information to others. (Note: There are several reasons teens might sext: as a form of flirting; as a signal that they want to take their relationship to the next level; as a way to show another “what they can get” if that person dates them; as an expression of sexuality; or simply because they are bored and felt like doing something exciting. Keep these reasons in mind as you lead the discussion with students.)

**SHOW** students the video “Ally’s Story.”

**ASSIGN** one or two of the following questions below to different groups.

1. *Why did Ally share the nude picture of herself with her ex-boyfriend?* (Ally thought they might rekindle their relationship.)
2. *Why do you think Ally’s ex-boyfriend forwarded the picture to others?* (He might have wanted to show off to his friends, or humiliate and embarrass Ally.)
3. *How might Ally have felt after she found out the photo was sent around?* (Even though Ally doesn’t say so explicitly, she likely felt embarrassed, humiliated, and betrayed.)
4. *Looking back on the situation, Ally has a different perspective on what happened. What did she later realize?* (Ally says sexting was “the biggest mistake of my life.” She reflects on how – when she was in high school – she thought she and her boyfriend would be together forever. Ally didn’t expect the picture to be shared, saying, “The picture getting out never crossed my mind.”)

**INVITE** a representative from each group to share students’ responses.

**ASK:**

What if the tables were turned, and Ally had forwarded a sext that her ex-boyfriend had sent her. Would people have reacted the same way at school? Would the boy have been called names, the same way that Ally was? Encourage students to discuss how attitudes about, and experiences with, sexting have a lot to do with gender. Guide students to think about double standards. For instance, a boy caught sending a sexual picture may be thought of as acting stupid or showing off, whereas a girl in the same situation may be chastised as “easy.”
Teacher Resource

Do you think that sexting should be against the law?
Point out that, in many states, it is. This is because many states prohibit sending or receiving sexual images of minors (usually under 18). Some states have even prosecuted teens for child pornography or felony obscenity, and as a result, many of these teens are now on a list of registered sex offenders. When people sext, they put both the recipient and themselves at risk. Even if someone were to receive an unsolicited sext, that person could still face charges of child pornography.

Assessment
Activity
Instructions

Part I: Self-Disclosure in Relationships
Work in groups to answer one of the questions below.

1. What are examples of self-disclosure?
2. Can people deepen their relationships by self-disclosing?
3. Are there types of self-disclosure that people should be careful about sharing with others?

Part II: Sexting: Risky Self-Disclosure
In your group, answer your assigned question from the list below.

1. Why did Ally share the nude picture of herself with her ex-boyfriend?
2. Why do you think Ally’s ex-boyfriend forwarded the picture to others? How might Ally have felt after she found out the photo was sent around?
3. Looking back on the situation, Ally has a different perspective on what happened. What did she later realize?
Ally’s Story - Video

Video accessible via ConnectEd Studios- ECCCCO
What’s the Issue?

“Online predatory behavior,” as it is commonly known, is when adults contact kids or teens over the Internet in an attempt to “groom” them for inappropriate sexual relationships. Many experts, however, have found that the more realistic threat for teens online is actually “online sexual solicitation.” This means encouraging someone to talk about sex, give personal sexual information, or send sexual photos or video. (It does not always mean asking for sex.) For instance, teens might receive inappropriate requests or messages from strangers or acquaintances. However, contrary to popular belief:

• Teens (ages 13 to 17) are more at risk for online solicitations than “tweens” or children
• The majority of online solicitations come from teens themselves, or from young adults (ages 18 to 25)
• Adults that solicit teens are usually up-front about their true age and intentions (Subrahmanyam and Smahel, 2011).

Why Does It Matter?

When teens are led astray about what to look out for online, they can find themselves in unhealthy situations without realizing it. The allure of these kinds of relationships is not surprising, particularly for teens who are already vulnerable. Solicitors can provide teens with a boost of self-esteem with compliments and attention. And once teens engage in these relationships, they might agree to do things they would not normally do because of the imbalance in power between them and the solicitor. It is often not until much later that they realize that they were being manipulated.

What Families Can Do

You seem down. What’s going on at school? Is anything upsetting happening online?

I’m here for you and so are your friends. Talk to me anytime.

Are there any teachers at school who have dealt with these kinds of situations before? I think you should tell one of them about what’s been happening.

Bullies want attention, power, and status, which explains why they need to cause drama.

I saw a news story about a teen who was bullied online. What would you do in that situation?

common sense says

Teach your teen not to flirt with people they don’t know. Your teen should understand that face-to-face flirting with peers is normal, but flirting with strangers or acquaintances online is risky – no matter how old they are – because the exchange can move from harmless to unhealthy very quickly. Flirting may seem like an invitation to solicitors, and lead to unwanted exposure to sexual topics or requests. It may also lead a teen to believe that they are in a serious, romantic relationship with someone they don’t really know. Both situations can make a teen feel harassed, manipulated, or uncomfortable.
**Make sure your teen feels safe telling a trusted adult.** If something creepy or inappropriate happens, teens need to know they will not get in trouble if they tell you or another trusted adult about it.

**Talk to your teen about healthy relationships.** It can be difficult for some teens to recognize when others are manipulating them, especially those teens that want to experiment or prove that they are mature. Discuss which factors make relationships healthy, and why teens should not compromise on these values.

**Look for warning signs.** Does your teen seem withdrawn, spend endless hours online, or appear to be hiding something? Teens who wind up in inappropriate online relationships often show these warning signs. If you think this might be happening, ask your teen about it.
**Purpose**

In this activity, students will identify strategies for avoiding sexting while enhancing positive relationships.

**Suggested Grade Level:**

10

**Materials and Handouts**

How Should It End
Family Resource: Digital Relationships Family Tip Sheet

**Approximate Time Needed:**

10 minutes

**Student-Facing Instructions**

Read the story in the worksheet, along with the text conversation that follows. Discuss what might have happened afterwards, based on the decisions made by the two characters. Then write an ending to the story.

**Teacher Notes**

DISTRIBUTE the How Should It End? Student Handout, one per student.

INSTRUCT students to work individually or in groups to write an ending to the story presented in the student handout. For example, students may decide to write an ending in which Shaila decides not to sext, or one in which she sends a photo to Jake, or an ending where Jake stops pressuring Shaila.

INVITE volunteers to present their endings to the class, encouraging them to discuss strategies the characters used to avoid or refuse sexting, or the consequences that happened based on the characters’ decisions.

ASK: Can you name at least three consequences that could happen if someone sexted?

Students should be aware that a sexually explicit photo or message might be forwarded to other people’s phones or computers, posted on social networks, blogs or websites, and seen by friends, classmates, teachers, parents, and strangers. As a result, they would likely feel embarrassed and humiliated. Some people also might harass them. They might get in trouble at school and at home. They might feel like they shamed their family. They might be embarrassed if the sext turns up in the future. And, they most likely broke the law.
In the moment – when asked to, or asking someone to sext – why might someone ignore these consequences? Are there worries, pressures, or other considerations that come into play? What would it take to make someone think twice before sexting?

Students’ answers will vary. They may point out that some people might worry about offending or disappointing their partner. They might worry about coming across as prudish, unadventurous, or uncool. Encourage students to recognize that people should never feel pressured into sexting.

Assessment

Complete worksheet
Instructions
Read the story in the worksheet, along with the text conversation that follows. Discuss what might have happened afterwards, based on the decisions made by the two characters. Then write an ending to the story.
Directions

Read the story below, along with the text conversation that follows. Discuss what might have happened afterwards, based on the decisions made by the two characters. Then write an ending to the story.

Sixteen-year-old Shaila and her boyfriend, Jake, have been dating for a month now. Things are going pretty well, and they’ve been flirting a lot online and through texts. Shaila feels like she’s falling in love with Jake, and Jake really cares about Shaila as well. One school night, they stay up late texting each other.

Jake: so... what r u wearing?

Shaila: wouldn’t u like 2 know

Jake: hopefully nothing. why don’t u show me?

Shaila: ummm

Jake: if u want me then send me a pic
FAMILY TIP SHEET

Common Sense on
Digital Relationships

What’s the Issue?
Teens are living out romantic relationships online – flirting, fighting, making up, and breaking up. Online talk can be a healthy and even powerful way for some teens to get closer to others, but sometimes it can go too far. Some couples become “tethered” to one another through their devices. They text when they wake up, all through the day, and right before bed. They essentially form a digital cocoon, removed from the rest of the world, which can become fragile if a breakup occurs.

Why Does It Matter?
Getting close to others online can be comforting when all is good, but what happens when relationships get rocky? Couples might trade public insults through status updates, wall posts, and bulletins. This situation may even worsen when couples break up, especially if the breakup is nasty or done with an impersonal text or email. As a consequence, both parties are left with a backlog of personal communication that can now be forwarded to others and used for revenge, blackmail, or harassment. Even in a less-messy breakup, couples often have to remove photos from their profiles and change their relationships status to “single.” Young love is complicated enough without the added pressure of constant access and public scrutiny. The following tips can help you help your teens navigate these murky waters so they can avoid digital drama for themselves and their friends as much as possible.

common sense says

Don’t dismiss digital talk. Don’t underestimate the power of texts, IMs, and other digital media to strengthen existing relationships. Teen relationships often move fluidly from online to off.

Coach kids not to sext, or forward sexts. Such behavior will protect both them and the person pictured.

Talk about what’s private. Teens may differ with their parents in what they view as private and what’s okay to share. But remind them that intimate posts or messages can be copied and shared with thousands of kids in an instant.

Alert them to resources. Whether or not it’s currently a problem for your teen, you can still let them know about these helpful resources: MTV’s “A Thin Line” campaign (www.athinline.org), That’s Not Cool (www. thatsnotcool.com), and the National Teen Dating Abuse Helpline (1-866-331-9474; 1-866-331-8453 TTY).

Let them know you are always there for them. Remind teens that you’re always available to talk. While you’re at it, put in a plug for the school counselor or a friend’s parent. Knowing that they have a trusted adult to talk to will be comforting.
## Purpose
In this activity, students will identify strategies for avoiding sexting while enhancing positive relationships.

### Suggested Grade Level:
10

## Materials and Handouts
Over the Line
Family Resource: Digital Relationships Family Tip Sheet

### Approximate Time Needed:
Varies

## Student-Facing Instructions
Read the real-life posts from MTV’s “A Thin Line” Campaign in the worksheet. Vote on whether you think each situation crosses the line. Then brainstorm ways for teens to avoid sexting, and to use digital media responsibly.

## Teacher Notes
Have students complete the activity on the Over the Line Student Handout. Then have them create a short online, multimedia presentation explaining how they would use social media to teach teens about sexting. Encourage them to use free online tools such as Prezi (www.prezi.com), ShowMe (www.showme.com) or VoiceThread (www.voicethread.com).

## Assessment
Complete worksheet
Instructions

Read the real-life posts from MTV’s “A Thin Line” Campaign in the worksheet. Vote on whether you think each situation crosses the line. Then brainstorm ways for teens to avoid sexting, and to use digital media responsibly.
Overexposed: Sexting and Relationships

Directions
Read the real-life posts from MTV’s “A Thin Line” Campaign below. Vote on whether you think each situation crosses the line. Then brainstorm ways for teens to avoid sexting, and to use digital media responsibly.

Lynn | Female, 15
There is a girl at school and she is constantly upset with me because she thinks I like her boyfriend. She even has her friends texting me telling me to stay away from him. But her bf and I are just friends. What am I supposed to do?

IS THIS...
○ over
○ on
○ under
THE LINE?

view comments (5) | post comment | share

caleb | male, 16
im 16 my girlfriend broke up with me in a text messag so i posted some nude pictures she sent me all over town and on the internet was this over the line?

IS THIS...
○ over
○ on
○ under
THE LINE?

view comments (52) | post comment | share

Anonymous
my girlfriend sometimes txts wen around me, i ask her to let me see her phone and she says no. idk what to believe or expect it worries me sometimes that she is cheating on me. a month or two ago she would always let me see it, now she never does

IS THIS...
○ over
○ on
○ under
THE LINE?

view comments (7) | post comment | share

Anonymous
This girl who tries super hard to be popular posted these skanky pics on facebook so we all texted her anonymously telling her shes ugly.

IS THIS...
○ over
○ on
○ under
THE LINE?

view comments (27) | post comment | share
What’s the Issue?
Teens are living out romantic relationships online – flirting, fighting, making up, and breaking up. Online talk can be a healthy and even powerful way for some teens to get closer to others, but sometimes it can go too far. Some couples become “tethered” to one another through their devices. They text when they wake up, all through the day, and right before bed. They essentially form a digital cocoon, removed from the rest of the world, which can become fragile if a breakup occurs.

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Sexting and Relationships: Assessment

Purpose
In this activity, students will reflect on what they’ve learned about sexting and self-disclosure.

Suggested Grade Level:
10

Materials and Handouts
Overexposed: Sexting and Relationships Assessment
Family Resource: Digital Relationships Family Tip Sheet

Approximate Time Needed:
5 minutes

Student-Facing Instructions
After completing the lessons in Overexposed Sexting Relationships, and participating in the group discussion on risky self-disclosure, complete the assessment handout.

Teacher Notes
Have students complete the activity on the Over the Line Student Handout. Then have them create a short online, multimedia presentation explaining how they would use social media to teach teens about sexting. Encourage them to use free online tools such as Prezi (www.prezi.com), ShowMe (www.showme.com) or VoiceThread (www.voicethread.com).

Use the questions below to assess your students’ understanding of the lesson objectives, or you can evaluate the quality and depth of their written and verbal responses to the student handout.

ASK:
Why is self-disclosing using digital technology risky?
Students should understand that any time they self-disclose using digital technology, their self-disclosure can be copied, pasted, forwarded, altered, spread, or used in ways they didn’t intend.

Why should someone think twice before asking someone to, or sending, a sext?
Students should recognize that sexts can be copied, pasted, forwarded, etc. They should also recognize that they might regret requesting and/or sending a sext later on. Sexting is also illegal in many states.

Is it ever okay to sext? Is it okay to pressure others to sext?
Teacher Resource

Encourage students to think of the possible risks and consequences of sexting. Also encourage students to consider how attitudes about gender roles might come into play. Are the risks and consequences the same for boys and girls? Should they be? Students should be aware of the potential damage it might cause to themselves and others – including the legal implications.

Assessment

Answer Key

1. The word “sexting” has to do with sharing a specific kind of content. Sexting is:
   a) Getting a text that says you look nice
   b) Sending or receiving a text about going on a date
   c) Sharing any photos by text message
   d) Sending or receiving sexually explicit photos or videos by text message or other digital media

   Answer feedback
   The correct answer is d. The term “sexting” describes sexually explicit photos or videos sent by phone or by other digital media (social networking sites, email, IM, etc.)

2. Sexting by minors, or kids under age 18, is illegal in some states.
   a) True
   b) False

   Answer feedback
   The correct answer is a, True. Many states have laws that don’t allow the sending or receiving of sexual images by minors.

3. Read the following situations below and circle whether they are risky or safe uses of digital media in romantic relationships.

   Hector sends his cell phone number to his crush in a private message on Facebook.
   Safe

   Adam asks his girlfriend to say sexually explicit things in an IM conversation.
   Risky

   Monica surprises her crush by taking off some of her clothes during a video chat.
   Risky

   Ariel’s boyfriend wants her to send him a naked photo. She texts him: “Only if you text me one first.”
   Risky

   Cristina texts her boyfriend a picture of her at the Great Wall of China.
   Safe

   Jack tweets “I have the best girlfriend ever!”
   Safe
Instructions

After completing the lessons in Overexposed Sexting Relationships, and participating in the group discussion on risky self-disclosure, complete the assessment handout.
1. The word “sexting” has to do with sharing a specific kind of content. Sexting is:
   a) Getting a text that says you look nice
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Let them know you are always there for them. Remind teens that you’re always available to talk. While you’re at it, put in a plug for the school counselor or a friend’s parent. Knowing that they have a trusted adult to talk to will be comforting.
Purpose
In this activity, students will compare and contrast stereotypes and realities when it comes to Internet “stranger danger.”

Suggested Grade Level:
10

Materials and Handouts
Family Resource: Risky Online Relationships Family Tip Sheet

Approximate Time Needed:
20 minutes

Student-Facing Instructions
The Internet thrives because people want to share with, learn from, and respond to others online. There are many different types of online interactions between people who don’t know each other in an offline setting. These interactions are sometimes positive, and at other times they can make us feel uncomfortable.

Participate in the group discussion focusing on online encounters and explore the myths and realities of “online predators.”

Teacher Notes
Warm-up (5 minutes)

INTRODUCE
the idea that the Internet thrives because people want to share with, learn from, and respond to others online. Point out that there are many different types of online interactions between people who don’t know each other in an offline setting. These interactions are sometimes positive, and at other times they can make us feel uncomfortable.

ASK:
What are some examples of positive interactions between strangers online?
Sample responses:
- Selling your own products or possessions online
- Responding to internship or job opportunities online
Teacher Resource

- Leaving comments on other people’s blogs, even if you don’t know them personally
- Playing games or interacting in virtual worlds with people you don’t know offline

What are some examples of uncomfortable interactions between strangers online?
Sample responses:
- Dealing with awkward friend requests from people you don’t know well
- Receiving mean or creepy comments from strangers
- Getting spam or junk mail
- Seeing IMs from unknown screennames

POINT OUT that there are many different kinds of online encounters with strangers that may make us feel uncomfortable. Some are harmless and easy to laugh off or forget about. Other encounters might affect us, or our friends, more seriously.

The Myths and Realities of “Online Predators” (15 minutes)

EXPLAIN that people often use the term “online predator” to describe one of the most serious kinds of situations with a stranger online.

DEFINE the Key Vocabulary term online predator. Encourage students to break down the term into its parts and think about the meaning of each word. (A predator is an animal that hunts and eats other animals; therefore an online predator would be someone who uses the Internet to lure and trap others into dangerous situations.)

EXPLAIN that many people worry about online predators, but their impressions do not always match up with reality. This is because news stories tend to cover the most extreme predator cases. They also often present these cases in ways that make people fearful of specific stereotypes.

DEFINE the Key Vocabulary term stereotype.

ASK: What are some common stereotypes of online predators?
Sample responses:
- Online predators are creepy old men
- They are interested in sexual things with little kids
- They pretend to be kids online and convince other kids to do things that they don’t want to do
- They try to gain kids’ trust and lure them offline to kidnap them

SHARE the following facts that debunk the online predator stereotype:

1. Teens are more likely to receive requests to talk about sexual things online from other teens or from young adults (ages 18 to 25) than they are from older adults.
2. The small percentage of adults that does seek out relationships with teens online are usually up-front about their age, and about their sexual interests.
3. Teens who develop an ongoing online connection with someone they don’t know, or who are willing to talk about sexual things online, are more likely to find themselves in a risky online relationship.
4. Risky online relationships don’t always involve total strangers; sometimes they involve people teens have initially met offline.

**ASK** students if any of these facts surprise them, given what they have heard about online predators.

**DEFINE** the Key Vocabulary term risky, and have volunteers suggest what the word might mean in this context. (Guide students to consider how flirty conversations online may seem exciting or flattering, but that they also have the potential to be upsetting or feel abusive. They should know that people may in fact say or do things online that they would not in person. Students should also know that they may feel used, uncomfortable, or violated while chatting with people online – whether it’s with someone their own age or older.)

**ENCOURAGE** students to discuss how focusing on the online predator stereotype might make it harder to recognize other forms of risky online relationships. (Given that news stories emphasize that kids should beware of older adults who might try to take advantage of them, teens may think nothing of chatting with someone closer to their age – especially if that person is charming and flattering. In fact, it is important for teens to know that people closer to their age are more likely to coax them into uncomfortable situations online, or ask them to talk about inappropriate things.)

**Assessment**

**Activity**

**Communicating Safely Online- Teacher Backgrounder for Discussion**

The term “online predator” often conjures up the image of a creepy older man at a computer screen waiting to lure an unsuspecting child. The media reinforces this depiction, which is problematic because it does not fit with the kinds of risky relationships that are more common for teens. In reality, when online sexual solicitation does occur, it’s more likely to be between two teens, or between a teen and a young adult.

The following background information serves to clear up these misconceptions, providing information for teachers about the myths and realities of online sexual solicitation, as well as guidance on how to approach this sensitive topic. We recommend reading this information before teaching the lesson **Risky Online Relationships**.

**Thinking Beyond “Online Predators”**

Many adults fear that teens use the Internet to connect with strangers. In reality, most teens use the Internet to keep in touch with people they already know offline, or to explore topics that interest them. Studies show that it is most often teens who are psychologically or socially vulnerable that tend to take more risks online (Subrahmanym and Šmahel, 2011; Ybarra et al., 2007). These at-risk teens might seek reassurance, friendship, or acceptance through relationships that they develop online. Given the disconnect between the “online predator” myth and the more realistic types of solicitation outlined above, it is important to strike the right tone when discussing the issue with teens.

We recommend that adults avoid fear-based messages with teens, as research indicates that teens are less responsive to this approach (Lanning, 2010). Teens are not likely to buy into the idea that they should avoid...
all contact with anyone they do not know online. After all, it is nearly impossible to connect with others online without talking to some people who are strangers. Rather than telling teens to never talk with strangers, it is more effective to have conversations about why certain online relationships are risky, and about how to avoid them.

**The Truth About Risky Online Relationships**
The information below is meant to clear up misconceptions about the common risks that kids face when they meet people online. It is based on research from the Crimes Against Children Research Center, the Internet Safety Technical Task Force, and Internet Solutions for Kids, Inc.

1. **Teens, not children, are most likely to receive online sexual solicitations.**
Online solicitors rarely target younger kids. This happens more frequently to younger teens (ages 14 to 17). People who solicit online are often upfront about their intentions. They may ask teens to talk about sex, to give out personal sexual information, to send sexy photos online, or to meet offline for a possible sexual encounter.

2. **A teen is more likely to be solicited online by another teen or a young adult.**
Contrary to popular belief, teens are more likely to be solicited online by similarly aged peers. It is true, however, that a very high majority of sexual solicitations online come from boys or men. Guiding teens to think more generally about avoiding risky online relationships, rather than telling them to fear predators, prepares them for the wider breadth of situations they may have to deal with online — not only the extreme cases.

3. **The “predator-prey” label gives the wrong impression.**
There is a range of behaviors that are not made clear by the predator-prey label. The behaviors can range from “not as risky” to “very risky”:

   - Receive inappropriate spam through email and immediately send it to their junk mail
   - Accept a friend request online from a stranger and receive a sexually explicit online message thereafter, or joke around on a virtual world site and flirt with other avatars
   - Seek companionship or friendship on an online chat room, and develop an ongoing, risky relationship with a stranger

In the most extreme cases of online solicitation – those involving older adults and teens – targets are usually aware of their solicitor’s true age and intentions. For the small percentage of teens who find themselves in this kind of situation, simply warning them against “unwanted contact” is not an effective strategy because they have likely grown to be comfortable with, and perhaps even dependent upon, their solicitor. Instead, we need to help teens understand why it is risky to flirt with people they meet online, how to recognize warning signs, and more broadly, why romantic relationships between teens and adults are unhealthy.

**What Should Teens Know if Online Strangers Contact Them?**
The term “grooming” is sometimes used to describe the process of an older adult coaxing a young person into sexual situations. For cases involving children, grooming may involve befriending the child, showing interest in his or her hobbies, exposing the child to sexually explicit material, and manipulating a child into a sexual encounter (Lanning, 2010).
The term is less commonly used for cases between teens, or between a teen and a young adult. Research also shows that teens who flirt and engage in online sexual talk with strangers – especially in chat rooms – are more likely to be solicited for sex (Ybarra et al., 2007).

The number one thing for teens to remember is that they should avoid flirting with or regularly talking to online strangers or online acquaintances, especially – but not only – if the person they are chatting with is older than they are.

Teens should also reflect on these questions if they communicate with someone they meet online:

- Has this person asked to keep anything about our relationship a secret?
- Has this person hinted at or asked about anything sexual?
- Have I felt pressured or manipulated by this person?
- Do I feel true to myself – sticking to my values – when I communicate with this person?

If teens feel uncomfortable during a conversation with an online stranger, they should:

- **Change it up.** If something feels like it might be getting risky, it probably is. But if teens are not sure, they should try changing the subject, making a joke, or saying they want to talk about something else. If they still feel pressured or uncomfortable, they need to take further action.
- **Log off or quit.** Teens need to remember that at any time they can just stop typing and log off if a conversation gets uncomfortable online. They can also take action to block or report another user, or create a new account – whether for email, IM, or virtual world – to avoid contact with that person again.
- **Know that it’s okay to feel embarrassed or confused.** It’s not always easy to make sense of situations that make teens uncomfortable online. Nor is it easy for them to ask for help if they feel embarrassed about what they’ve experienced. They should know these feelings are normal.
- **Talk to a friend or trusted adult.** Teens should know that it’s okay to reach out. Even if they feel they can handle a tricky situation alone, it’s always a good idea for teens to turn to friends, parents, teachers, coaches, and counselors for support.

**Teaching Strategies for Sensitive Topics**

*Setting Ground Rules*

It can be very difficult to talk to teens about risky online relationships. Creating a safe space for open discussion is particularly important for lessons that deal with sensitive topics. Consider doing an activity with your class that builds trust among them, and then spend five to ten minutes with them developing some ground rules before teaching the Risky Online Relationships lesson. Invite students to suggest some discussion guidelines for themselves. Encourage them to consider the following:

- **Active Listening.** Show your classmates that you not only hear what they have to say, but that you also care.
- **Confidentiality.** Agree not to share personally identifying information from the group discussion with people outside the class.
Teacher Resource

- **Step Up, Step Back.** Be self-aware of your class participation, and make sure that everyone has an opportunity to share his or her opinions.
- **Respect.** Strive to be non-judgmental and open minded regarding different points of view.
- **Use “I” Statements.** Own one’s statements and avoid using generalizing comments with “we,” “they,” or “you,” which can communicate blame.

Provide Supportive Resources

Teens may react to conversations about emotional manipulation and risky relationships in different ways. Consider concluding the lesson by mentioning a few resources available to students at your school, such as guidance counseling, health services, and talking to other teachers. These resources may help kids practice safe behavior online long after your lesson on Risky Online Relationships is over.

You may wish to share the following Web resources with teens:
- That’s Not Cool ([www.thatsnotcool.com](http://www.thatsnotcool.com))
- MTV’s “A Thin Line” Campaign ([www.athineline.org](http://www.athineline.org))

Research

Instructions

The Internet thrives because people want to share with, learn from, and respond to others online. There are many different types of online interactions between people who don’t know each other in an offline setting. These interactions are sometimes positive, and at other times they can make us feel uncomfortable.

Participate in the group discussion focusing on online encounters and explore the myths and realities of “online predators.”
What’s the Issue?

“Online predatory behavior,” as it is commonly known, is when adults contact kids or teens over the Internet in an attempt to “groom” them for inappropriate sexual relationships. Many experts, however, have found that the more realistic threat for teens online is actually “online sexual solicitation.” This means encouraging someone to talk about sex, give personal sexual information, or send sexual photos or video. (It does not always mean asking for sex.) For instance, teens might receive inappropriate requests or messages from strangers or acquaintances. However, contrary to popular belief:

• Teens (ages 13 to 17) are more at risk for online solicitations than “tweens” or children
• The majority of online solicitations come from teens themselves, or from young adults (ages 18 to 25)
• Adults that solicit teens are usually up-front about their true age and intentions (Subrahmanyan and Smahel, 2011).

Why Does It Matter?

When teens are led astray about what to look out for online, they can find themselves in unhealthy situations without realizing it. The allure of these kinds of relationships is not surprising, particularly for teens who are already vulnerable. Solicitors can provide teens with a boost of self-esteem with compliments and attention. And once teens engage in these relationships, they might agree to do things they would not normally do because of the imbalance in power between them and the solicitor. It is often not until much later that they realize that they were being manipulated.

What Families Can Do

You seem down. What’s going on at school? Is anything upsetting happening online?

I’m here for you and so are your friends. Talk to me anytime.

Are there any teachers at school who have dealt with these kinds of situations before? I think you should tell one of them about what’s been happening.

Bullies want attention, power, and status, which explains why they need to cause drama.

I saw a news story about a teen who was bullied online. What would you do in that situation?

common sense says

Teach your teen not to flirt with people they don’t know. Your teen should understand that face-to-face flirting with peers is normal, but flirting with strangers or acquaintances online is risky – no matter how old they are – because the exchange can move from harmless to unhealthy very quickly. Flirting may seem like an invitation to solicitors, and lead to unwanted exposure to sexual topics or requests. It may also lead a teen to believe that they are in a serious, romantic relationship with someone they don’t really know. Both situations can make a teen feel harassed, manipulated, or uncomfortable.
Risky Online Relationships: Sheyna’s Situation

Purpose
In this activity, students will learn guidelines for determining safe online relationships, especially with strangers or casual acquaintances and brainstorm ways to help teens avoid risky online behavior.

Suggested Grade Level:
10

Materials and Handouts
Sheyna’s Situation Student Handout
Family Resource: Risky Online Relationships Family Tip Sheet

Approximate Time Needed:
20 minutes

Student-Facing Instructions
Based on the story you read in the handout, answer the following questions as if you were Sheyna. Write your responses in the spaces provided.

Teacher Notes
ASK students what the word “manipulate” means to them.

DEFINE the Key Vocabulary term manipulate, drawing connections to student responses if possible.

ASK:
Why might it be tricky for people to recognize when they are being manipulated, especially online?
Some people try to manipulate you by pretending to be your friend, or making you feel understood and valued. Manipulation involves telling you things you want to hear, and gradually winning your trust before trying to control you.

EXPLAIN to students that they are going to read and analyze a story about a teen’s risky online relationship. This story will challenge them to think beyond online predator stereotypes. They should pay attention to how the relationship develops, and be on the lookout for anything that seems like manipulation.

DIVIDE students into pairs or groups of three.

DISTRIBUTE the Sheyna’s Situation Student Handout, one for each student. Give students 10 minutes to read the story and answer the questions on the handout in their groups.
Teacher Resource

INVITE groups to take turns sharing their answers to the questions on the handout. Have all groups share their answers to the final question, which is about what advice they would give to Sheyna if they were her friend.

ASK:
Based on our answers to these questions, we’ve pointed out that this relationship is risky. Why does it matter? What’s at stake for Sheyna? What about Nick?
Encourage students to think about the emotional and legal issues that may arise when younger people develop romantic, or sexual, relationships online with older people, or even with people their own age. In this case, Sheyna may eventually feel embarrassed, upset, or used. Also, Nick - a young adult - is sending sexually explicit messages to a 14-year-old. This is illegal in most states.

HAVE students expand their advice to Sheyna into a general set of principles for teens to follow in avoiding risky online relationships. You may want to write these tips on the board, or project them for students to see. Be sure to include the following points:

- **Change it up.** If something feels like it might be getting risky, it probably is. But if you’re not sure, try changing the subject, making a joke, or saying you want to talk about something else. If you still feel pressured by or uncomfortable with the situation, you need to take further action.

- **Log off or quit.** You need to remember that at any time you can just stop typing and log off if a conversation gets uncomfortable online. You can also take action to block or report another user, or create a new account – whether for email, IM, or a virtual world – to avoid contact with that person again.

- **Know that it’s okay to feel embarrassed or confused.** It’s not always easy to make sense of situations that make you uncomfortable online. Nor is it easy to ask for help if you feel embarrassed about what you’ve experienced. These feelings are normal, and it’s okay to talk about them.

- **Talk to a friend or trusted adult.** Don’t be afraid to reach out. Even if you feel you can handle a tricky situation alone, it’s always a good idea to turn to friends, parents, teachers, coaches, and counselors for support.

Assessment

**Answer Key**
Based on the story you just read, answer the following questions as if you were Sheyna. Write your responses in the spaces provided.

1. **How did you meet Nick, and how often do you talk to him?**
   Sheyna met Nick when she was working as a CIT at camp. He was the assistant director. They didn’t really know each other at camp, but they exchanged screen names at the end of the summer. They’ve developed a relationship through instant messaging, and they talk every night.

2. **Is Nick older than you? By how much?**
   Nick just graduated college and Sheyna is a freshman in high school. Nick is probably seven or eight years older.

3. **Has Nick ever asked you to keep your relationship secret? In what way?**
   Nick tells Sheyna they can’t tell anyone about their relationship because parents freak out about “this kind of
stuff,” meaning their age difference and/or their job difference at camp. He also tells Sheyna that he’s glad he can trust her.

4. Have you ever felt uncomfortable with anything that Nick has asked you to do?

Nick asked Sheyna to send a picture of herself in her bathing suit at camp, which made her feel kind of uncomfortable. Nick has also been sexting Sheyna (sending sexual text messages to her). Guide students to discuss what would happen if Sheyna did not admit to Grace that she felt uncomfortable. Would that change this situation?

Now answer the following questions as if you were Grace, not Sheyna.

1. Does it seem like Nick is manipulating Sheyna? Why or why not?

Students may have mixed responses, but they should ultimately recognize that Nick is being manipulative. He says things like “you don’t want me to lose my job, do you?” and tells Sheyna that she’s more mature than most girls her age. Sheyna might think that Nick is just flirting with her. But it seems like Nick has more influence in this relationship than Sheyna does, and he’s guiding it to be both sexual and secret. Nick also asked Sheyna to send him sexy pictures, which is risky. We don’t know what will happen to those photos, and even if nothing does, Sheyna was uncomfortable with the request.

2. Why might this be a sensitive issue for Sheyna?

Guide students to recognize that Sheyna misses camp a lot and doesn’t feel like she can relate to her friends at school anymore. She likes talking to Nick about camp, and she vents to him about her friend issues. Nick flirts with Sheyna, too. She’s flattered that someone older thinks she’s mature and attractive.

3. What advice would you give Sheyna about her relationship with Nick?

Sheyna needs to know that her online relationship with Nick is risky, and if she continues it she could be in danger. Sheyna misses camp and is having a tough time with friends at school, and it’s important to be sensitive to that. But to stay safe, Sheyna needs to realize that Nick appears to be manipulating her, and she should cut off their relationship before it goes any further. Friends who are concerned about Sheyna’s situation should also remember that they can, and should, seek help from a trusted adult if they think Sheyna is taking dangerous risks.
Instructions

Based on the story you read in the handout, answer the following questions as if you were Sheyna. Write your responses in the spaces provided.
Risky Online Relationships

Directions

Read the story below. Then follow the directions on the next page.

Sheyna’s first year of high school is off to a rough start. She was a CIT (counselor in training) at a day camp this summer and loved every minute of it. But now Sheyna misses camp and feels like she can’t relate to her school friends anymore.

Every evening, Sheyna IMs (instant messages) Nick, the assistant director of her camp. He just graduated from college and lives a few hours away from her. Nick and Sheyna didn’t know each other that well, but they exchanged screen names at the end of the summer. Sheyna talks to Nick about how much she misses camp and why she’s frustrated with her friends. Nick is funny, flirty, and great at giving advice. “Those girls sound so immature,” he tells her. “You might as well be in college. Seriously. You act way cooler than any 14-year-old I know.”

A few weeks after school starts, Nick starts flirting with Sheyna more obviously:

**kNicksFan93**

*did you know i thought about you at camp all the time?*

*i like couldn’t take my eyes off you*

**sheybey101**

:)

*why didn’t you say anything!?*

**kNicksFan93**

*lol u were a CIT*

**kNicksFan93**

...and i want to make sure u will still be a CIT next summer....

*so we can’t tell anyone about this...

**sheybey101**

ummm i better be a CIT next summer! jk. (but seriously.)

**kNicksFan93**

*parents freak out about this kind of stuff*

**kNicksFan93**

*u don’t want me to lose my job, right?*

**sheybey101**

*of course not!*

**kNicksFan93**

*that’s my girl. so glad that we can trust each other.*

**sheybey101**: |
Nick then asks Sheyna to send him some pictures of her in her bathing suit at camp. Sheyna is flattered, but it makes her feel a little uncomfortable. She decides to send the pictures anyway. Nick always talks about how mature she seems, and she doesn’t want to make him think otherwise.

One day after soccer practice, Sheyna’s best friend, Grace, asks to borrow her phone. Without trying to snoop, Grace sees a few sexts (sexually explicit text messages) between Sheyna and Nick. Grace doesn’t know much about Nick, which is strange because she and Sheyna usually tell each other about their crushes. Grace decides to ask Sheyna about her relationship with Nick.

**Directions**

Based on the story you just read, answer the following questions as if you were Sheyna. Write your responses in the spaces provided.

1. **How did you meet Nick, and how often do you talk to him?**

2. **Is Nick older than you? By how much?**

3. **Has Nick ever asked you to keep your relationship secret? In what way?**
4. Have you ever felt uncomfortable with anything that Nick has asked you to do?

Now answer the following questions as if you were Grace, not Sheyna.

1. Does it seem like Nick is manipulating Sheyna? Why or why not?

2. Why might this be a sensitive issue for Sheyna?

3. What advice would you give Sheyna about her relationship with Nick?
What’s the Issue?

“Online predatory behavior,” as it is commonly known, is when adults contact kids or teens over the Internet in an attempt to “groom” them for inappropriate sexual relationships. Many experts, however, have found that the more realistic threat for teens online is actually “online sexual solicitation.” This means encouraging someone to talk about sex, give personal sexual information, or send sexual photos or video. (It does not always mean asking for sex.) For instance, teens might receive inappropriate requests or messages from strangers or acquaintances. However, contrary to popular belief:

• Teens (ages 13 to 17) are more at risk for online solicitations than “tweens” or children
• The majority of online solicitations come from teens themselves, or from young adults (ages 18 to 25)
• Adults that solicit teens are usually up-front about their true age and intentions (Subrahmanyam and Smahel, 2011).

Why Does It Matter?

When teens are led astray about what to look out for online, they can find themselves in unhealthy situations without realizing it. The allure of these kinds of relationships is not surprising, particularly for teens who are already vulnerable. Solicitors can provide teens with a boost of self-esteem with compliments and attention. And once teens engage in these relationships, they might agree to do things they would not normally do because of the imbalance in power between them and the solicitor. It is often not until much later that they realize that they were being manipulated.

What Families Can Do

You seem down. What’s going on at school? Is anything upsetting happening online?

I’m here for you and so are your friends. Talk to me anytime.

Are there any teachers at school who have dealt with these kinds of situations before? I think you should tell one of them about what’s been happening.

Bullies want attention, power, and status, which explains why they need to cause drama.

I saw a news story about a teen who was bullied online. What would you do in that situation?

canon sense says

Teach your teen not to flirt with people they don’t know. Your teen should understand that face-to-face flirting with peers is normal, but flirting with strangers or acquaintances online is risky – no matter how old they are – because the exchange can move from harmless to unhealthy very quickly. Flirting may seem like an invitation to solicitors, and lead to unwanted exposure to sexual topics or requests. It may also lead a teen to believe that they are in a serious, romantic relationship with someone they don’t really know. Both situations can make a teen feel harassed, manipulated, or uncomfortable.
# Risky Online Relationships: Assessment

## Purpose
In this activity, students will reflect on what they’ve learned about online relationships and online predators.

| Suggested Grade Level: | 10 |

## Materials and Handouts
Risky Online Relationships Assessment
Family Resource: Digital Relationships Family Tip Sheet

| Approximate Time Needed: | 5 minutes |

## Student-Facing Instructions
After completing the lessons in Risky Online Relationships, and participating in the group discussion on risky online relationships, complete the assessment handout.

## Teacher Notes
You can use these questions to assess your students’ understanding of the lesson objectives. You may want to ask students to reflect in writing on one of the questions, using a journal or an online blog/wiki.

**ASK:**

*Why is the term “online predator” misleading? What is the reality when it comes to risky online relationships?*

Students should be aware of the stereotype that there are creepy older men lurking on the Internet, looking for kids. These kinds of online predators do exist, but they are not that common. Teens themselves and young adults are more likely than older adults to ask teens about sexual things online. Also, the small percentage of adults that are actually interested in developing relationships with teens online are usually up-front about their age and about their inappropriate intentions.

*How can you avoid getting involved in risky online relationships?*

Students should be wary of any online relationship with strangers or acquaintances who are older than they are. They should avoid flirting online with people they don’t know face to face – whether it’s a joke or whether it’s serious – and be aware of people trying to manipulate them. If anything makes them feel uncomfortable, they should take action to stop it. They should also tell a trusted adult if they or their friends are in danger.
Teacher Resource

What are some examples of ways that people connect safely, responsibly, and positively with others online? Students’ answers will vary. Guide students to recognize that there are many benefits to networking, sharing, and collaborating with people online. It’s a matter of knowing when relationships turn risky.

Assessment

Answer Key

1. True or false: Most people who ask teens to talk about sexual things online are older adults.
   a) True
   b) False

Answer feedback
The correct answer is b, False. It’s more typical that teens receive requests to talk about sexual things online from other teens or from young adults than from older adults.

2. Mimi just signed up for online chat. How can she avoid getting into risky online chatsituations? Read the following choices and then select the best answer.
   a) Avoid chat during evening and night
   b) Tell others she meets online that she is older than she actually is
   c) Avoid flirting with people online
   d) Tell others she meets online that she is already in a relationship

Answer feedback
The correct answer is c. People who flirt online, especially with strangers, are more likely to deal with unwanted or risky contact.

3. Melissa is chatting with someone she only knows online. She starts to feel uncomfortable about what they’re talking about. Which actions could Melissa take to make the situation better? Circle all that apply.
   a) Stop talking to the person altogether
   b) Ask a friend to talk to the person and pretend to be her
   c) Don’t do anything
   d) Log off of chat for a while
   e) Keep talking with the person anyway
   f) Change the subject
   g) Block the user name

Answer feedback
The correct answers are a, d, f, and g. If you feel uncomfortable while chatting online, you can try to take the conversation in a new direction. If that doesn’t work, you can always stop typing and log off of chat, or block that person.
Instructions

After completing the lessons in Risky Online Relationships, and participating in the group discussion on risky online relationships, complete the assessment handout.
Risky Online Relationships

1. True or false: Most people who ask teens to talk about sexual things online are older adults.
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   b) False

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“Online predatory behavior,” as it is commonly known, is when adults contact kids or teens over the Internet in an attempt to “groom” them for inappropriate sexual relationships. Many experts, however, have found that the more realistic threat for teens online is actually “online sexual solicitation.” This means encouraging someone to talk about sex, give personal sexual information, or send sexual photos or video. (It does not always mean asking for sex.) For instance, teens might receive inappropriate requests or messages from strangers or acquaintances. However, contrary to popular belief:
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Why Does It Matter?
When teens are led astray about what to look out for online, they can find themselves in unhealthy situations without realizing it. The allure of these kinds of relationships is not surprising, particularly for teens who are already vulnerable. Solicitors can provide teens with a boost of self-esteem with compliments and attention. And once teens engage in these relationships, they might agree to do things they would not normally do because of the imbalance in power between them and the solicitor. It is often not until much later that they realize that they were being manipulated.

What Families Can Do
You seem down. What’s going on at school? Is anything upsetting happening online?
I’m here for you and so are your friends. Talk to me anytime.
Are there any teachers at school who have dealt with these kinds of situations before? I think you should tell one of them about what’s been happening.
Bullies want attention, power, and status, which explains why they need to cause drama.
I saw a news story about a teen who was bullied online. What would you do in that situation?

common sense says
Teach your teen not to flirt with people they don’t know. Your teen should understand that face-to-face flirting with peers is normal, but flirting with strangers or acquaintances online is risky – no matter how old they are – because the exchange can move from harmless to unhealthy very quickly. Flirting may seem like an invitation to solicitors, and lead to unwanted exposure to sexual topics or requests. It may also lead a teen to believe that they are in a serious, romantic relationship with someone they don’t really know. Both situations can make a teen feel harassed, manipulated, or uncomfortable.
Digital Media
Digital Life 102: Got Media Smarts

Purpose
In this activity, students will learn basic statistics about the current digital landscape.

Suggested Grade Level: 9

Materials and Handouts
Got Media Smarts? Student Handout

Approximate Time Needed: 25 minutes

Student-Facing Instructions
Complete this quiz on your own. The questions are difficult, so just make your best guess or estimate for each one. After you have completed the quiz, trade handouts with your partner. Use the answer key to circle the correct answer to each question, and calculate how many correct answers your partner had. After, work in pairs to discuss the following questions and report your answers back to the class.

- Which one or two answers surprised you the most?
- Which one or two statistics most closely reflect how you use digital media in your own life? Which are the farthest from your own personal experience?

Participate in the class discussion on similes that reflect your digital life.

Teacher Notes

Warm-up (10 minutes)

DEFINE the Key Vocabulary term digital media.

ARRANGE students in pairs, and distribute the Got Media Smarts? Student Handout. Let students know that the purpose of the quiz is to make them more familiar with some statistics on how people — and especially teens—use digital media in their lives.
INSTRUCT students to fill out the quiz, and then have them tally their scores and compare their responses with their partner’s. Have them work in pairs to discuss the following questions and report their answers back to the class.

ASK: Which one or two answers surprised you the most?

ASK: Which one or two statistics most closely reflect how you use digital media in your own life? Which are the farthest from your own personal experience?

Students should recognize that the same kinds of principles apply in both places, but they play out in different ways.

My Digital Life Similes (15 minutes)

DEFINE the Key Vocabulary term simile, and let students know that they will be creating similes that express the role digital media play in their lives.

ENCOURAGE students to reflect on the following questions, and to jot down some brief responses in preparation for creating their similes. ASK:

• How big a role do digital media (Internet, texting, video games) play in your life (a little, some, a lot)?
• What are your favorite and least favorite things to do with digital media?
• Do you connect with others or create things with digital media?
• What are the positive and not so positive aspects of having digital media in your life?

INSTRUCT students to complete one of the following statements in a way that captures and conveys the role of digital media in their lives.

My media life is like a _____________, because _____________________________.
My media life is as ___________________as a _____________, because _______________.

Sample responses:
• My media life is like a window onto the world, because it allows me to see all kinds of new things and imagine other possibilities.
• My media life is like a party where I meet a lot of different people, because it feels loud, out of control, and yet fun.
• My media life is as tempting as junk food, because I don’t always know when to say no.

INVITE students to share their similes with the class and explain how they chose the similes.

Assessment

Complete quiz, answers are at the bottom of the handout.
Instructions
Complete this quiz on your own. The questions are difficult, so just make your best guess or estimate for each one. After you have completed the quiz, trade handouts with your partner. Use the answer key to circle the correct answer to each question, and calculate how many correct answers your partner had. After, work in pairs to discuss the following questions and report your answers back to the class.

• Which one or two answers surprised you the most?
• Which one or two statistics most closely reflect how you use digital media in your own life? Which are the farthest from your own personal experience?

Participate in the class discussion on similes that reflect your digital life.
Directions

Complete this quiz on your own. The questions are difficult, so just make your best guess or estimate for each one.

After you have completed the quiz, trade handouts with your partner. Use the answer key to circle the correct answer to each question, and calculate how many correct answers your partner had. Then discuss which answers surprised you the most, and which answers were the closest to or farthest from your own experiences with digital media.

1. What percentage of teens ages 12 to 17 say they have been in a car with the driver texting? (Pew Internet & Life, 2009)
   A. 10 percent
   B. 18 percent
   C. 28 percent
   D. 48 percent

2. About how many teens that have cell phones sleep with them on or near their beds? (Pew Internet and American Life, 2010)
   A. One out of five
   B. Two out of five
   C. Three out of five
   D. Four out of five

3. One-third of kids ages 12 to 17 send more than ________ texts each day. (Pew Internet and American Life, 2010)
   A. 25
   B. 50
   C. 75
   D. 100
4. As of February 2011, what was the most visited website?
(Google, http://www.google.com/adplanner/static/top1000/)
A. YouTube  
B. Wikipedia  
C. Facebook  
D. Twitter

5. As of March 2010, approximately how many hours of video are uploaded to YouTube each minute?
(Mashable.com, 2010: http://mashable.com/2010/03/17/youtube-24-hours/)
A. 12  
B. 16  
C. 20  
D. 24

6. Four in ten students in grades 7 to 12 say they do which type of media activity the most? (Kaiser, 2010)
A. Listening to music  
B. Using the computer (separate from listening to music)  
C. Watching TV  
D. Texting

7. How many users did Facebook have as of April 2011?
A. 200 million  
B. 300 million  
C. 400 million  
D. 500 million

8. What percentage of kids ages 11 to 18 say they sometimes feel like a different person online than off? (Kidscape, 2011)
A. None  
B. One-quarter  
C. One-third  
D. One-half
9. Approximately what percentage of teens say they have received “sexts” -- sexually suggestive or partially naked pictures -- of someone they know online? (Pew Internet & Life, 2009)

   A. 5 percent
   B. 10 percent
   C. 15 percent
   D. 20 percent

10. What percentage of teens have made creations online (e.g., artwork, photos, stories, videos)? (Pew Internet & American Life Project, 2007)

   A. One-quarter
   B. One-third
   C. One-half
   D. Two-thirds

11. What percentage of teens on social networks say they use privacy settings to protect their information? (Common Sense Media, 2010)

   A. One out of five
   B. Two out of five
   C. Three out of five
   D. Four out of five

12. What percentage of teens ages 15 to 18 believe their friends share too much information online? (Common Sense Media, 2010)

   A. 20 percent
   B. 40 percent
   C. 60 percent
   D. 80 percent

13. What percentage of parents and legal guardians of kids ages 6 to 18 say they have talked to their children in the past year about how to be safe and smart online? (Cable in the Classroom/Common Sense Media, 2007)

   A. 15 percent
   B. 35 percent
   C. 50 percent
   D. 85 percent
14. What is included in your digital footprint?

A. All of the information about a person that can be found online  
B. Software that measures the depth of one’s footsteps  
C. The information about you in FBI files  
D. A record of your online searches

Answer Key
Digital Life 102: Life in a Connected Culture

Purpose
In this activity, students will reflect on the positive and negative impact digital media have on themselves and on society.

Suggested Grade Level:
9

Approximate Time Needed:
15 minutes

Materials and Handouts
Perspectives on Social Media video

Student-Facing Instructions
Watch the video in class and participate in the group discussion.

Teacher Notes
Life in a Connected Culture (15 minutes)

SHOW the video, “Perspectives on Social Media,” and discuss the following questions with students.

ASK:
What are some of the upsides and downsides of digital life according to the teens in the film? What do you think the upsides and downsides are in your own lives?

Sample responses:
Upsides:
• I learn a lot from the Internet.
• Projects in school can be more fun and interesting with technology.
• I have a good time playing video games or participating in virtual worlds.

Downsides:
• I don’t like some of the things people send me.
• Some of the things I end up doing with digital media are a waste of time.
• I spend more time alone than I used to.
ASK:
What are some of the upsides and downsides of digital media for relationships?

Sample responses:
Upsides:
• People can connect with lots of others quickly.
• People are connected to a larger community than the people they know offline.
• People can get to know others who are geographically far away.

Downsides
• People can say nasty things when they are anonymous.
• Sometimes it is easier to misinterpret what people mean online.
• Damaging information can spread quickly online.

ASK:
What are some of the benefits of digital media for our country as a whole? What are some of the problems it might cause?

Sample responses:
Upsides:
• People have access to more information and can learn about almost anything online.
• We produce innovative technologies for medicine and other important fields.
• Many tasks can be done faster with technology.

Downsides:
• People do not spend as much time talking face to face.
• People can get addicted to technology.
• People can become lazy and depend on technology instead of using their brains.

Assessment
Activity
**Instructions**

Watch the video in class and participate in the group discussion.
Perspectives on Social Media - Video

Video accessible via ConnectEd Studios- ECCCO
Digital Life 102: Assessment

**Purpose**
In this activity, students will reflect on what they’ve learned about digital media.

**Suggested Grade Level:**
9

**Materials and Handouts**
Digital Life 102 Assessment

**Approximate Time Needed:**
5 minutes

**Student-Facing Instructions**
After completing the lessons in Digital Life 102, and participating in the group discussion on digital media, complete the assessment handout.

**Teacher Notes**
You can use these questions to assess your students’ understanding of the lesson objectives. You may want to ask students to reflect in writing on one of the questions, using a journal or an online blog/wiki.

**ASK:** How did the statistics you learned in the quiz compare with the way you use digital media in your own life? Which digital media do you think you use the most and the least — and why?

Students should have ideas about whether they use certain media more or less than average. They should also be able to describe, and speculate on the reasons for, their own use of various digital media.

What did your simile indicate about the role that digital media plays in your life?

Students should be able to explain their similes, including what it suggests about the role digital media plays in their lives, and its positive and negative effects.

Can you describe one upside and one downside for yourself about living in a digital world? For your relationships with others? For society as a whole? Do you connect with others or create things with digital media?

Students should be able to name and explain some of the positive and negative aspects of digital technologies discussed in Life in a Connected Culture.
Assessment

Answer Key

1. Using the chart below, show whether the following sentences are an upside (positive) or downside (negative) of media life.

*Answer feedback*

**Upside:**
- b) You can stay in touch with friends easily
- c) Many fun things online are also free
- f) You can look up information quickly

**Downside:**
- a) Private information can be copied and sent to anyone
- d) You may spend less time with others face to face
- e) Anything you do online leaves a permanent record

2. What does digital citizenship mean?
   - a) Any information about you on the Internet
   - b) Using digital media safely, responsibly, and ethically
   - c) An online membership
   - d) Not giving credit to someone else’s work

*Answer feedback*

The correct answer is **b**. Digital citizenship means treating others respectfully online.

3. Which of the following is an example of digital media?
   - a) Computers
   - b) Social network sites
   - c) Video games
   - d) All of the above

*Answer feedback*

The correct answer is **d**. Going online, working on the computer, talking and texting on cell phones, and playing online games are all examples of using digital media.
Instructions
After completing the lessons in Digital Life 102, and participating in the group discussion on digital media, complete the assessment handout.
1. Using the chart below, show whether the following sentences are an upside (positive) or downside (negative) of media life.

<table>
<thead>
<tr>
<th>Upsides</th>
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</tr>
</thead>
<tbody>
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a) Any information about you on the Internet  

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d) Not giving credit to someone else’s work

3. Which is an example of digital media?

a) Computers  

b) Social network sites  

c) Video games  

d) All of the above
Purpose
In this activity, students will identify the legal and ethical considerations involved in the creative work of others and understand an individual’s rights and responsibilities as a creator and consumer of content.

Suggested Grade Level:
9

Approximate Time Needed:
20 minutes

Materials and Handouts
Copyright and Fair Use Animation video
Family Resource: Plagiarism and Piracy Family Tip Sheet

Student-Facing Instructions
Watch the video in class and participate in the group discussion.

Teacher Notes

Warm-up (5 minutes)
ASK:
What do you think we mean when we talk about someone’s creative work?
Students should understand that the term includes all types of work that someone creates, including writing of all kinds, artwork, and photos, videos, and music.

Have you ever used creative work you found online – for example, a photo or a poem – for personal use? Students should name various ways they use the creative work of others – for example, using a photo in a school report, posting it on their Facebook page, or even forwarding it on their cell phone.

When you use creative work you find online, what considerations do you make about who made it, if any? Encourage students to talk about what they consider, if anything, before using material they find online. Ask them to think about how creators would want their work to be used. What would be okay? What would not be okay?

Respect Creative Work (15 minutes)
SHOW the video “Copyright and Fair Use Animation”.

ASK:
What are the ways you can be respectful of people’s creative work?
Students should be aware of the following tips:

- Check who owns it
- Get permission to use it
- Give credit to the creator
- Buy it (if necessary)
- Use it responsibly

**How do you think you would you feel if someone used your creative work? Would it make a difference whether they did the following:**

- Asked your permission to use it?
- Gave you credit as the creator?
- Changed the picture or added a caption without asking you?

Students should reflect on how their sense of pride and ownership would/would not be affected.

**What do you think it means to use someone else’s creative work responsibly? Does it matter how and where you use it?**

Encourage students to think about context, and how it might affect or alter the creator’s original intent.

**EXPLAIN** to students that in addition to these key rules, some additional information may help them decide when and how it is all right – and not all right – to use someone else’s creative work.

**DEFINE** the Key Vocabulary terms fair use and commercial purposes. Make sure students understand that fair use allows them to use only a small part of someone else’s creative work as part of something new. The work cannot be used for commercial purposes, and it can only be used in certain ways, which include:

- schoolwork and education
- criticism or social commentary
- news reporting
- comedy or parody

**ASK:**

**What are some ways you might use creative work that would constitute fair use? Which ways wouldn’t be covered under fair use?**

Students should understand that using a small amount of someone else’s work in a school report or the school paper would be fair use, while posting it on their blog or on a social networking site would not be fair use.

**DEFINE** the Key Vocabulary terms copyright, Creative Commons, and public domain. Explain that when students want to use someone’s creative work in a way that isn’t covered by fair use, they need to investigate its copyright status. Then offer the following scenario to help explain the definitions:

*Imagine you took a photo of your dog and posted it online. Because you are the creator, you own the copyright to this image. This means you have control over how other people use your photo. Copyright law is pretty strict,*
meaning that people will have to get your permission before they can copy, print, or use your work for any reason. However, if you use a Creative Commons license, you give people more freedom to copy and share your photo. Some Creative Commons licenses even say it is all right to make money off of the photo, while others say it cannot be used for commercial purposes. People choose Creative Commons licenses because the licenses offer more opportunities for other people to use and share their work. 

**Optional:** show students examples of Creative Commons licenses (http://creativecommons.org/licenses).

Finally, imagine that you want the photo to be used freely by all, without people having to request permission. You then would release the photo into the public domain, which allows others to use your photo however they want to because it is no longer protected by copyright. Copyrights don’t last forever, so works often count as “public domain” after a certain time period. Works from the U.S. government are also in the public domain.

**ASK:**
If you created a picture, poem, or video and posted it online, what do you think you would do? Would you make people get your permission every time they used the work, use a Creative Commons license, or put it in the public domain? Explain your choice. Responses will vary, but students’ answers should reflect an understanding of the choices. Some students might want their work seen by as many people as possible, while others might want to limit use and receive compensation.

**Assessment**
**Activity**
Instructions
Watch the video in class and participate in the group discussion.
Copyright and Fair Use Animation - Video

Video accessible via ConnectEd Studios- ECCC0
FAMILY TIP SHEET
Common Sense on Plagiarism and Piracy

What’s the Issue?
New technologies make it easy for people to download and use creative work, in many different ways, such as movies, music, articles, books, and art. But in a fast-paced online culture, it’s easy to forget about copyright law, which brings up two important issues: plagiarism and piracy. Plagiarism means using someone else’s ideas or words without crediting the source and pretending they’re your own. Piracy is the unauthorized use, reproduction, or sharing of copyrighted or patented material – typically music, movies, TV shows, and software.

Even though some teens may feel they have the right to take and use anything they find online without giving credit to its creator or paying for it when necessary, the Internet is not a free-for-all. Teens, like anyone else, have a responsibility to follow copyright law and respect people’s creative work. But teens first need to be educated in how they can use copyrighted work. For example, knowing that they need to get permission before using copyrighted work, and learning how to properly cite the work they use, are good first steps to being respectful digital creators and consumers.

Why Does It Matter?
Some teens might not consider the hard work that goes into creating things like a movie, song, novel, video game, software, or website. They may not realize that copying and pasting material they find online into schoolwork without citing it is plagiarism. They may not understand that illegally downloading and sharing music, movies, and software is a form of stealing called piracy. Teens need to be educated about these things so they can follow the law and be respectful of other people’s hard work.

However, teens should also know about their rights to fair use, which is a principle that allows people to use a small amount of copyrighted material without permission in certain situations, such as for schoolwork, criticizing or commenting on something, or parody. People can also freely use material that’s in the public domain, which includes work that is no longer copyrighted. Many creators use a Creative Commons license, which allows others to download, copy, paste, and sometimes even change creative work – as long as the work is properly cited. Remind teens to consider how they would want others to use their own creative work. This may help them respect the decisions that other creators have made about how their work should be used.

What Families Can Do
How would you feel if someone used your creative work without your permission? What if they changed it or made money from it? (Some teens might be okay with having people use their creative work, while others may not want people to share it or profit from it. How they feel might depend on the type of creative work in question.)

How does it benefit a musician or artist to have their work cited or paid for? (You can discuss how it’s important for artists to get paid for their hard work, and how giving credit to someone helps them receive recognition and praise.)
Encourage legal downloading and sharing. Teens should use legitimate online retailers for music and movie downloads. They can also listen to music or watch movies and TV for free on certain streaming sites.

Illegal downloading and sharing sites pose risks. Discourage teens from using peer-to-peer (PTP) sharing sites, which not only raise legal risks, but can make computers vulnerable to viruses, identity theft, and spyware. PTP sites also might negatively affect the content creators who may not get credit or payment for their work.

Help teens give credit to the work they use. If your teen creates something that incorporates others’ work, help them to give credit to the work they’ve used. For schoolwork, students are taught to include citations, which are descriptions of the sources they use that include information about the author, title, publisher, and year of publication. Remind them it’s just as important to give credit for a video mash-up created for fun as it is for a research paper for school.

Is it fair use? Your teen might be making video remixes, mash-ups, fan fiction, blogs, or artwork and posting it online. Fair use allows creators to use a small amount of copyrighted material without permission, in certain situations. Help your teen decide if work they use is protected by fair use.

Challenge teens to take ownership of their work. Teens should think about how they want others to use their creations. Have they thought about how they’d like others to be able to use their photos, writing, artwork, or videos? If so, do they clearly state this to others when they upload their work online? If they are interested in having their work freely available to others, they can use Creative Commons licenses.
Purpose
In this activity, students will practice critical thinking and ethical decision making about the use of creative works.

Suggested Grade Level:
9

Materials and Handouts
Mad Men Student Handout
Family Resource: Plagiarism and Piracy Family Tip Sheet

Approximate Time Needed:
20 minutes

Student-Facing Instructions
Read the instructions on the handout. Complete the rest of the handout in groups, and be prepared to share your findings with the class.

Teacher Notes
Choose Your Photo (20 minutes)
DIVIDE students into groups of four to five, and distribute the Mad Men Student Handout, one per group.

TELL students they will be “mad men” in this activity. (The term “mad men” is shorthand for “Madison Avenue ad men,” who were advertising executives who worked on Madison Avenue in New York City during the 1950s and 1960s. It is also the name of a popular television show that began running in 2007.) As “mad men,” they will have to decide on a photo to use for an advertising campaign. HAVE a volunteer read aloud the directions and letter on the student handout.

EXPLAIN to students that advertising is a commercial purpose, so fair use does not apply. In order for advertising executives to use a photograph, they need to do one of the following things:
- They can use a photograph for which they already own the copyright.
- They can get permission from the copyright holder to use that photo for commercial purposes (and pay any fee the copyright holder might charge).
- They can use a photo that is in the public domain.

In addition to considering the copyright status of the photo, students also need to consider the original intent of the creator and the effectiveness of the photo for their ad campaign.
Teacher Resource

INSTRUCT students first to analyze and answer the questions about each photo before they make a decision. They will need to defend their choices. Allow students approximately 10 minutes to review their options and reach a consensus.

INVITE students to present their findings to the class. Students should describe why they chose their photos.

LEAD a discussion about the issues that come up when students want to use someone’s creative work, using the assessment notes. If there are photos that none of the groups chose, go through them and encourage students to explain why they decided against using those photos, based on their responses to the questions.

Note: There is no “correct answer” for this activity. Your goal is to guide students to think – first and foremost – about whether their choices reflect responsible use of an image, and second, whether it serves the purpose of the company and their ad campaign well.

Assessment

Answer Key

Use this guide to lead a discussion about what students need to consider when they use the creative work of others, which includes both legal and ethical questions as well as practical considerations. Students should be weighing the following factors in choosing their photos:

- the rules of copyright
- the values and intent of the original creator
- the audience and purpose

Each photo includes sample responses and discussion questions. You may also use these overarching questions to discuss any of the photos:

- For all the photos, what might be the consequences of using these creative works?
- How would the owners of the content react?
- How might the original creator react?
- How would the VFA react?
- How might the public react?
- How might these different reactions affect your decision about which photo to use for the ad campaign?

Photo 1: Cattle Show, Flickr

Owner and copyright status: Creative Commons, available for commercial purposes. Not clear if photographer made her FFA chapter aware these photos were being made available for commercial use. Creator and original context: Photo taken by a member of the Future Farmers of America (FFA). Looks to be at a livestock raising event.

Right for the ad campaign? Why or why not? (Use teacher guidance below.)
Teacher Resource

Teacher guidance: The photos clearly are intended to highlight the livestock raising lifestyle, but they seem to be personal snapshots from a local cattle show. The FFA photo pictures a young woman who raises cows for agricultural purposes, possibly including for slaughter. *Is it appropriate to use the public photos, even though they seem personal in nature? Given that this campaign is promoting vegetarianism, is it appropriate the use this photo?* (Guide students to consider that neither the woman pictured nor the FFA has given explicit permission for this photo to be used. It would be best to seek the permission of these two parties before making any decisions.)

Photo 2: Hindu Temple, Stock
Owner and copyright status: This is a stock photo that is copyrighted and owned by Pronto Pictures. Creator and original context: Note sure of the creator, but the photo is from a Hindu Temple in Singapore Right for the ad campaign? Why or why not? (Use teacher guidance below.)

Teacher guidance: The cow statues are religious symbols used in the decoration of a temple. *Given this important cultural significance, should they be used in an ad campaign? Does the content of the campaign make a difference? Why or why not? There is a fee charged in order to use this photo. How does that influence your decision?* (Guide students to consider that the photo is copyrighted and that they would have to pay the appropriate fee and probably cite Pronto Pictures in order to use this photo. Also have them reflect on the religious significance of this photo. Might the symbolism of the cow and temple be problematic to Hindus or others?)

Photo 3: Dairy Cow, Owned by B.L.S. Ad Agency
Owner and copyright status: B.L.S. Advertising Agency owns the copyright. Creator and original context: Duncan, an in-house photographer, took this photo of a cow in a field. Right for the ad campaign? Why or why not? (Use teacher guidance below.)

Teacher guidance: The photo of the cow doesn’t appear to have any particular symbolic significance. *Does that make it more or less acceptable to use in the ad campaign?* (Guide students to recognize that this photo may in fact be the best option, as it is owned by B.L.S. and because it is unlikely to offend the audience.)

Photo 4: Flank Steak, Flickr
Owner and copyright status: Creative Commons, available for commercial purposes. Creator and original Context: Photo taken by a chef, apparently of the steak that he cooked. Part of an album about how to prepare flank steak. Right for the ad campaign? Why or why not? (Use teacher guidance below.)

Teacher guidance: The steak photo was posted by its creator to show how to cook meat, and is meant to look delicious. *How would its use in an anti-beef campaign reflect its original purpose? Is it appropriate to use? Why or why not?* (Guide students to consider the fact that the photo is available for commercial purposes, which means that they technically are allowed to use it to make money. They should explore whether they still would need to provide a citation for the photo. Have students consider how vegetarians might react to an image that makes meat look tasty. How is this similar or different from showing an image of a live cow?)

Common Sense Media. Digital Literacy and Citizenship in a Connected Culture © 2012. All Rights Reserved.
Teacher Resource

Photo 5: Cuts of Beef, Public Domain
Owner and copyright status: The work is in the public domain, so no one owns it and it’s not copyrighted. Creator and original context: Not sure of original creator. Seems to have been created in order to inform people – maybe butchers or cooks – about different cuts of meat from a cow. Right for the ad campaign? Why or why not? (Use teacher guidance below.)

Teacher guidance: The beefcut diagram is intended as a helpful tool for workers in the industry and for beef consumers. Even though the image itself is under the public domain, it symbolizes one view of cattle: that they are for eating. Does this make its use in an antibeef campaign more powerful? Does it make it inappropriate? (Guide students to compare a photo that is in the public domain versus one that is protected by other types of copyright. Public domain is a very flexible type of copyright, so copyright infringement should not be a problem. However, the audience may be offended seeing an image of a cow that also is meant for slaughter. Have students consider how this image might be perceived in comparison with the other possible images for the campaign.)
Instructions

Read the instructions on the handout. Complete the rest of the handout in groups, and be prepared to share your findings with the class.
Copyrights and Wrongs

Directions
Read the instructions on this page. Complete the rest of the handout in groups, and be prepared to share your findings with the class.

Big, Little, and Small Advertising Agency
10 Madison Avenue
New York, New York

Hi there, B.L.S. creative teams.
It’s Frida from the photo department.
The Vegetable Farmers of America (VFA) have hired us to create print and billboard ads that encourage people to become vegetarians. These ads will be used in magazines and billboards nationwide.

We have gone through hundreds of images for them and have decided on five. It is your job to make the final decision on which of the five images to use. The photos, along with their source information, are in this packet.

Choose a photo that you believe will encourage someone to become a vegetarian, but be sure to also consider how the photo was originally used and how it is copyrighted.

For each photo, we need you to answer the following questions:

1. Who owns the photo? Who holds the copyright for the photo (if anyone), and who gets paid for its use? Is it protected by copyright, available for free public use via Creative Commons, in the public domain, or some other way? In other words, what do we need to do to use the photo legally?

2. Who created the photo? What was it originally used for, and what does it show? How do you think the creator might feel about having us use the photo in our ad campaign?

3. Is the photo right for our ad campaign? To answer this question, you need to think about how the VFA might feel about having us use the photo in their ad campaign, and how the public might respond to an ad that uses this photo.

See you in the cafeteria,
Frida Miko
Director, B.L.S. Photo Department
Photo 1: Cattle Show, Flickr
Owner and copyright status: ______________________________
Creator and original context: ______________________________
Right for the ad campaign? Why or why not? _______________

Okay, Frida. Photo 1 comes to us from Flickr, the photo-sharing site on the web. This photo is in a public album, created by a member of the Future Farmers of America, and is copyrighted through Creative Commons, a license that allows free use of materials by others. Some are allowed to be used for commercial purposes and some aren’t. But don’t worry, this one is okay to use for commercial purposes. However, we don’t really know if this young farmer is aware that her photo from the local cattle show is available for commercial use.

Photo 2: Hindu Temple, Stock
Owner and copyright status: ______________________________
Creator and original context: ______________________________
Right for the ad campaign? Why or why not? _______________

We can buy some images called stock photos. Well, technically, we buy permission to use it for a fee. But we can’t forget to credit them! That’s part of the deal. This photo comes from Pronto Pictures. It would cost $1,500 to use in our advertising campaign. The image shows a Sri Mariamman Hindu Temple in Singapore. The cows are statues. Keep in mind that for Hindus, cows hold special significance as religious icons.
Photo 3: Dairy Cow, Owned by B.L.S.

Owner and copyright status: ______________________________

Creator and original context: ______________________________

Right for the ad campaign? Why or why not? ________________

This photo takes me back to my days on the dairy farm. It’s by one of our in-house photographers, Duncan. This means that we own the copyright. If someone else wanted to use this photo of Bessie, we would license the photo to them for a fee, depending on the use. But we can use it for free. Look at those big cow eyes.

Photo 4: Flank Steak, Flickr

Owner and copyright status: ______________________________

Creator and original context: ______________________________

Right for the ad campaign? Why or why not? ________________

Photo 4 looks yummy! It’s also from a public album on Flickr, one on how to prepare flank steak. The photo was taken and posted by a local chef, and it is listed for commercial use under Creative Commons. One thing this particular Creative Commons license allows us to do is alter or change the image.

Photo 5: Cuts of Beef, Public Domain

Owner and copyright status: ______________________________

Creator and original context: ______________________________

Right for the ad campaign? Why or why not? ________________

So, do you know your cuts of beef? This photo is in the public domain, meaning that it’s available for public use or alteration for any purpose. There’s no author we need to get permission from to use it, and no one will come knocking to claim their “cut.”
What’s the Issue?

New technologies make it easy for people to download and use creative work, in many different ways, such as movies, music, articles, books, and art. But in a fast-paced online culture, it’s easy to forget about copyright law, which brings up two important issues: plagiarism and piracy. Plagiarism means using someone else’s ideas or words without crediting the source and pretending they’re your own. Piracy is the unauthorized use, reproduction, or sharing of copyrighted or patented material – typically music, movies, TV shows, and software.

Even though some teens may feel they have the right to take and use anything they find online without giving credit to its creator or paying for it when necessary, the Internet is not a free-for-all. Teens, like anyone else, have a responsibility to follow copyright law and respect people’s creative work. But teens first need to be educated in how they can use copyrighted work. For example, knowing that they need to get permission before using copyrighted work, and learning how to properly cite the work they use, are good first steps to being respectful digital creators and consumers.

Why Does It Matter?

Some teens might not consider the hard work that goes into creating things like a movie, song, novel, video game, software, or website. They may not realize that copying and pasting material they find online into schoolwork without citing it is plagiarism. They may not understand that illegally downloading and sharing music, movies, and software is a form of stealing called piracy. Teens need to be educated about these things so they can follow the law and be respectful of other people’s hard work.

However, teens should also know about their rights to fair use, which is a principle that allows people to use a small amount of copyrighted material without permission in certain situations, such as for schoolwork, criticizing or commenting on something, or parody. People can also freely use material that’s in the public domain, which includes work that is no longer copyrighted. Many creators use a Creative Commons license, which allows others to download, copy, paste, and sometimes even change creative work – as long as the work is properly cited. Remind teens to consider how they would want others to use their own creative work. This may help them respect the decisions that other creators have made about how their work should be used.

What Families Can Do

How would you feel if someone used your creative work without your permission? What if they changed it or made money from it? (Some teens might be okay with having people use their creative work, while others may not want people to share it or profit from it. How they feel might depend on the type of creative work in question.)

How does it benefit a musician or artist to have their work cited or paid for? (You can discuss how it’s important for artists to get paid for their hard work, and how giving credit to someone helps them receive recognition and praise.)
**Encourage legal downloading and sharing.** Teens should use legitimate online retailers for music and movie downloads. They can also listen to music or watch movies and TV for free on certain streaming sites.

**Illegal downloading and sharing sites pose risks.** Discourage teens from using peer-to-peer (PTP) sharing sites, which not only raise legal risks, but can make computers vulnerable to viruses, identity theft, and spyware. PTP sites also might negatively affect the content creators who may not get credit or payment for their work.

**Help teens give credit to the work they use.** If your teen creates something that incorporates others’ work, help them to give credit to the work they’ve used. For schoolwork, students are taught to include citations, which are descriptions of the sources they use that include information about the author, title, publisher, and year of publication. Remind them it’s just as important to give credit for a video mash-up created for fun as it is for a research paper for school.

**Is it fair use?** Your teen might be making video remixes, mash-ups, fan fiction, blogs, or artwork and posting it online. Fair use allows creators to use a small amount of copyrighted material without permission, in certain situations. Help your teen decide if work they use is protected by fair use.

**Challenge teens to take ownership of their work.** Teens should think about how they want others to use their creations. Have they thought about how they’d like others to be able to use their photos, writing, artwork, or videos? If so, do they clearly state this to others when they upload their work online? If they are interested in having their work freely available to others, they can use Creative Commons licenses.
Purpose: In this activity, students will reflect on what they’ve learned about fair use, copyright, Creative Commons and public domain.

Suggested Grade Level: 9

Approximate Time Needed: 5 minutes

Materials and Handouts
Copyrights and Wrongs Assessment

Student-Facing Instructions
After completing the lessons in Copyrights and Wrongs, and participating in the group discussion on fair use, copyright, Creative Commons and public domain, complete the assessment handout.

Teacher Notes
You can use these questions to assess your students’ understanding of the lesson objectives. You may want to ask students to reflect in writing on one of the questions, using a journal or an online blog/wiki.

ASK:
What do you need to do if you want to use someone else’s creative work?
Students should be able to name the following checklist points from Respect Creative Work:
• Check who owns it
• Get permission to use it, if necessary
• Give credit to the creator
• Buy it (if necessary)
• Use it responsibly

What is copyright, and what does it require people to do?
Students should understand the concept that a person owns the creative work that he or she has made, whether it is writing, visual art, photography, video, music, or in some other form. They should recognize that someone else cannot use copyrighted work legally without the permission of the person who created it.
Do you think it is important to give credit and get permission, if needed, when you use someone else’s creative work? Why or why not?

Students should understand that there are ethical as well as legal considerations involved in using the work of others. They should realize that most people want to receive credit for their creative work. Some might want their work seen by as many people as possible, while others might want to limit use and receive compensation. However, when respecting creative work, the choice should be that of the creators.

**Assessment**

**Answer Key**

1. Decide which kind of license is best for each student’s work. Write the letter of each answer in the chart below.

<table>
<thead>
<tr>
<th>Copyright</th>
<th>Creative Commons</th>
<th>Public Domain</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) An original song that Janelle doesn’t want anyone to copy or distribute without her permission</td>
<td>b) A digital illustration that Sasha wants credit for but doesn’t mind if others use without her permission</td>
<td>d) An article that Ryan finds in a government database</td>
</tr>
<tr>
<td>c) An original documentary that Dom wants complete ownership of in case the documentary makes money</td>
<td>e) A collection of photos that Artie wants credit for but doesn’t care if others use</td>
<td>f) A photo that Marcus wants others to share and use however they want for the purpose of creating new artwork</td>
</tr>
</tbody>
</table>

**Answer feedback**

The students that want complete ownership of their creative works should choose to copyright their works so others will have to ask permission to use those works. The students that want credit for their works but don’t mind others using them without permission should choose a Creative Commons license. The students that want to share their creative work so that others can adapt it for their own purposes should choose the public domain.

2. Read the following scenario. Then answer the question below.

Lola takes a photo of the mountains near her home. She uploads the photo to the Internet with “Copyright 2011 Lola Dominguez” next to the image. About a week later, she checks one of her favorite blogs and sees that the blogger has posted her photo on the blog and has posted a creative writing story to go with it.

**True or false: If the blogger doesn’t ask Lola’s permission to use the photo but still gives her credit, the blogger can post Lola’s photo with his story.**

a) True. Copyright is pretty relaxed, so even though Lola put “Copyright” on her photo the blogger can do what he wants.

b) False. When you copyright something, the only way that others can use the work without your permission is if they change the original meaning of the work. Adding a story to the photo doesn’t
c) False. When you copyright something, others have to ask your permission before using it.
d) True. Even though Lola put “Copyright” on her photo, the blogger doesn’t have to ask permission because he posted his own original story to go with it.

Answer feedback
The correct answer is c. When you copyright something, others have to ask your permission to use it no matter what, even if the person who uses your creative work wants to change the meaning of your work. If the blogger does not have permission to post Lola’s photo with his story, he should not post the photo at all.

3. What is the safest way to use someone else’s creative work, no matter what kind of license it has (copyright, Creative Commons, etc.)?
a) Assume that it’s in the public domain and use it however you want
b) Give credit to the creator
**c) Ask permission to use the work**
d) Check who owns the work

Answer feedback
The correct answer is c. Asking permission to use someone else’s work is a great idea if you are unsure about whether or not you can use the work for your own purposes. It’s also important to give credit to the original creator, but if you don’t have permission to use another person’s work, giving credit isn’t enough.
Instructions

After completing the lessons in Copyrights and Wrongs, and participating in the group discussion on fair use, copyright, Creative Commons and public domain, complete the assessment handout.
Copyrights and Wrongs

1. Decide which kind of license is best for each student’s work. Write the letter of each answer in the chart below.

<table>
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<tr>
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a) An original song that Janelle doesn’t want anyone to copy or distribute without her permission
b) A digital illustration that Sasha wants credit for but doesn’t mind if others use without her permission
c) An original documentary that Dom wants complete ownership of in case the documentary makes money
d) An article that Ryan finds in a government database
e) A collection of photos that Artie wants credit for but doesn’t care if others use
f) A photo that Marcus wants others to share and use however they want for the purpose of creating new artwork

2. Read the following scenario. Then answer the question below.

Lola takes a photo of the mountains near her home. She uploads the photo to the Internet with “Copyright 2011 Lola Dominguez” next to the image. About a week later, she checks one of her favorite blogs and sees that the blogger has posted her photo on the blog and has posted a creative writing story to go with it.

True or false: If the blogger doesn’t ask Lola’s permission to use the photo but still gives her credit, the blogger can post Lola’s photo with his story.

a) True. Copyright is pretty relaxed, so even though Lola put “Copyright” on her photo the blogger can do what he wants.
b) False. When you copyright something, the only way that others can use the work without your permission is if they change the original meaning of the work. Adding a story to the photo doesn’t change the original photo, so the blogger can’t use it.
c) False. When you copyright something, others have to ask your permission before using it.
d) True. Even though Lola put “Copyright” on her photo, the blogger doesn’t have to ask permission because he posted his own original story to go with it.
Copyrights and Wrongs

3. What is the safest way to use someone else’s creative work, no matter what kind of license it has (copyright, Creative Commons, etc.)?
   a) Assume that it’s in the public domain and use it however you want
   b) Give credit to the creator
   c) Ask permission to use the work
   d) Check who owns the work
Rights, Remixes and Respect: Copyright and Fair Use

Purpose
In this activity, students will define the key concepts of inspiration, appropriation, copyright, and fair use and examine how they relate to creative work.

Suggested Grade Level:
11

Materials and Handouts
Family Resource: Plagiarism and Piracy Family Tip Sheet

Approximate Time Needed:
20 minutes

Student-Facing Instructions
Participate in the group discussion around copyright and fair use.

Teacher Notes

Warm-up (10 minutes)

DEFINE the Key Vocabulary terms inspiration and appropriation, and encourage students to think about the difference between the two processes as it applies to their own creations.

ASK:
When you create things, do you ever get your inspiration from other people’s creative work? What are some examples?
Sample responses:
- Writing a song with the “sound” of a musician you like, but with a different melody and different lyrics
- Writing a poem in a style that resembles another poem you’ve read, but is about something different
- Designing a website that uses some of the colors and “look” of another site you like, but has different content
- Writing a paper based on a news story you’ve seen on TV or read about online, but in your own words and with additional sources
- Drawing a picture that’s inspired by something you’ve read or a song you’ve heard

When you create things, do you ever appropriate, or use someone else’s creative work, to make something new? What are some examples?
Sample responses:
- Using a song as a soundtrack to a video you have made
- Posting someone else’s writing on your blog
Teacher Resource

- Adding pictures created by someone else to your Facebook profile
- Showing a clip from a movie in a video review of that movie
- Copying a paragraph from a news story and using it in a report for school

**RECORD** student responses so that you can revisit them later in the lesson.

**EXPLAIN** to students that whenever they use the creative work of others, as opposed to just being inspired by it, they need to consider a lot of legal and ethical questions.

**Copyright and Fair Use (10 minutes)**

**DEFINE** the Key Vocabulary terms copyright and fair use. **REMIND** students that the creative work of others is protected by copyright. To use copyrighted work legally and ethically, they must observe the following rules:

**Copyright Rules**

- Check who owns it
- Get permission to use it
- Give credit to the creator
- Buy it (if necessary)
- Use it responsibly

**EXPLAIN** that sometimes it is legal to use other people’s creative work under the principle of fair use, but only if you give them credit and use it in certain ways.

**Fair Use Rules**

- Use a small amount (not the whole thing)
- Rework and use the material in a different way from the original work
- Add new meaning to the material and make something new out of it
- Don’t use the material for profit, and use it only for certain purposes, which include:
  - schoolwork and education
  - news reporting
  - criticism or social commentary
  - comedy or parody

**DISCUSS** with students the fact that fair use is not a clearcut issue; it is judged on a case-by-case basis. Users claiming fair use must be able to defend themselves if someone accuses them of stealing work. (Note that even if you claim fair use, you still might be sued.)

**REVISIT** the examples of appropriation that students came up with in the introduction to the lesson, and challenge them to explain why they are or are not examples of fair use. (Of the sample responses listed, the last two constitute fair use; in the other cases, students should follow the rules for using copyrighted work.)

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**Assessment**

Activity
Instructions
Participate in the group discussion around copyright and fair use.
FAMILY TIP SHEET

Common Sense on Plagiarism and Piracy

What’s the Issue?
New technologies make it easy for people to download and use creative work, in many different ways, such as movies, music, articles, books, and art. But in a fast-paced online culture, it’s easy to forget about copyright law, which brings up two important issues: plagiarism and piracy. Plagiarism means using someone else’s ideas or words without crediting the source and pretending they’re your own. Piracy is the unauthorized use, reproduction, or sharing of copyrighted or patented material – typically music, movies, TV shows, and software.

Even though some teens may feel they have the right to take and use anything they find online without giving credit to its creator or paying for it when necessary, the Internet is not a free-for-all. Teens, like anyone else, have a responsibility to follow copyright law and respect people’s creative work. But teens first need to be educated in how they can use copyrighted work. For example, knowing that they need to get permission before using copyrighted work, and learning how to properly cite the work they use, are good first steps to being respectful digital creators and consumers.

Why Does It Matter?
Some teens might not consider the hard work that goes into creating things like a movie, song, novel, video game, software, or website. They may not realize that copying and pasting material they find online into schoolwork without citing it is plagiarism. They may not understand that illegally downloading and sharing music, movies, and software is a form of stealing called piracy. Teens need to be educated about these things so they can follow the law and be respectful of other people’s hard work.

However, teens should also know about their rights to fair use, which is a principle that allows people to use a small amount of copyrighted material without permission in certain situations, such as for schoolwork, criticizing or commenting on something, or parody. People can also freely use material that’s in the public domain, which includes work that is no longer copyrighted. Many creators use a Creative Commons license, which allows others to download, copy, paste, and sometimes even change creative work – as long as the work is properly cited. Remind teens to consider how they would want others to use their own creative work. This may help them respect the decisions that other creators have made about how their work should be used.

What Families Can Do
How would you feel if someone used your creative work without your permission? What if they changed it or made money from it? (Some teens might be okay with having people use their creative work, while others may not want people to share it or profit from it. How they feel might depend on the type of creative work in question.)

How does it benefit a musician or artist to have their work cited or paid for? (You can discuss how it’s important for artists to get paid for their hard work, and how giving credit to someone helps them receive recognition and praise.)
common sense says

**Encourage legal downloading and sharing.** Teens should use legitimate online retailers for music and movie downloads. They can also listen to music or watch movies and TV for free on certain streaming sites.

**Illegal downloading and sharing sites pose risks.** Discourage teens from using peer-to-peer (PTP) sharing sites, which not only raise legal risks, but can make computers vulnerable to viruses, identity theft, and spyware. PTP sites also might negatively affect the content creators who may not get credit or payment for their work.

**Help teens give credit to the work they use.** If your teen creates something that incorporates others’ work, help them to give credit to the work they’ve used. For schoolwork, students are taught to include citations, which are descriptions of the sources they use that include information about the author, title, publisher, and year of publication. Remind them it’s just as important to give credit for a video mash-up created for fun as it is for a research paper for school.

**Is it fair use?** Your teen might be making video remixes, mash-ups, fan fiction, blogs, or artwork and posting it online. Fair use allows creators to use a small amount of copyrighted material without permission, in certain situations. Help your teen decide if work they use is protected by fair use.

**Challenge teens to take ownership of their work.** Teens should think about how they want others to use their creations. Have they thought about how they’d like others to be able to use their photos, writing, artwork, or videos? If so, do they clearly state this to others when they upload their work online? If they are interested in having their work freely available to others, they can use Creative Commons licenses.
Rights, Remixes and Respect: Music Industry Debate

Purpose
In this activity, students will understand the legal and ethical debates that surround using other people’s creative work and consider the perspectives of the original creator, potential audiences, and the broader community when using others’ material.

Suggested Grade Level:
11

Approximate Time Needed:
20 minutes

Materials and Handouts
Music Industry Debate Student Handout
Everything is a Remix, Part I www.vimeo.com/14912890).
Family Resource: Plagiarism and Piracy Family Tip Sheet

Student-Facing Instructions
There is a big debate in the music industry over whether it is legal and ethical to sample and remix copyrighted materials without the permission of the original creators. You will be assigned to role play a group of people who have very different perspectives about this question, and you will need to prepare responses to debate this issue. The groups are:

- Musicians who use sampling and remixing in the music they create
- Musicians who have been sampled or remixed without credit, permission, or payment
- Fans who like both kinds of musicians
- People in the recording industry who make money from selling music
- Lawyers whose job is to protect artists from copyright violations

Based on your role, brainstorm responses to the questions below. Write down your main points to these questions, and be prepared to defend your position in a debate with other groups who might disagree with you.

Teacher Notes
DIVIDE students into groups of four to five.

DISTRIBUTE the Music Industry Debate Student Handout. Assign different groups to be different stakeholders as listed on the student handout.

DEFINE the Key Vocabulary terms sample and remix, and invite students to name some examples they have listened to, seen, or even created themselves. Tell them to watch for examples in the video they are about to see.
Teacher Resource

SHOW the opening 1:40 of the video Everything Is a Remix, Part 1 (www.vimeo.com/14912890).

EXPLAIN to students that there is a debate in the music industry today about sampling and remixing. Some people think it is fair use, while others believe it violates copyright law. People in the music industry have various perspectives on this issue.

HAVE students work in groups to prepare for a debate on whether remixing and sampling music is legal and ethical. Have them begin by discussing the questions and deciding what position their group will take. Then they should write down the main points they want to make to defend their position, and draft an opening statement.

INVITE students to carry out the debate. Instruct groups to listen to the other groups’ opening presentations, take notes, and be prepared to argue against the opposing groups’ points in a follow-up round of statements. If students still have points to make after the second round of statements, you may invite groups to further respond to each others’ arguments.

ASK: What did you learn about the different perspectives people in the music industry have on copyright and fair use?

Guide students to consider whether rap or pop music more readily lends itself to sampling than rock or country, for example.

How do these issues affect society? Why is it important to have legal and ethical rules for using other people’s creative work? What might happen if there were no rules?

Guide students to see that musicians might gain exposure if others remix their work. On the other hand, they might feel like remixing dilutes their music, or that others are unfairly making money off of their work.

What do musicians gain and lose by having their work sampled or remixed? How does it affect their fans?

Guide students to think about how original thought should be valued in and of itself, and also about how copyright helps artists get money for their work. Rules and laws about piracy reinforce these ideas and practices.

DISCUSS with students how it felt to roleplay and take a different perspective.

Assessment

Complete the worksheet

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Rights, Remixes, and Respect

Directions
There is a big debate in the music industry over whether it is legal and ethical to sample and remix copyrighted materials without the permission of the original creators. You will be assigned to role-play a group of people who have very different perspectives about this question, and you will need to prepare responses to debate this issue. The groups are:

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- Fans who like both kinds of musicians
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- Lawyers whose job is to protect artists from copyright violations

Based on your role, brainstorm responses to the questions below. Write down your main points to these questions, and be prepared to defend your position in a debate with other groups who might disagree with you.

1. What does your group think about musicians who sample and remix claiming fair use? Is it fair use or stealing? Why?

   ________________________________________________________________
   ________________________________________________________________
   ________________________________________________________________

2. How do musicians who sample and remix copyrighted materials without permission affect the original creators of the work?

   ________________________________________________________________
   ________________________________________________________________
   ________________________________________________________________
3. How would it affect the creators of remixes if they had to get permission and pay for everything they used?

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

4. How are music fans affected by copyright law and fair use guidelines?

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

5. How would society be affected if there were no copyright laws? How would it be affected if there was no fair use?

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________
What’s the Issue?

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What Families Can Do

How would you feel if someone used your creative work without your permission? What if they changed it or made money from it? (Some teens might be okay with having people use their creative work, while others may not want people to share it or profit from it. How they feel might depend on the type of creative work in question.)

How does it benefit a musician or artist to have their work cited or paid for? (You can discuss how it’s important for artists to get paid for their hard work, and how giving credit to someone helps them receive recognition and praise.)
common sense says

Encourage legal downloading and sharing. Teens should use legitimate online retailers for music and movie downloads. They can also listen to music or watch movies and TV for free on certain streaming sites.

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Purpose
In this activity, students will reflect on what they’ve learned about copyright, fair use and appropriation.

Suggested Grade Level:
11

Approximate Time Needed:
5 minutes

Materials and Handouts
Rights, Remixes and Respect Assessment
Family Resource: Plagiarism and Piracy Family Tip Sheet

Student-Facing Instructions
After completing the lessons in Rights, Remixes and Respect, and participating in the group discussion on copyright and fair use, complete the assessment handout.

Teacher Notes
You can use these questions to assess your students’ understanding of the lesson objectives. You may want to ask students to reflect in writing on one of the questions, using a journal or an online blog/wiki.

ASK:
What is the difference between inspiration and appropriation?
Students should understand the definitions of both words and be able to compare and contrast these processes.

What do you need to do before you use someone else’s creative work? What do you need to consider to determine whether something is fair use?
Students should be able to name some of the rules for fair use and copyright from Copyright and Fair Use.

What might artists gain from having their work appropriated by someone else? What might they lose?
Students should be able to summarize the main points from both sides of the debate.

Assessment
Answer Key

1. _______________ is to use someone else’s creative work to make something new, often without their permission.
a) Appropriation

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b) Fair use
c) Copyright
d) Public domain

Answer feedback
The correct answer is a. Appropriation is to use someone else’s creative work to make something new, often without their permission.

2. There is a difference between inspiration and appropriation. It is considered acceptable to use other’s work for inspiration, but it is often considered unacceptable to use, or appropriate, others’ work without their permission. Put the actions below in the right category:

Inspiration
c) Writing a paper based on an article you read
b) Writing a song in the same style as your favorite band, but with different notes

Appropriate
a) Using a song as the soundtrack to a video you have made
d) Adding someone else’s photos to your social networking profile

Answer feedback
The difference between inspiration and appropriation is in how you use the original work. If you change someone else’s work or idea to create something of your own, that’s using the work for inspiration. If you use someone else’s work and simply add it to something you made (like using a song as the soundtrack to a video), that’s considered appropriating the work without permission.

3. Read the following scenario. Then answer the “true or false” question. Top40 is a popular DJ who takes the first 10 seconds from the 40 most popular songs on the radio each week and blends them together to create one long song. Top40 does not change the parts of the songs he uses, and he does not ask permission from the original artists. True or false: Top40 violates copyright law every time he uses a song from the radio without asking permission.

a) True. If Top40 does not ask, then he does not have permission to use the songs.
b) False. Even though Top40 does not ask for permission, no one cares, so it isn’t a big deal.
c) False. Because what Top40 does helps the original artists, copyright law does not matter.
d) Both b and c

Answer feedback
The correct answer is a. Even though the artists don’t mind, Top40 breaks copyright law if he doesn’t first ask permission before using the first 10 seconds of the songs.
Instructions

After completing the lessons in Rights, Remixes and Respect, and participating in the group discussion on copyright and fair use, complete the assessment handout.
Rights Remixes Respect

1. ____________ is to use someone else’s creative work to make something new, often without their permission.
   a) Appropriation
   b) Fair use
   c) Copyright
   d) Public domain

2. There is a difference between inspiration and appropriation. It is considered acceptable to use others’ work for inspiration, but it is often considered unacceptable to use, or appropriate, others’ work without their permission. Put the actions below in the right category.

<table>
<thead>
<tr>
<th>Inspiration</th>
<th>Appropriation</th>
</tr>
</thead>
</table>
   a) Using a song as the soundtrack to a video you have made
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Why Does It Matter?

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Purpose
In this activity, students will consider both the creative benefits and ethical drawbacks of digital photo manipulation.

Suggested Grade Level: 12

Materials and Handouts
The Pioneer Woman blog (www.thepioneerwoman.com/photography/2011/09/editthis4/)
Family Resource: Plagiarism and Piracy Family Tip Sheet

Approximate Time Needed: 15 minutes

Student-Facing Instructions
Visit The Pioneer Woman blog and look at the work people submitted to the “EDIT This” contest where the woman who runs the blog posted a picture of her family dog to be reinvented by her audience using digital editing. Make comments on what you see and consider the following questions:

- What are some different editing techniques that you see?
- Which photos are meant to look artistic? Which ones are meant to look funny?
- Which photos look real, and which don’t? Why?

Teacher Notes

Warmup (5 minutes)

ASK:
Have you ever been fooled by an image online that you thought was real but turned out to be fake?

Invite a few volunteers to share their answers with the class, or ask students to discuss with a partner.

DEFINE the Key Vocabulary terms digital photo manipulation and deceive.

TELL students that as a class they are going to explore the role that digitally manipulated photos play in our 21st century world. Students should keep the following questions in mind throughout the lesson:

- Where do we draw the line between creativity and deception?
- How do the purpose and context of photo editing affect how we feel about it?
- What role does the Internet play in allowing us to share, inspire, and critique images that have been edited?
Teacher Resource

Photo Fun (10 minutes)
ASK students if they have ever played around with any photo editing programs. Invite one or two students to share a personal example. (Note: Many teens use the word Photoshop as a verb to describe editing a digital image. For example, students may say that they “photoshopped” an image to change its color saturation, or to change the background to something more fun. Others may share their experiences using image editing programs in simpler ways, such as removing red eye or cropping a photo.)

EXPLAIN that digital editing can be a fun and creative process – something that people not only do professionally, but also as a hobby.

SHOW students the following webpage from The Pioneer Woman blog (www.thepioneerwoman.com/photography/2011/09/editthis4/).

EXPLAIN that The Pioneer Woman is a blog run by a woman in Oklahoma. She sometimes blogs about her passion for photography and shares tips for photo editing. She even hosts photo editing contests for her readers. In this particular contest, she invited anyone to digitally edit a photo of her family’s dog, Charlie, and submit it online.

INVITE students to read through The Pioneer Woman’s “Edit THIS!” assignment online.


INVITE students to comment on the different submissions.

ASK:
• What are some different editing techniques that you see?
• Which photos are meant to look artistic? Which ones are meant to look funny?
• Which photos look real, and which don’t? Why?

ASK:
Why do you think users would want to submit a photo to this contest – especially since there were no official prizes?

Guide students to recognize that some people digitally edit photos as a hobby or as a form of art. Sharing your work online with other people also may make people feel that they are part of a community. Or, in the words of The Pioneer Woman herself, “It’ll be fun to see everyone’s different take on the same photo!”

Assessment

Activity
Instructions
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However, teens should also know about their rights to fair use, which is a principle that allows people to use a small amount of copyrighted material without permission in certain situations, such as for schoolwork, criticizing or commenting on something, or parody. People can also freely use material that’s in the public domain, which includes work that is no longer copyrighted. Many creators use a Creative Commons license, which allows others to download, copy, paste, and sometimes even change creative work – as long as the work is properly cited. Remind teens to consider how they would want others to use their own creative work. This may help them respect the decisions that other creators have made about how their work should be used.

What Families Can Do
How would you feel if someone used your creative work without your permission? What if they changed it or made money from it? (Some teens might be okay with having people use their creative work, while others may not want people to share it or profit from it. How they feel might depend on the type of creative work in question.)

How does it benefit a musician or artist to have their work cited or paid for? (You can discuss how it’s important for artists to get paid for their hard work, and how giving credit to someone helps them receive recognition and praise.)
Encourage legal downloading and sharing. Teens should use legitimate online retailers for music and movie downloads. They can also listen to music or watch movies and TV for free on certain streaming sites.

Illegal downloading and sharing sites pose risks. Discourage teens from using peer-to-peer (PTP) sharing sites, which not only raise legal risks, but can make computers vulnerable to viruses, identity theft, and spyware. PTP sites also might negatively affect the content creators who may not get credit or payment for their work.

Help teens give credit to the work they use. If your teen creates something that incorporates others’ work, help them to give credit to the work they’ve used. For schoolwork, students are taught to include citations, which are descriptions of the sources they use that include information about the author, title, publisher, and year of publication. Remind them it’s just as important to give credit for a video mash-up created for fun as it is for a research paper for school.

Is it fair use? Your teen might be making video remixes, mash-ups, fan fiction, blogs, or artwork and posting it online. Fair use allows creators to use a small amount of copyrighted material without permission, in certain situations. Help your teen decide if work they use is protected by fair use.

Challenge teens to take ownership of their work. Teens should think about how they want others to use their creations. Have they thought about how they’d like others to be able to use their photos, writing, artwork, or videos? If so, do they clearly state this to others when they upload their work online? If they are interested in having their work freely available to others, they can use Creative Commons licenses.
Retouching Reality: Photo Fuss Part I

Purpose
In this activity, students will understand the importance of purpose and context in evaluating digitally edited images.

Suggested Grade Level:
12

Materials and Handouts
Photo Fuss – Part I Student Handout
Research and Evaluation Family Tip Sheet

Approximate Time Needed:
15 minutes

Student-Facing Instructions
Read the news article from the worksheet. Then discuss the questions that follow, explaining your answers in the spaces provided. (Note: “Reuters” is the name of an international news agency.)

Teacher Notes
DEFINE the Key Vocabulary term retouching.

EXPLAIN that retouching is a form of digital photo manipulation. For example, you can retouch someone’s eyes in a photo to make them look brighter and bigger. Or you could retouch a photo of a room by adding a door, or editing out cracks in a wall.

DEFINE the Key Vocabulary terms context and controversy.

TELL students that photo retouching can be viewed as a form of creative self-expression. However, depending on the context, photo retouching can also be viewed as deceptive or unethical, because it might mislead people and violate viewers’ trust.

TELL students that retouching can cause particular controversy in regard to journalism or news reporting, when people expect the information they receive to be factual.

ARRANGE students in groups of three or four.

DISTRIBUTE the Photo Fuss – Part I Student Handout, one for each student. Instruct students to read the article together and then write down their answers to the discussion questions that immediately follow.

INVITE students to share their answers to the following questions:
Teacher Resource

1. Why did the news service apologize for this digitally manipulated photo? Why was it so controversial? (Guide students to recognize that people trust major news organizations, such as Reuters, to provide accurate, credible reports on current events. In this case, the digitally edited photo represented an air raid as more damaging than it really was. People may also wonder whether the photographer had personal or political motivations for editing the photo this way.)

2. Do you think it’s unethical for news articles to use digitally edited photos? Why or why not? (Student responses may vary. Some may argue that newspapers have a responsibility to present information to the public as accurately as possible. Readers should be able to trust their news sources, and digitally manipulated photos are not factual representations of reality. Other students may argue that editing is not always a bad thing, and that photographers should be able to correct the color and lighting of their photos, to make them visually appealing, for example. Students may also argue that all news is told through a reporter’s perspective anyway, so no news story is truly “real.”)

3. Who were the first people to notice this photo mishap? What role does the Internet play in allowing us to recognize and judge digitally manipulated images? (Students should realize that bloggers were the first to notice that the photo was manipulated. This indicates that the Internet pushes digital photo manipulation to a new level, because online communities can rapidly share images and draw attention to deceptive or controversial ones.)

REMINDE students that they have discussed two different contexts for photo manipulation. The Pioneer Woman blog showed the fun, creative side of digital editing. The Reuters article showed why digital manipulation can be viewed as unethical and deceptive, especially when used in journalism.

EXPLAIN to students that they will now consider a third aspect of digital manipulation: audience. (This third case study can be used optionally, or assigned for homework, if there is not enough time for it in class.)

Assessment

Compete the worksheet
Instructions

Read the news article from the worksheet. Then discuss the questions that follow, explaining your answers in the spaces provided. (Note: “Reuters” is the name of an international news agency.)
Directions

Read the following news article. Then discuss the questions that follow, explaining your answers in the spaces provided. (Note: “Reuters” is the name of an international news agency.)

**Reuters Fires Photographer After Alteration**

In 2006, Reuters was forced to fire a photographer, remove images from circulation and change policy after finding that a photo of an Israeli air raid on Beirut had been manipulated.

Bloggers were the first to notice that the clouds in an image taken by Adnan Hajj, a Lebanese photographer, had been darkened.

Soon after, Reuters issued an apology and said it withdrew from its database all of the images taken by Hajj. “There is no graver breach of Reuters standards for our photographers than the deliberate manipulation of an image,” Tom Szlukovenyi, Reuters global picture editor, said at the time. “Reuters has zero tolerance for any doctoring of pictures, and constantly reminds its photographers, both staff and freelance, of this strict, unalterable policy.”

**Article:**

**Photo:**
Discussion Questions

1. Why did Reuters apologize for this digitally manipulated photo? Why was it so controversial?

2. Do you think that it’s unethical for news articles to use digitally edited photos? Why or why not?

3. Who were the first people to notice this photo mishap? What role does the Internet play in allowing us to expose and regulate digitally manipulated images?
What’s the Issue?
It starts in about fourth grade. Your child comes home from school with a report to write. Off to the Internet they go. But as you probably know, not everything they find on the Web can be trusted. These tips will help you look beyond a site’s slick appearance to determine whether it’s offering high-quality, trustworthy content.

The Internet is bursting with information. Some of it’s correct, some of it’s questionable, and some of it is just plain wrong. But the Internet is typically the first place young people look when they begin researching a report or are just trolling for information on their favorite topic. And though it may start in elementary school, they’ll continue using the Web right through college and beyond.

Why Does It Matter?
Anyone can publish on the Internet, so not all sites are equally trustworthy. Teens have the ability to be more skeptical, but younger children tend to believe what they read and accept it as the truth.

When children use sources they find online that aren’t of high quality, they risk using incorrect information, getting only part of the story, and worst of all, denying themselves the opportunity to truly learn as much as possible about their topics of interest.

When children use a website for their research, they should make sure it’s worthy of their trust. Fortunately, there are ways to evaluate the trustworthiness of a site. It takes looking beyond a website’s inviting design to the substance and content of the material.

common sense says

Parent tips for all kids
Evaluate a website’s credibility. You can help your child dissect a website for clues to its accuracy with a little spy work. Here are some questions to ask that help determine the quality of a site.

• Who wrote this? Check to make sure the author or organization is credible by looking at their title, expertise, and background.

• Dot what? If the Web address ends in .edu, then the material is from an academic institution; if it ends in .gov, it’s from Good Ol’ Uncle Sam – and both of them are good signs!

• What is the source of information? Does the site come from a well-known newspaper or organization?

• When was this updated? Has the site been updated recently? If not, move on.

• What is this linked to? Was the site linked from another webpage that you trust? That’s not always a slam dunk in the credibility department, but it’s probably a good sign.
**Compare multiple sources.** Kids and teens should draw on several sites, for better accuracy. This will help them determine whether a piece of information is fact or fiction.

**Watch out for ads.** Help your kids notice when advertisers are trying to target them, and teach your kids to question what the ads are saying.

**Parent tips for preteens and teens**

**Follow school assignment guidelines.** Teachers often explicitly state their preferences for where students should search, how many sources they should gather, and in what format citations should be written.

**Use Wikipedia as a springboard for searching.** If kids need a jumpstart on finding information about a topic, Wikipedia is easily accessible. But remind them that they shouldn’t use it as a sole resource, only a launching point.
Retouching Reality: Photo Fuss Part II

Purpose

In this activity, students will think critically about how the Internet allows users to both celebrate and regulate our “copy change paste” culture.

Suggested Grade Level:

12

Materials and Handouts

Photo Fuss – Part II Student Handout
Family Resource: Research and Evaluation Family Tip Sheet

Approximate Time Needed:

15 minutes

Student-Facing Instructions

Read the news article from the worksheet. Then discuss the questions that follow, explaining your answers in the spaces provided.

Teacher Notes

DISTRIBUTE the Photo Fuss – Part II Student Handout, one for each student. Tell students to discuss the article in their small groups, as directed.

INVITE students to share their answers to the following questions:

1. Is there a difference between a digitally manipulated image in an advertisement and one in a news article? Do the benefits and drawbacks of photo manipulation depend on the context, which means where and how the photos are used? (Answers may vary. People often expect advertisements to be creative and catchy, not necessarily factual. Rather than delivering news to an audience, advertisements target certain audiences to sell products. But advertisements do communicate a company’s values, and they can certainly offend people.)

2. Some people wondered if Microsoft changed the photo in order to appeal to a mostly white Polish audience. Would that be a valid reason to manipulate the photo? Do you think what Microsoft did was ethical? (Answers may vary. Some students may argue that Microsoft had a right to edit the photo as a business strategy to help market the company. Others may argue that purposefully editing something that’s as significant as someone’s race is offensive and unethical, no matter what the motivations are.)

3. Do you think we should have rules about how photos are digitally manipulated? Why or why not? If so, what would they be? (Answers may vary. Students should show some awareness of the ethical challenges involved
Teacher Resource

in digital photo manipulation, but also in policing such alterations. Some students might suggest that photos should be labeled if they have been altered, while other students might believe that the online community should be left to identify and call out controversial instances of digital photo manipulation. Students might conclude that there are no easy answers to these ethical challenges. You may use this opportunity to point out that in this case, as in others, new technologies are developing faster than our ability to form an ethical roadmap for their use.)

Assessment

Compete the worksheet
Instructions
Read the news article from the worksheet. Then discuss the questions that follow, explaining your answers in the spaces provided.
Retouching Reality

Directions
Read the following news article. Then discuss the questions that follow, explaining your answers in the spaces provided.

Microsoft Ad Changes Man’s Race

In August, the blogosphere went wild over an image in a Microsoft Corp. ad that had been edited to change a man’s race from black to white.

In a photo featured on the company’s U.S. Web site, three colleagues – one white, one black and one Asian – sit around a conference room table. But in the same photo on the company’s Polish site, the face of the black man had been replaced with the face of a white man.

The gaffe sparked quite the discussion online, as bloggers and commenters wondered if the change was racially motivated, the result of poor judgment or both. Some people suspected that the computer technology giant changed the Polish image so that it matched the country’s own racial composition.

It even inspired the popular tech blog TechCrunch to launch a contest to see who can manipulate the funniest head onto the Microsoft ad. “So get Photoshop fired up and make your funniest (and yet not in any way offensive) version of the Polish Microsoft head replacement. No rules. Replace all the heads you want to. Add costumes and props. Add text bubbles,” it said on its site. The winner gets a Bing (Microsoft’s search engine) T-shirt in the mail.

Ultimately, the affair elicited an apology from Microsoft, which said in a statement, “We are looking into the details of this situation. We apologize and have replaced the image with the original photograph.”

Article and Photo:
Discussion Questions

1. Is there a difference between a digitally manipulated image in an advertisement and one in a news article? Does it depend on context?

2. Some people wondered if Microsoft changed the photo in order to appeal to a mostly white Polish audience. Would that be a valid reason to manipulate the photo? Do you think what they did was ethical?

3. Do you think we should have rules about how photos are digitally manipulated? Why or why not? If so, what would they be?
What’s the Issue?

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Why Does It Matter?

Anyone can publish on the Internet, so not all sites are equally trustworthy. Teens have the ability to be more skeptical, but younger children tend to believe what they read and accept it as the truth.

When children use sources they find online that aren’t of high quality, they risk using incorrect information, getting only part of the story, and worst of all, denying themselves the opportunity to truly learn as much as possible about their topics of interest.

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common sense says

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**Watch out for ads.** Help your kids notice when advertisers are trying to target them, and teach your kids to question what the ads are saying.

**Parent tips for preteens and teens**

**Follow school assignment guidelines.** Teachers often explicitly state their preferences for where students should search, how many sources they should gather, and in what format citations should be written.

**Use Wikipedia as a springboard for searching.** If kids need a jumpstart on finding information about a topic, Wikipedia is easily accessible. But remind them that they shouldn’t use it as a sole resource, only a launching point.
Purpose
In this activity, students will reflect on what they’ve learned about digital photo manipulation.

Suggested Grade Level:
12

Approximate Time Needed:
15 minutes

Materials and Handouts
Retouching Reality Assessment
Family Resource: Research and Evaluation Family Tip Sheet

Student-Facing Instructions
After completing the lessons in Retouching Reality, and participating in the group discussion on digital photo manipulation, complete the assessment handout.

Teacher Notes
You can use these questions to assess your students’ understanding of the lesson objectives. You may want to ask students to reflect in writing on one of the questions, using a journal or an online blog/wiki.

ASK:
Where do we draw the line between creativity and deception?
Many would argue that manipulating a photo, in and of itself, is not unethical. It depends on context, and how the edited image is presented to other people. For example, some students might argue that news media and entertainment media should be held to different standards. People depend on the news for objective, factual information and rely on unedited photos to learn about current events. Some might argue that advertisements are creative, and advertisers should be allowed to do whatever they want. Others may think that while advertising can be creative, advertisers still should be held responsible for their power to shape people’s impressions of gender roles, minority groups, etc.

How do the purpose and context of photo editing affect how we feel about it?
Sometimes it is for fun, creative, and artistic purposes. Sometimes people manipulate photos to alter people’s perception of reality, or to reach out to a certain audience. The context changes what we expect when we view a photo, and how we might feel about having it altered without our knowledge.
What role does the Internet play in allowing us to share, inspire, and critique images that have been edited? Students should point out that bloggers played an important role in each of the three cases. Students should realize that people have been editing photos for a long time, long before digital media was even around. However, the Internet takes digital photo manipulation to a new level because it’s very easy to share and discuss edited content online. The Pioneer Woman and TechCrunch are examples of blogs that inspire people to be creative to show off their digital editing skills. In the Reuters and Microsoft cases, bloggers were the first to notice – and spread the word about– controversial, manipulated photos.

Assessment

Answer Key

1. The word retouching means:
   a) To mislead someone into believing something that’s not true
   b) To improve a photo by adding or changing small details
   c) To give a photographer credit for his work

   Answer feedback
   The correct answer is b. When you retouch a photo, you try to “touch up” or improve parts of it.

2. Tyler is editing a photo of the basketball team for the yearbook. Which of the following photo alterations would probably be considered deceptive?
   a) Making some of the players look taller
   b) Cropping the photo to fit on the yearbook page
   c) Adding the team’s name at the top of the image

   Answer feedback
   The correct answer is a. People might feel deceived, or tricked, if they find out that someone looks different in a photo than in real life.

3. True or false: Changing an image in any way is always a bad thing to do.
   a) True
   b) False

   Answer feedback
   The correct answer is b, False. An edited photo can be considered creative or artistic. It all depends on the purpose of an edited photo and how it’s shared.
Instructions

After completing the lessons in Retouching Reality, and participating in the group discussion on digital photo manipulation, complete the assessment handout.
Retouching Reality

1. The word *retouching* means:
   a) To mislead someone into believing something that’s not true
   b) To improve a photo by adding or changing small details
   c) To give a photographer credit for his work

2. Tyler is editing a photo of the basketball team for the yearbook. Which of the following photo alterations would probably be considered *deceptive*?
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   c) Adding the team’s name at the top of the image

3. True or false: Changing an image in any way is always a bad thing to do.
   a) True
   b) False
What’s the Issue?
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**Parent tips for preteens and teens**

**Follow school assignment guidelines.** Teachers often explicitly state their preferences for where students should search, how many sources they should gather, and in what format citations should be written.

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Digital Citizenship
Social Entrepreneurship
# My Online Code: Defining Digital Citizenship

## Purpose

In this activity, students will define digital citizenship and identify their online responsibilities.

## Suggested Grade Level:

10

## Approximate Time Needed:

10 minutes

## Materials and Handouts

None

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## Student-Facing Instructions

Consider your responsibilities— as a digital citizen— to yourselves, your family and friends, and your community. Participate in the in-class discussion, keeping in mind the definitions of ethics and online ethics and, most importantly, digital citizenship.

## Teacher Notes

Lesson refers to Online Ethics vocabulary from Digital Ethics theme.

**DEFINE** the Key Vocabulary term **digital citizenship**.

**INVITE** students to complete this sentence: *A good citizen of the digital world ____________.*

Students should consider their responsibilities— as digital citizens— to themselves, their family and friends, and their community. Encourage them to recall the four topics they explored in Online Ethics and address these topics as they complete the sentence.

Sample responses:

- Respects other people’s privacy online
- Represents himself/herself honestly online
- Posts things that won’t harm himself/herself or others
- Properly cites the work of others for assignments

**RECORD** the student responses and have volunteers create a list to display in the classroom. As a high-tech option, capture students’ responses in a word cloud, using Wordle ([www.wordle.net](http://www.wordle.net)) or Tagxedo ([www.tagxedo.com](http://www.tagxedo.com)). Note: Tagxedo.com requires Silverlight (a plug-in) to be installed on the computer.
Teacher Resource

**ENCOURAGE** students to think about guidelines that could be put into place in schools to help students become better digital citizens. Students may suggest the following ideas:

- Form a peer advising group to help students having problems online
- Institute anonymous reporting of harmful incidents
- Include anti-cyberbullying language in school policy
- Have a clear policy on plagiarism, including guidelines for students to follow

**Assessment**

Activity
Instructions
Consider your responsibilities as a digital citizen to yourselves, your family and friends, and your community. Participate in the in-class discussion, keeping in mind the definitions of ethics and online ethics and, most importantly, digital citizenship.
Who Are You Online: Exploring Avatars

Purpose
In this activity, students will reflect on the similarities and differences in how people represent themselves online and offline.

Suggested Grade Level:
10

Materials and Handouts

Approximate Time Needed:
20 minutes

Student-Facing Instructions
You are going to watch a slideshow, and you should respond in writing in journals or on paper to each slide as it is shown. Note the similarities and differences between the real people and their avatars. Address characteristics beyond physical looks, and avoid passing judgment or making fun of anyone’s avatar. Instead, speculate on why the people in the photos might have created these avatars.

Teacher Notes
Warm-up (5 minutes)

DEFINE the Key Vocabulary terms represent and persona.

ASK: Does the way you represent yourself online differ from the way you represent yourself offline? What is similar and what is different about your online and offline selves?

DISCUSS the idea that the Internet gives people the chance to express different parts of themselves and even try on different personas. In the lesson, they will explore how they represent themselves online, and all the possibilities, risks, and benefits involved in experimenting with their online selves.

Exploring Avatars (15 minutes)

DEFINE the Key Vocabulary term avatar.

TELL students that they are about to see a slideshow that illustrates how people represent themselves online. The slideshow features photos of real people alongside images of the avatars they use in virtual worlds.
EXPLAIN to students that they are going to watch a slideshow, and that they should respond in writing in journals or on paper to each slide as you show it. Have them note the similarities and differences between the real people and their avatars. Encourage them to address characteristics beyond physical looks, and remind them that they should avoid passing judgment or making fun of anyone’s avatar. Instead, they should speculate on why the people in the photos might have created these avatars. (Students should understand that they cannot be certain of these people’s intentions without talking to them – they can draw conclusions based only on the information available in the photos.)

SHOW students the first 10 slides in the “Avatar Slideshow” from The New York Times Magazine (www.nytimes.com/slideshow/2007/06/15/magazine/20070617_AVATAR_SLIDESHOW_1.html) or have them look at the slideshow on their computers.

INVITE students to take turns sharing their observations for each slide. The following sample responses may help you guide the discussion:

• **Slide 1:** Choi Seang Rak might represent himself as a girl because he’ll do better in the game he’s playing. Or maybe he wants to explore how others might treat a girl online.
• **Slide 2:** Tommy D. Graves might represent himself as a superhero who looks nothing like him because he wants to be anonymous and live out a total fantasy when he plays the game.
• **Slide 3:** Jean-François de la Fage might want to feel like a stronger, tougher version of himself.
• **Slide 4:** Ailin Graef might want an avatar that looks like her, wearing her favorite dress and with her best qualities exaggerated.
• **Slide 5:** Lucas Shaw seems to have created a barbarian character to match the virtual world of the game he is playing, rather than an avatar that resembles himself. He might want to escape to a fantasy world.
• **Slide 6:** Andreas Fisher is posing like his avatar, so he seems to be exploring the side of himself that wants to act like a superhero.

POINT OUT that in creating their avatars, people may make choices based on what kind of online world the avatars will inhabit. Encourage students to suggest how an avatar designed for a social networking site their friends use might differ from one created for a virtual world like Second Life or for a competitive gaming site.

**Assessment**

**Activity**

Common Sense Media. Digital Literacy and Citizenship in a Connected Culture © 2012. All Rights Reserved.
**Instructions**

You are going to watch a slideshow, and you should respond in writing in journals or on paper to each slide as it is shown. Note the similarities and differences between the real people and their avatars. Address characteristics beyond physical looks, and avoid passing judgment or making fun of anyone’s avatar. Instead, speculate on why the people in the photos might have created these avatars.
FAMILY TIP SHEET

Common Sense on Online Self-Expression

What’s the Issue?
The online world provides a space to be whoever you want to be. Teens may occasionally try out different personas in the real world, but the Internet can be a virtual testing ground for experimenting with alternate identities. Teens explore their identities by creating screen names, avatars, profiles, posting pictures and videos of themselves, or pretending to be someone else altogether.

Why Does It Matter?
Trying out different identities online can be a healthy way for teens to explore who they want to be. Exploration online can allow teens to seek out support and resources not readily available offline. However, being anonymous sometimes allows teens to push limits and act in ways they wouldn’t act in the real world. They might explore risky or rebellious personas, which could create a negative reputation that might follow them offline. In addition, being anonymous or using a different persona online might lead teens into unhealthy situations (for example, a teen girl connecting with a pro-anorexia website). Furthermore, when teens communicate anonymously or through a disguised identity, they lack accountability. This separation of action and consequence makes irresponsible behavior, such as cyberbullying, more likely. So although trying out different personas online can be beneficial, it can also be problematic.

What Families Can Do
Do you know of anyone who is “fake” or exaggerates online? What do you think about that?
If someone were to find out who you are by searching you online, what would they learn? What kind of person might they think you are?

common sense says

Exploration is a part of growing up. Teens may try out different personas online, or exaggerate things about themselves, but this is a normal part of figuring out who they are and who they want to be in the world.

If you see your teen trying out a problematic persona, ask about it. Don’t be too quick to worry or judge, but ask questions about why they made the choices they did.

Ask teens who they want to be in their online life. Remind teens they have the power to shape their reputation and who they are online. They also have the power to affect others positively or negatively through how they present themselves.
# Who Are You Online: Being “Real” or “Fake” Online

## Purpose

In this activity, students will understand that they might choose to show different parts of themselves online, depending on context and audience and consider the risks and benefits of assuming different personas online, and think critically about what it means to be genuine in an online context.

## Suggested Grade Level:

10

## Approximate Time Needed:

20 minutes

## Materials and Handouts

- Ramon’s Story
- Family Resource: Online Self-Expression Family Tip Sheet

## Student-Facing Instructions

Watch the video, Ramon’s Story- Being Real Online” and participate in the in-class discussion.

## Teacher Notes

**DIVIDE** students into groups of four or five.

**ASK:** What do you think it means to be “real” or “fake”?

**ASK:** Do you think it’s easier for people to be “fake” online than in real life? Why or why not? **EXPLAIN** to students that they will be watching a video in which a group of teens explores these questions.

**SHOW** students the video, “Ramon’s Story – Being Real Online.”

**ASK:**

*Ramon talks about how some people exaggerate or seem very different online than in person. How do you explain these differences between their online and in-person personas?*

Guide students to draw on points that Ramon has made. He thinks some people want to seem tougher or cooler than they are offline so they will be more accepted.

**Are there risks for creating an online presence that is very different than the offline one? Are there benefits?**

Guide students to identify risks, such as setting up false expectations for others, spurring violence, and depending on online communication to the detriment of in-person communication. Benefits are that you can enter interest- driven communities that you couldn’t before, you can take time to compose your thoughts before...
responding to others, and you can experiment with the opinions you put forth and how you present yourself.

What are other reasons why people might feel they can act in ways online that they wouldn’t act offline?
Sample responses:

• You have time to plan what you want to say, and you can shape how you want to come across to others.
• You can’t see other people’s faces, so you don’t see their reactions.
• Because you can’t see other people, you might behave differently based on your assumptions about who you think they are and what they’re like online.

DEFINE the Key Vocabulary terms anonymous and inhibited.

DISCUSS the idea that people may feel less inhibited when they are online. This is especially true if they are anonymous or are interacting with people who don’t know them offline. (Even when they know the people, it’s easy for people to feel anonymous when they are online, because they are alone with their computer or phone.) People might feel free to invent new personas online, or they might change particular parts of themselves.

ENCOURAGE students to think of the risks and benefits involved in being anonymous or feeling less inhibited online. Have them identify types of behaviors this might encourage, and urge them to provide concrete examples.

ASK: Are there any benefits to being anonymous or being less inhibited online?
Some reasons include:

• You might feel freer to say things you’re really thinking.
• You might be able to try things out that you can’t in the offline world.
• You can highlight or emphasize the parts of yourself that you feel good about.

Are there risks involved with being anonymous or less inhibited online?
Some reasons include:

• You are not accountable for your actions, so you might do or say things you wouldn’t offline.
• You might behave in ways that are unsafe or harmful to yourself.
• You might behave in ways that are disrespectful or harmful to others.

INTRODUCE students to the idea that it may be possible to “stay real,” even when they are representing themselves in different ways online, by staying true to who they are and to how they would treat themselves and others in the offline world.

INSTRUCT students to work in groups to come up with a set of advice for “Staying Real Online.” Examples include:

• Present yourself in a way that’s positive and not harmful to you.
• Treat people the way you would treat them in person.
• Don’t say or do things that harm other people, or betray their trust.
• Never get into a relationship that is not safe.
• Avoid getting involved in a community that is not appropriate.

INVITE groups to share their lists with the class.
Teacher Resource

Assessment

Activity
Instructions
Watch the video, Ramon’s Story- Being Real Online” and participate in the in-class discussion.
Ramon’s Story

Video accessible via ConnectEd Studios- ECCC0
FAMILY TIP SHEET

Common Sense on Online Self-Expression

What’s the Issue?
The online world provides a space to be whoever you want to be. Teens may occasionally try out different personas in the real world, but the Internet can be a virtual testing ground for experimenting with alternate identities. Teens explore their identities by creating screen names, avatars, profiles, posting pictures and videos of themselves, or pretending to be someone else altogether.

Why Does It Matter?
Trying out different identities online can be a healthy way for teens to explore who they want to be. Exploration online can allow teens to seek out support and resources not readily available offline. However, being anonymous sometimes allows teens to push limits and act in ways they wouldn’t act in the real world. They might explore risky or rebellious personas, which could create a negative reputation that might follow them offline. In addition, being anonymous or using a different persona online might lead teens into unhealthy situations (for example, a teen girl connecting with a pro-anorexia website). Furthermore, when teens communicate anonymously or through a disguised identity, they lack accountability. This separation of action and consequence makes irresponsible behavior, such as cyberbullying, more likely. So although trying out different personas online can be beneficial, it can also be problematic.

What Families Can Do
Do you know of anyone who is “fake” or exaggerates online? What do you think about that?
If someone were to find out who you are by searching you online, what would they learn? What kind of person might they think you are?

common sense says

Exploration is a part of growing up. Teens may try out different personas online, or exaggerate things about themselves, but this is a normal part of figuring out who they are and who they want to be in the world.

If you see your teen trying out a problematic persona, ask about it. Don’t be too quick to worry or judge, but ask questions about why they made the choices they did.

Ask teens who they want to be in their online life. Remind teens they have the power to shape their reputation and who they are online. They also have the power to affect others positively or negatively through how they present themselves.
Purpose
In this activity, students will reflect on how people represent themselves online and what it means to be genuine in an online context.

Suggested Grade Level:
10

Materials and Handouts
Who Are You Online: Assessment

Approximate Time Needed:
5 minutes

Student-Facing Instructions
After completing the lessons in Who Are You Online and participating in the group discussion on online personalities, fill out the assessment.

Teacher Notes
You can use these questions to assess your students’ understanding of the lesson objectives. You may want to ask students to reflect in writing on one of the questions, using a journal or an online blog/wiki.

ASK:
How does your persona change depending on the context, online and offline?
Students should be able to describe some of the similarities and differences between their various online and offline “selves.”

What are the benefits and problems with being anonymous or less inhibited online?
Students should be able to describe several of the risks and benefits identified in the lesson “Being ‘Real’ or ‘Fake’ Online”.

What responsibilities do you have to yourself and others to “stay real” online, even when you exaggerate or act differently?
Students should be able to name several pieces of “Advice for Staying Real” they developed in lesson “Being ‘Real’ or ‘Fake’ Online”.

Common Sense Media. Digital Literacy and Citizenship in a Connected Culture © 2012. All Rights Reserved.
1. ______________ means to show yourself to others as being a certain way or having particular characteristics.
   a) Represent
   b) Inhibited
   c) Anonymous
   d) Label

   Answer feedback
   The correct answer is a. Represent means to show yourself as being a certain way. The way you represent
   yourself online can be different than the way you represent yourself offline.

2. Offline, Tyrone is shy and gets made fun of at school. Online, Tyrone is outgoing and feels popular. Why
   might Tyrone feel he can be outgoing and popular online when he is shy and unpopular at school?
   a) Tyrone has a funny screen name
   b) Tyrone can’t see other people online, so he feels he can behave differently than he would offline
   c) Tyrone has more time to plan what he says to people online
   d) Both b and c

   Answer feedback
   The correct answer is d. Oftentimes people feel less shy online because they are not interacting with others
   face to face.

3. What are some risks and some benefits to presenting yourself differently online than you present yourself
   offline? Write the letter of each answer choice in the correct part of the chart.

   Answer feedback
   Risks
   a) You might behave in ways that are unsafe or harmful to yourself
   d) You might behave in ways that are disrespectful to others

   Benefits
   b) You might be able to try things out that you normally wouldn’t or couldn’t try
   c) You can highlight or emphasize the parts of yourself that you feel good about
Student Resource

Instructions
After completing the lessons in Who Are You Online and participating in the group discussion on online personalities, fill out the assessment.
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1. __________________ means to show yourself to others as being a certain way or having particular characteristics.
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Building Communities Online: Sites that Build Community

**Purpose**
In this activity, students will observe and analyze the factors that foster positive community, both offline and online, and identify characteristics of websites that excel at creating positive online community.

**Suggested Grade Level:**
10

**Materials and Handouts**
Sites That Build Community
Family Resource: Connected Culture Family Tip Sheet

**Approximate Time Needed:**
30 minutes

**Student-Facing Instructions**
On the Sites That Build Community handout, provide responses for each column. This is an in-class activity, so record responses as they are provided orally.

**Teacher Notes**

**Warm-up (10 minutes)**

**DEFINE** the Key Vocabulary term *foster*.

**DRAW** a concept map with the word *community* in the middle. Have students suggest events that foster community, and list them in circles around the central word.

Sample responses:
- Events like football games and dances
- Extracurricular activities like clubs, sports, and yearbook
- Group projects in class

**ASK:**
*What kinds of things make a community feel positive and foster participation?*

Sample responses:
- Options for getting involved
- Helping everyone feel welcome
- Sharing interests
ENCOURAGE students to think of some ways that community can break down within a school. Sample responses:
- When some community members are mean or disrespectful to others
- When there is little opportunity for input by community members
- When members don’t find the activities fun or interesting

POINT OUT that there are many similarities offline and online about how community is built or broken. Explain that they will explore sites that use different methods to build positive online community, and that such communities can thrive only if users are engaged and participating.

Investigate Model Websites (20 minutes)
Requires large sheets of drawing paper or butcher paper, several for each group of four or five students, and colored markers.

PROJECT the Sites That Build Community – Blank Version. Alternatively, recreate the chart on the board.

INVITE students to provide sample responses orally for at least one of the sites in each column. Refer to the Assessment Notes for sample responses. These responses should reflect specific ways that each site builds a sense of community. Students might point out ways that a site encourages people to share their ideas, how a site offers tools for posting information to the community, or how a site allows users to see each other’s opinions and reviews. If students are stuck, you may visit some of the sites and analyze them together.

DISCUSS how building positive community online depends on the quality of both the website and its users. A website that wants to engage its users includes fun or interesting features and encourages people to actively participate. Users then begin to create their own content, and invite more users to join in. Users are more likely to want to participate if there is a positive and welcoming environment, and if the content they find there is respectful and accurate.

DEFINE the Key Vocabulary term social media.

ASK: How do some of the websites you identified fit the definition of social media?
Encourage students to draw on their examples of how sites foster community to describe how users interact and create content.

What would happen to each site if it failed to build an online community?
Have students explain why Facebook, Twitter, and other popular social media sites could not exist without their users and the interactions among those users.

What do you think might happen to these sites if they were full of negative, disrespectful, or inaccurate content?
Guide students to consider how fewer people might want to participate in a site dominated by this kind of content. Also, guide them to think about the negative impact on anyone who is insulted. Discuss how some content of this kind will be inevitable on a site where people are mostly free to post whatever they want.
Assessment

Activity

Sample Responses:

Social and Professional Network
Names of Sites: Facebook, MySpace, LinkedIn
Examples of How Sites Foster Positive Community: Facebook allows you to stay updated on news in friends’ lives.
Examples of How Community Can Break Down: People can post negative or disrespectful comments on other people’s Facebook pages.

Blogging and Microblogging
Names of Sites: Wordpress, Tumblr, Twitter
Examples of How Sites Foster Positive Community: Twitter allows you to post your own material, and also “retweet” or respond to others.
Examples of How Community Can Break Down: People can keep their identities hidden, and post false or harmful information.

Photo and Video Sharing
Names of Sites: Flickr, YouTube
Examples of How Sites Foster Positive Community: Flickr allows you to share photos with many people at once and can turn photos into albums.
Examples of How Community Can Break Down: People can put embarrassing or private videos of others on YouTube.

Reviews and Quality Ratings
Names of Sites: Yelp, Goodreads
Examples of How Sites Foster Positive Community: On Goodreads, how you rate a book can influence what others think of it.
Examples of How Community Can Break Down: People can spam the results by posting lots of negative or positive reviews under different names.

Collective Intelligence
Names of Sites: Wikipedia, Askville, Digg
Examples of How Sites Foster Positive Community: On Wikipedia, everyday users get to add to the knowledge base about any given topic.
Examples of How Community Can Break Down: On Wikipedia, the information can be false or misleading if people don’t check their facts before they post.
Instructions

On the Sites That Build Community handout, provide responses for each column. This is an in-class activity, so record responses as they are provided orally.
Building Community Online

Directions
Together, fill in the boxes for the following chart. You may want to visit and analyze some of the sites’ features.

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What’s the Issue?
We are all part of communities. Our schools, our towns, our hobbies or interests all form the centers around which we connect with other people. These communities all have codes of behavior (written or unwritten) that help everyone get along. But in today’s 24/7 digital world, we are also part of online communities. And these communities connect us to people we may not know. They connect us in ways where we are known only by screen name, or where we are anonymous. They connect us to people who are sometimes very far away. Whether we’re reading or writing an online restaurant review, posting something on a Facebook page, texting a friend, or sharing a picture on a photo website, we’re participating in a world where we can be instantly connected to thousands of people at a moment’s notice.

Why Does It Matter?
When our kids connect to each other either from a distance or through a screen name, it can impact the way they behave. Actions can be free from discovery or consequences. When something happens anonymously, it’s easier for people to behave irresponsibly, cruelly, or unethically. Kids benefit from a code of conduct for online and mobile activity just as they need a code of conduct in the real world. They should be empowered to be good digital citizens, in addition to being good citizens in general. Our kids are creating online communities with every click of the mouse or text they send. And they will have to live in those communities. The information they post about themselves or others will last a long time and travel great distances. So parents and teachers need to help kids think about the consequences of their online actions. Kids should learn that how they behave when they are connected really matters to them, their friends, and to the broader communities they participate in. Finally, there’s a great deal at stake. When kids misuse online or mobile technology to harass, embarrass, or bully others, they can do real and lasting harm.

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Connected culture can be positive or negative – it’s what people make it. When guiding our kids, it’s important for them to understand that they have a choice in all of their online relationships. They can say something positive or say something mean. They can create great community support around activities or interests, or they can misuse the public nature of online communities to tear others down.

Talk about cyberbullying: It’s real. It’s everywhere. And remember that kids sometimes will tell you about a friend’s problems rather than their own experiences. Make sure your kids know how to deal with a cyberbully, and that if the situation gets serious, urge them to tell a trusted adult about it.

Give kids a cyberbullying vocabulary. Talk about bullies, victims, bystanders (those who witness offensive behavior but don’t do anything to stop it), and upstanders (people who actively try to stop cyberbullying). It will help them understand what roles they play or could play.

Encourage positive posting. Are your kids fans of YouTube? Have they said something encouraging about something they’ve seen and loved? Have they added knowledge to a wiki or shared their experience on a hobby or interest site? From the earliest ages, kids need to know they can add positively to the online world.

Remind kids that texts and IMs may not persist, but they still have impact. Anything they say or do with their phones or through quick messages may seem to disappear when the devices shut down, but the impact on others remains – whether for good or bad.
Building Communities Online: Create a Community

Purpose
In this activity, students will demonstrate their understanding of how to build positive community online.

Suggested Grade Level:
10

Materials and Handouts
Building Community Online
Family Resource: Connected Culture Family Tip Sheet

Approximate Time Needed:
25 minutes

Student-Facing Instructions
Your group’s challenge is to choose a topic and then design a website that gives teens a space to exchange advice on that topic. This is a peer-advice site, which means that the site creators don’t give out the advice; instead, users ask for and receive advice from one another. Your website should include features and tools that will help foster positive community among its teen members — for example, networking, blogging, photo sharing, user reviews, crowdsourcing.

First, review guidelines for building an online community. Then use those guidelines to answer the questions in the handout.

Teacher Notes
DIVIDE students into groups of four to five and distribute the Design a Community Website Student Handout, one per group. Also provide each group with large sheets of drawing paper and markers.

INTRODUCE the following list of guidelines for building online communities:
• Assign someone to manage the community.
• Make the purpose of the community clear to users.
• Involve users in some way and feature the members.
• Build relationships with users who have strong voices or are very active.
• Encourage debates, but make sure users feel safe.
• Look to members to recruit their friends.
• Allow users to help run parts of the site.
CHALLENGE groups to design a community website. The site should be aimed at building a community of users who interact and collaborate. Have students follow the directions on their student handouts to plan the site, and then have them sketch out their homepage on paper.

INVITE students to share the concepts for their websites with the class and describe what community features they have included and why. Have them name which guidelines they applied in designing their websites.

**Assessment**

Complete the worksheet
Instructions

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Building Communities Online: Assessment

Purpose
In this activity, students will reflect on how websites can create a positive online community.

Suggested Grade Level:
10

Materials and Handouts
Building Communities Online: Assessment

Approximate Time Needed:
5 minutes

Student-Facing Instructions
After completing the lessons in Building Online Communities and participating in the group discussion on positive online communities, fill out the assessment.

Teacher Notes
You can use these questions to assess your students’ understanding of the lesson objectives. You may want to ask students to reflect in writing on one of the questions, using a journal or an online blog/wiki.

ASK:
What are some of the similarities and differences between building a community online and offline?
Similarities: It is vital to have group participation and interaction.
Differences: Online communities usually include people who have never met face to face. Also, the online community is often larger, and communication among its members is sometimes more public.

How did you apply the guidelines for building an online community when you created your site?
Students should be able to name and explain several of the points outlined in the guidelines for building an online community, discussed in Creating a Community.

What kinds of things foster a positive online community and help it grow, and what factors might make a community break down?
Students should recognize that a respectful, inclusive environment with interesting and accurate content is more likely to attract and maintain a community of users; the opposite factors can make a community break down.
1. How is a positive community built, and how can it break down? Read each example below and circle whether it’s a “community builder” or a “community breaker.” The first one is done for you.
   - Community members are mean or disrespectful: **Community Breaker**
   - Community members help everyone feel welcome: **Community Builder**
   - Community members don’t like to participate in activities: **Community Breaker**
   - Community members have lots of options for getting involved: **Community Builder**
   - Community members feel they can share their interests: **Community Builder**
   - There is little opportunity for members’ input: **Community Breaker**

2. Complete the following sentence.
   _____________ media are online communications that promote user interaction, feedback, and content sharing.

Answer feedback
The correct answer is “social.” Social media allow users to connect online.

3. What do all social media sites have in common?
   a) They all engage users with fun or interesting features
   b) They reward the most popular users with free Internet access
   c) They encourage people to participate
   d) Both a and c

Answer feedback
The correct answer is d. All social media sites engage users with fun and interesting features and encourage people to participate. Think about your favorite social media site. Would you still want to spend time on the site if you weren’t interested in what you could do on it?
Instructions
After completing the lessons in Building Online Communities and participating in the group discussion on positive online communities, fill out the assessment.
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   d) Both a and c
My Online Information
What’s the Big Deal About Internet Privacy: What’s Private?

Purpose
In this activity, students will explore the concept of privacy in both a real-world setting and online and understand how and why companies collect information about visitors to their websites.

Suggested Grade Level:
11

Approximate Time Needed:
25 minutes

Materials and Handouts
What’s Private? Student Handout

Student-Facing Instructions
It’s a good idea to check a website’s privacy policy before using the site. Look for the words “Privacy” or “Privacy Policy” at the bottom of the home page. Here are some terms you’re likely to find in privacy policy notices. Check off the terms you find on your site, and answer the following questions.

Teacher Notes
Warm-up (5 minutes)

TELL your class the following story:
Our principal has hired a research company to collect information that will help us make the school better for you. Several observers will watch students and record where each of you goes, how many times you go there, and how long you stay there, including to the water fountain, your locker, the bathroom, the cafeteria, and to visit another student. You will be identified only by a number. At the end of the day, the research company will put all the data together and write a report for the principal.

ENCOURAGE students to think about what you just told them. Have them jot down any questions or concerns they have, or think other students might have. Then have them share their thoughts with the class.

GUIDE students to consider the following questions:
• Who else might see the information?
• Can people’s identification numbers be linked to their name by the principal?
• Do you think any of the information should remain private?
Do you think you will be allowed to review the data collected about you?  
Are you satisfied with the explanation that the information is needed “to make the school better,” or do you want to know more about how the information will be used?

**EXPLAIN** that the story you told is not true; no one will be collecting information about them in the school. However, this is the kind of information that many websites collect whenever you visit them. Companies can learn all kinds of things about you, based on where you go and what you do when you’re online.

**DEFINE** the Key Vocabulary term **anonymous**. Explain to students that most people think no one knows who they are or what they do when they are online. Believing they are anonymous is why people sometimes do things online that they would not do face to face. However, it’s nearly impossible to be completely anonymous online.

**What’s Private? (25 minutes)**

**ARRANGE** students in pairs.

**DISTRIBUTE** the **What’s Private? Student Handout**, one for each pair of students.

**REVIEW** the Key Vocabulary terms **cookies, third party**, and **privacy options**. These terms are discussed in more detail on the student handout.

**ASSIGN** each pair of students one of the following websites, or choose other sites that your class uses. If your class has access to a limited number of computers, you may assign two or more pairs to work at the same computer and look at the same sites; each pair should complete its own handout.

- **How Stuff Works**: [www.howstuffworks.com](http://www.howstuffworks.com)
- **Google**: [www.google.com](http://www.google.com)
- **Wikipedia**: [www.wikipedia.org](http://www.wikipedia.org)
- **Hulu**: [www.hulu.com](http://www.hulu.com)
- **Facebook**: [www.facebook.com](http://www.facebook.com)

**EXPLAIN** to students that every website has a privacy policy. They can usually find this by looking at the small print at the bottom of the home page and finding the words “Privacy” or “Privacy Policy.”

**ASK** students to go to their assigned websites and find the privacy policy. On their handouts, have them check off the words that they find on the site and answer the questions about personal information and privacy options.

**INVITE** pairs of students to share what they found out about the kinds of information their sites collect, and how the sites use the information. Does their site collect personal information? Does it use cookies, or does it give out data to third parties? Does it give them a choice of privacy options? This information is generally included in the privacy policy, though not always. Then ask students what they think about their site’s privacy policy. Remind them to think back to the real-world and how this topic relates to their school.
ASK:
*Do you mind that the site collects information about you? Why or why not?*
Students may say that they don’t mind, but they want to know the site is doing it, or that they don’t like strangers having personal information about them.

*Does it make a difference what kind of information your site collects about you?*
Make sure students understand the difference between sites that collect personal information such as names, addresses, and email, and sites that collect other information about things they do on the Internet, but keep the identities of their visitors anonymous.

*What do you get in return for the information? Is the exchange worth it to you?*
Students should understand that what they receive is free access to the website. In some cases, sites sell the data to make money, which supports the site. However, not every site does this, and some sites find other ways to support themselves.

**Assessment**
Complete the worksheet
Instructions

It’s a good idea to check a website’s privacy policy before using the site. Look for the words “Privacy” or “Privacy Policy” at the bottom of the home page. Here are some terms you’re likely to find in privacy policy notices. Check off the terms you find on your site, and answer the following questions.
What’s the Big Deal About Internet Privacy?

Directions

It’s a good idea to check a website’s privacy policy before using the site. Look for the words “Privacy” or “Privacy Policy” at the bottom of the home page. Here are some terms you’re likely to find in privacy policy notices. Check off the terms you find on your site, and answer the following questions.

☐ **Personally Identifiable Information**: This includes information that reveals who you are in the offline world, including your real name, address, email address, phone number, age, or school.

**Does your site collect personally identifiable information?**

Yes _____ No _____

If so, what kinds?

☐ **Cookies**: Cookies are small computer text files placed in your computer by the sites you visit. These files contain numbers to identify your computer. Cookies can also identify you by any personally identifiable information you may have given to the site.

A cookie records the date and time you visited the site and how long you stayed. It also records which webpages and ads you viewed. The next time you return, the site can present content and ads designed just for you. Many privacy policies include information about the sites’ cookies.

**Does your site use cookies?**

Yes _____ No _____  It doesn’t say_____

☐ **Third Party**: The word “party” is a legal term for an individual or a company. You (the visitor) are the first party. The site owner is the second party. Any other person or company is the third party.

Most people don’t mind sharing information about themselves with site owners to get better service. However, many people DO NOT want their information passed to a third party without their knowledge. A site’s privacy policy should tell you if the owner shares your information with third parties.

**Does your site share information with third parties?**

Yes _____ No _____  It doesn’t say_____


Privacy Options: Many sites give you choices about what they do with the information they
collect about you. For example, you can tell the site they are not allowed to share their information
with a third party.
Does your site offer privacy options? Yes _____ No _____
If yes, what are they?

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What’s the Big Deal About Internet Privacy: Design a Privacy

Purpose
In this activity, students will learn and use online privacy terms and learn that websites are required to post privacy policies.

Suggested Grade Level:
11

Materials and Handouts
What’s Private? Student Handout

Approximate Time Needed:
15 minutes

Student-Facing Instructions
Create a privacy policy using the terms in the handout. Consider the following questions:

- What kinds of information do you want to collect about visitors to your site? How will you use the information?
- Will you use cookies?
- Will you share the information you collect with third parties?
- Do you want to give your visitors privacy options, so that they have choices about how the information will be used?

Teacher Notes
HAVE students write their own privacy policies, using all of the terms on the What’s Private? Student Handout. In designing their privacy policies, students will need to consider the following questions:

- What kinds of information do you want to collect about visitors to your site? How will you use the information?
- Will you use cookies?
- Will you share the information you collect with third parties?
- Do you want to give your visitors privacy options, so that they have choices about how the information will be used?

For students who need extra support, suggest that they structure their privacy policies by including the following headings:
Name of Site
Teacher Resource

What Information is Collected
How this Information is Used

**ENCOURAGE** volunteers to read their privacy policies aloud, and invite other students to respond to them.

**DISCUSS** strategies for dealing with a site that asks for more information than students feel comfortable sharing, or that does not post a clear policy. Remind students that they can leave a site if they don’t like the policy. Adults may have access to privacy settings, so students can ask an adult family member or teacher to check out the site or contact the site for more information. (Adults should also know that the Federal Trade Commission provides an online Consumer Complaint Form at [www.ftc.gov](http://www.ftc.gov).)

**Assessment**

Privacy Policy
Instructions

Create a privacy policy using the terms in the handout. Consider the following questions:

- What kinds of information do you want to collect about visitors to your site? How will you use the information?
- Will you use cookies?
- Will you share the information you collect with third parties?
- Do you want to give your visitors privacy options, so that they have choices about how the information will be used?
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**Does your site collect personally identifiable information?**  Yes  _____  No  _____

If so, what kinds?

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**Does your site use cookies?**  Yes  _____  No  _____  It doesn’t say_____

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Most people don’t mind sharing information about themselves with site owners to get better service. However, many people DO NOT want their information passed to a third party without their knowledge. A site’s privacy policy should tell you if the owner shares your information with third parties.

**Does your site share information with third parties?**

Yes  _____  No  _____  It doesn’t say_____

www.commonsense.org
Privacy Options: Many sites give you choices about what they do with the information they collect about you. For example, you can tell the site they are not allowed to share their information with a third party.

Does your site offer privacy options? Yes _____ No _____

If yes, what are they?
# What’s the Big Deal About Internet Privacy: Assessment

## Purpose
In this activity, students will reflect on online privacy and how information is used.

## Suggested Grade Level:
11

## Materials and Handouts
What’s the Big Deal About Internet Privacy: Assessment

## Approximate Time Needed:
5 minutes

## Student-Facing Instructions
After completing the lessons in What’s the Big Deal About Internet Privacy and participating in the group discussion on privacy policies, fill out the assessment.

## Teacher Notes
You can use these questions to assess your students’ understanding of the lesson objectives. You may want to ask students to reflect in writing on one of the questions, using a journal or an online blog/wiki.

**ASK:**
*What is a cookie? A third party? A privacy policy? Privacy options?*

The Key Vocabulary.

*Why do website owners want information about their visitors?*
They use the information to decide how to change the site, to decide how much to charge advertisers, and to customize a site for each visitor to encourage them to use the site more or, for commercial sites, to buy more. Without your knowledge, some sites may also share your information with others in exchange for more information about you or in exchange for money.

*Why is anonymity an important feature of the Internet?*
If websites know students’ personal information, like their names and addresses, they can use the data or sell the information to third parties.
REMIND students that they can always check a website’s privacy policy to find out what that site might do with their personal information. If they don’t feel comfortable with the policy, they can leave the site.

**Assessment**

**Answer Key**

1. Tavian visits a new website. Before Tavian can explore the site, he is asked to fill in his date of birth and the name of his school. Tavian doesn’t feel comfortable giving that information. Tavian could:
   a) Leave the site
   b) Ask an adult to look at the site and read its privacy policy with him
   c) Both a and b

*Answer feedback*

The correct answer is c. Tavian should not give information online that he is not comfortable sharing. He could leave the site or ask an adult for help.

2. _________ means someone who can’t be identified based on the information.
   a) Well known
   b) Anonymous
   c) Guilty

*Answer feedback*

The correct answer is b. “Anonymous” means someone who is unknown.

3. True or false. Websites that are targeted at kids are required to post privacy policies.
   a) True
   b) False

*Answer feedback*

The correct answer is a, True. Websites that expect to have users under the age of 13 are required to post privacy policies. The privacy policy tells you how the site may use the information you give it.
Instructions

After completing the lessons in What’s the Big Deal About Internet Privacy and participating in the group discussion on privacy policies, fill out the assessment.
What’s the Big Deal About Internet Privacy?

1. Tavian visits a new website. Before Tavian can explore the site, he is asked to fill in his date of birth and the name of his school. Tavian doesn’t feel comfortable giving that information. Tavian could:
   
a) Leave the site
   b) Ask an adult to look at the site and read its privacy policy with him
   c) Both a and b

2. ______________ means someone who can’t be identified based on the information you have.
   
a) Well known
   b) Anonymous
   c) Guilty

3. True or false: Websites that are targeted at kids are required to post privacy policies.
   
a) True
   b) False
Purpose

In this activity, students will learn that they have a public presence online called a digital footprint and recognize that any information they post online can help or hurt their image and future opportunities, including their chances for college admission or employment.

Suggested Grade Level:

11

Materials and Handouts

Admissions Packet Student Handout
Feedback Form
Abbas’s Story - Pride in Your Digital Footprint
Family Resource: Privacy and Digital Footprints Family Tip Sheet

Approximate Time Needed:

25 minutes

Student-Facing Instructions

Use the handout for the group activity:

You are college admissions officers who must decide which of two college applicants to admit. The admissions committee has already determined that the candidates, Markus and Tommy, are equally desirable based on their grades, test scores, and personal essays. The officers also have the following information from an online search of each candidate.

Review the material in the handout. Then fill out the Feedback Form and make your final choice.

Teacher Notes

Warm-up (10 minutes)

DEFINE the Key Vocabulary term digital footprint.

DISCUSS with students how the information in a digital footprint becomes public by being copied and passed on so that it can be searched and viewed by a large, invisible audience. Also discuss the fact that the information in a digital footprint is often permanently online, because it is archived in a variety of ways and passed on by others.

SHOW students the video, “Abbas’s Story – Pride in Your Digital Footprint.”
ASK:
What were some of the messages that stood out to you in this video? Can you relate to Abbas? Why or why not? Students’ answers will vary.

Abbas says that he thinks colleges would actually “kind of like his Facebook page.” What examples does Abbas give about how he has created a positive digital footprint for himself?
Sample responses:
• He posts a lot of pictures with his family, which shows that he’s really active with his family members.
• A lot of the statuses he puts up are connected to the volunteer work that he does at a community organization for youth.
• He posts music that he creates, which shows people his talent and that he’s pursuing his interests.

Do you think you should judge someone solely based on what you find about them online? Why or why not?
Students should recognize that someone’s online presence might include things that were intended to be private, or inaccurate information posted by someone else. It could even include information about another person with the same name. Therefore, it may not give a complete or balanced picture of the person.

SHARE with students that they will be exploring how information they post today could affect themselves and others in the future – for better and for worse. Point out that this online material may affect them as they apply to college or think about future jobs and opportunities. Encourage students to consider that they have the ability to shape their online profile so that it presents an image they can be proud of.

Review College Applications (25 minutes)

DEFINE the Key Vocabulary terms admission and candidate.

ARRANGE students in groups of two to three and distribute the Admissions Packet Student Handout, one for each group.

EXPLAIN to students they will be role-playing college admissions officers, the people who decide which candidates should be admitted to a college. Tell them that two high school seniors, Markus and Tommy, have applied for admission to college. Their applications include their grades, test scores, and a personal essay. The problem is that the college only has room for one of them. The admissions officers decide to gather information from each candidate’s digital footprint to help make their decision.

Note: Your students will likely have a variety of paths in their futures. You may wish to emphasize that many of the same factors that affect their college admissions would also apply to getting a job or getting into a training program.

INSTRUCT students to work as a group to read and fill out their handouts.
Assessment

Answer Key

What information about the student online makes him an appealing candidate?

Markus Sanders
- He seems to have a lot of passion about things that interest him
- He has his own blog, which is unusual for someone his age
- He seems good humored and honest

Tommy Williams
- He started a nonprofit for kids with learning differences
- He seems entrepreneurial
- He seems interesting and fun

What information about the student online makes you question whether he should be admitted?

Markus Sanders
- He might be a little superficial, given that he talks about little else but sports
- He does not seem dedicated to helping others. A blog about baseball fields does not count for much
- He might not be very interesting or have very good social skills, judging by JJ’s comment

Tommy Williams
- He seems kind of insincere. Maggie’s comment makes it sound like his nonprofit might not be what it seems
- His mother’s comment about his lemonade stand makes it sound like his main goal is beating others
Student Resource

Instructions
Use the handout for the group activity:

You are college admissions officers who must decide which of two college applicants to admit. The admissions committee has already determined that the candidates, Markus and Tommy, are equally desirable based on their grades, test scores, and personal essays. The officers also have the following information from an online search of each candidate.

Review the material in the handout. Then fill out the Feedback Form and make your final choice.
Directions
You are college admissions officers who must decide which of two college applicants to admit. The admissions committee has already determined that the candidates, Markus and Tommy, are equally desirable based on their grades, test scores, and personal essays. The officers also have the following information from an online search of each candidate.

Review the material below. Then fill out the Feedback Form and make your final choice.

Online Documents about Markus Sanders

Document #: 1 of 2
Title: Markus’s Blog
Description: Post from his blog, “Sports Spots: Reviews of neighborhood courts and fields.”
Who can see it? Anyone

Sports Spots
Reviews of neighborhood courts and fields

WELCOME
About
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RESOURCES
More reviews

Thursday, November 11, 2011

Review of Betts Park

 Teens love it, parents don’t. Betts Park boasts four baseball diamonds, a soccer field, and four tennis courts. It’s an after-school mecca for kids from Central and Highland High Schools for baseball, soccer, or goofing off. The fields are in amazingly good condition, with green grass cut close and well watered. But spectators beware. There is no room for people to sit. Park operators say the next step is to install bleachers and concessions trucks. For now, though, fans are forced to sit on their coats or … TO STAND.

Photos: Matt-rex public domain image:
URL: http://commons.wikimedia.org/wiki/File:Betts.jpg

leave a comment >>
Online Documents about Tommy Williams

Document #: 1 of 2
Description: Hiffland High Gazette article, from when Tommy was a freshman

Hiffland High Gazette

Freshman Starts His Own Nonprofit to Serve Kids with Learning Differences
Monday, March 5, 2008   I   http://www.hifflandgazette.org

CHICAGO – Freshman Tommy Williams is starting high school on the right foot. Just before entering Hiffland, Tommy founded a nonprofit organization in Chicago called Making Different Special. The nonprofit offers support groups and tutoring services to elementary and middle school kids with learning differences like dyslexia. According to Tommy’s mom, a physician at Chestnut Lake Hospital, Tommy has always been a leader. “When Tommy was little, he was selling lemonade with fruit chunks in it at the neighborhood art fair, when everyone else was selling plain old lemonade. He’s always had bright ideas.” Not a bad way to start out high school. There will no doubt be four promising years ahead for Williams.

– Cris Cross, Hiffland High Gazette reporter
**Feedback Form**

Fill out the chart and answer the questions. Make your final choice, and be ready to make a case for your selection.

<table>
<thead>
<tr>
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**Final Choice:** __________________________________________________________

**Main Reasons for Choice:**

1. __________________________________________________________
2. __________________________________________________________
3. __________________________________________________________
**Feedback Form**

Fill out the chart and answer the questions. Make your final choice, and be ready to make a case for your selection.

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**Final Choice:** __________________________________________________________

**Main Reasons for Choice:**

1. __________________________________________________________
2. __________________________________________________________
3. __________________________________________________________
Abbas’ Story
Pride in Your Digital Footprint

Video accessible via ConnectEd Studios- ECCC0
What’s the Issue?
Our teens live in a culture of sharing that has forever changed the concept of privacy. In a world where everyone is connected and anything created online can be copied, pasted, and sent to thousands of people in a heartbeat, privacy starts to mean something different than simply guarding personal or private information. Each time your teen fills out a profile without privacy controls, comments on something, posts a video, or sends a picture of themselves to friends, they potentially broadcast themselves to the world.

Why Does It Matter?
Digital life is both public and permanent. Everything our teens do online creates digital footprints that migrate and persist. Something that happens on the spur of the moment – a funny picture, an angry post – can resurface years later. And if teens aren’t careful, their reputations can be harmed. Your teen may think he or she just sent something to a friend, but that friend can send it to a friend’s friend, who can send it to their friends’ friends, and so on. That’s how secrets become headlines, and how false information spreads fast and furiously. The stakes only increase when we remember that all of this takes place in front of a huge, invisible audience. Teens’ deepest secrets can be shared with thousands of people they’ve never even met.

What Families Can Do
Do you really want everyone to know that about you?
Think about what parents of your friends might think of you if they saw that.
How do you think that person would feel if he/she later saw it someday?

Common sense says
Help teens think long term. Explain to teens that everything leaves a digital footprint with information that can be searched and passed along to thousands of people. Others can pass on that information too, so if they don’t want to see something tomorrow, they’d better not post it today.

Teach teens to keep personal information private. Help teens define which information is important for them to keep private when they’re online. To start, we recommend that teens not share their addresses, phone numbers, or birth dates.

Make sure your teens use privacy settings on their social network pages. Encourage teens to think carefully about the nature of their relationships (close friends, family, acquaintances, strangers) and adjust their privacy settings accordingly.
Remind teens to protect their friends’ privacy. Passing along a rumor or identifying someone in a picture (called “tagging”) affects other people’s privacy. If your teen is uncomfortable being tagged in friends’ photos, they can ask to have the photos or the tags removed. But beyond that, there’s not too much they can do. So teach your teen that it’s better to check with friends first before posting something about them.

Remind teens that the Golden Rule applies online. While teens don’t always have control over what other people post of them, they can be proactive and help guide which snapshots of their lives are taken in the first place. What goes around comes around. If teens spread a rumor or talk badly about a teacher, they can’t assume that what they post will stay private. Whatever negative things they say can and probably will come back to haunt them, in more ways than they can imagine.
# College Bound: Select a Candidate

## Purpose

In this activity, students will consider how to present an authentic and positive image of themselves online.

## Suggested Grade Level:

11

## Materials and Handouts

- Admissions Packet Student Handout
- Feedback Form
- Family Resource: Privacy and Digital Footprints Family Tip Sheet

## Approximate Time Needed:

15 minutes

## Student-Facing Instructions

Using the Admissions Packet Student Handout, each group will explain which applicant they chose to admit and why.

## Teacher Notes

**INVITE** a volunteer from each group to explain which applicant they chose to admit, and why. Refer to the Assessment Notes for guidance on leading the discussion.

**ENCOURAGE** students to further probe their choices by using these follow-up questions.

**ASK:**

*Why did you not choose the other candidate? Is there additional information about this candidate that could have made you want to choose him?*

Sample responses:

- Markus did not get in because he did not seem that interesting. He also seemed a little unmotivated. (Maybe it would make a difference if Markus had a stronger online presence that showed he was interested in things other than sports.)

- We did not select Tommy because we thought he was fake or insincere. (Maybe it would make a difference if you knew that the exchange between Tommy and his friend Maggie was a private joke. Maybe Maggie is also trying to get in to the same college as Tommy, and writes joke messages to make him seem insincere.)
Do you think the comments by JJ and Maggie had a positive or negative effect on their friends’ chances for college? Do you think this is what they intended when they wrote the comments?

Students should recognize that these comments revealed private information about Markus and Tommy, and also emphasized negative rather than positive qualities. You might ask students to comment on JJ and Maggie’s motivations.

Do you think this is a good way for a real admissions officer to make a final choice? Why or why not?

Students should understand that while admissions officers, prospective employers, and the like sometimes do look at online profiles, this may not be the best or fairest way to assess someone. The material that appears online may not present a full or accurate picture of a person and of his or her personality and achievements.

Do you think teens share too much information about themselves or about others online? Why or why not?

Students will have differing opinions, but they should recognize the importance of carefully considering what they contribute to their digital footprints, and to the digital footprints of others.

**Assessment**

**Answer Key**

**What information about the student online makes him an appealing candidate?**

**Markus Sanders**
- He seems to have a lot of passion about things that interest him
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**Instructions**

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Photos: Matt-rex public domain image:
URL:http://commons.wikimedia.org/wiki/File:Betts.jpg

leave a comment >>
Description: Screenshot of Markus’s MyBook entry taken yesterday
Who can see it? Markus’s friends
Hiffland High Gazette

Freshman Starts His Own Nonprofit to Serve Kids with Learning Differences
Monday, March 5, 2008  |  http://www.hifflandgazette.org

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<td><strong>Markus Sanders</strong></td>
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<td><strong>Tommy Williams</strong></td>
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**Final Choice:** __________________________________________________________

Main Reasons for Choice:

1. ______________________________________________________________________

2. ______________________________________________________________________

3. ______________________________________________________________________
**Feedback Form**
Fill out the chart and answer the questions. Make your final choice, and be ready to make a case for your selection.

<table>
<thead>
<tr>
<th>Markus Sanders</th>
<th>What information about the student online makes him an appealing candidate?</th>
<th>What information about the student online makes you question whether he should be admitted?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tommy Williams</td>
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</table>

**Final Choice:** ____________________________________________________________

**Main Reasons for Choice:**

1. ________________________________________________________________________

2. ________________________________________________________________________

3. ________________________________________________________________________
FAMILY TIP SHEET

Common Sense on Privacy and Digital Footprints

What’s the Issue?
Our teens live in a culture of sharing that has forever changed the concept of privacy. In a world where everyone is connected and anything created online can be copied, pasted, and sent to thousands of people in a heartbeat, privacy starts to mean something different than simply guarding personal or private information. Each time your teen fills out a profile without privacy controls, comments on something, posts a video, or sends a picture of themselves to friends, they potentially broadcast themselves to the world.

Why Does It Matter?
Digital life is both public and permanent. Everything our teens do online creates digital footprints that migrate and persist. Something that happens on the spur of the moment – a funny picture, an angry post – can resurface years later. And if teens aren’t careful, their reputations can be harmed. Your teen may think he or she just sent something to a friend, but that friend can send it to a friend’s friend, who can send it to their friends’ friends, and so on. That’s how secrets become headlines, and how false information spreads fast and furiously. The stakes only increase when we remember that all of this takes place in front of a huge, invisible audience. Teens’ deepest secrets can be shared with thousands of people they’ve never even met.

What Families Can Do
Do you really want everyone to know that about you?
Think about what parents of your friends might think of you if they saw that.
How do you think that person would feel if he/she later saw it someday?

common sense says
Help teens think long term. Explain to teens that everything leaves a digital footprint with information that can be searched and passed along to thousands of people. Others can pass on that information too, so if they don’t want to see something tomorrow, they’d better not post it today.

Teach teens to keep personal information private. Help teens define which information is important for them to keep private when they’re online. To start, we recommend that teens not share their addresses, phone numbers, or birth dates.

Make sure your teens use privacy settings on their social network pages. Encourage teens to think carefully about the nature of their relationships (close friends, family, acquaintances, strangers) and adjust their privacy settings accordingly.
Remind teens to protect their friends’ privacy. Passing along a rumor or identifying someone in a picture (called “tagging”) affects other people’s privacy. If your teen is uncomfortable being tagged in friends’ photos, they can ask to have the photos or the tags removed. But beyond that, there’s not too much they can do. So teach your teen that it’s better to check with friends first before posting something about them.

Remind teens that the Golden Rule applies online. While teens don’t always have control over what other people post of them, they can be proactive and help guide which snapshots of their lives are taken in the first place. What goes around comes around. If teens spread a rumor or talk badly about a teacher, they can’t assume that what they post will stay private. Whatever negative things they say can and probably will come back to haunt them, in more ways than they can imagine.
Purpose
In this activity, students will reflect the potential impact of your digital footprint on college admissions.

Suggested Grade Level:
11

Materials and Handouts
College Bound: Assessment

Approximate Time Needed:
5 minutes

Student-Facing Instructions
After completing the lessons in College Bound and participating in the group discussion on digital footprints, fill out the assessment.

Teacher Notes
You can use these questions to assess your students’ understanding of the lesson objectives. You may want to ask students to reflect in writing on one of the questions, using a journal or an online blog/wiki.

ASK:
How is a digital footprint created? Why does the information in a digital footprint often become public, and why is it permanent?
Students should know that a digital footprint is all the information online about a person either posted by that person or others. The information in it can become public because it can be searched, copied, and passed on so that it plays to a large invisible audience. It can be difficult or impossible to remove, and it therefore becomes a permanent part of their online image.

What types of online information would help present the most positive image of you?
Students should realize that their reputation may be enhanced by information on interests and activities, opinions, and material giving a consistent picture of oneself.

What are some of the larger ethical implications of sharing information online about others?
Guide students to reflect on how people can influence the digital footprints of others — for better or for worse...
Teacher Resource

— and how it is therefore the responsibility of a good digital citizen to be mindful of what they post about others.

Assessment

Answer Key

1. Your digital footprint is all of the information about you:
   a) that can be found online, posted by you or by others
   b) that can be found online, posted only by you
   c) in the text messages that you send
   d) in the emails that you send to your friends

   Answer feedback
   The correct answer is a. Your digital footprint is all of the information about you that can be found online, posted by you or by others. Your digital footprint can help or hurt your image.

2. Look at Anna’s social network profile below. Find three things on the profile that shouldn’t be there and mark them with an “x”.
   • Phone number
   • Status: “Partied so hard last night!”
   • Tyler Swanson’s post
   • Tagged in photo with comment “partayyyyy!”
   • Email address (in response to Dianna Carney)
   • Post: Check it out! My parents are out of town! Come out and PARTY!

   Answer feedback
   Anna posts several references to partying, which might create a negative image for college admissions officers, family, or people at work. Anna also makes a comment about a friend that makes both Anna and her friend look bad. Anna should remove all of these things to improve her online image.

3. True or false. Only things that you post about yourself affect your online image. Posts about you by other people don’t matter.
   a) True
   b) False

   Answer feedback
   The correct answer is b. False. A person’s entire digital footprint is part of their online image. This is why it’s important to show positive things about yourself and others when you post online.
Instructions

After completing the lessons in College Bound and participating in the group discussion on digital footprints, fill out the assessment.
1. Your digital footprint is all of the information about you:
   a) that can be found online, posted by you or by others
   b) that can be found online, posted only by you
   c) in the text messages that you send
   d) in the emails that you send to your friends

2. Look at Anna’s social network profile below. Find three things on the profile that shouldn’t be there and mark them with an “x”.

   ![Facebook Profile](image)

3. True or False: Only things that you post about yourself affect your online image. Posts about you by other people don’t matter.
   a) True
   b) False
Private Today, Public Tomorrow:  
A Picture is Worth a Thousand Words

Purpose
In this activity, students will consider the possible benefits and risks of sharing information online and recognize the importance of context in posting or viewing online images.

Suggested Grade Level:
12

Materials and Handouts
Unintended Consequences of Sharing Student Handout
Family Resource: Privacy and Digital Footprints Family Tip Sheet

Approximate Time Needed:
25 minutes

Student-Facing Instructions
Read the story in the handout and be prepared to discuss it in class.

Teacher Notes
Warm-up (10 minutes)
DEFINE the Key Vocabulary terms persist and reputation.

ASK:
Why do you think things posted online tend to persist, even when you prefer they didn’t? Students should understand that even if they “unpost” something, it can persist online because information can easily be reposted, copied, and passed around by others.

What kinds of things might be good for your reputation in the future if they are posted online now? What kinds of things might be harmful?
Sample responses:
Good for reputation
• Photos and videos of you doing activities for school and community
• Positive comments about you from others
• Cool things you created for school or for fun

Harmful to reputation
• Embarrassing or humiliating comments or photos
• Hints of drug or alcohol use
Teacher Resource

- References to illegal or bad behavior
- Personal information that you shared in confidence with someone
- Photos that were taken without your consent

TELL students that they will explore a situation in which information posted online had unintended consequences and damaged someone’s reputation.

A Picture is Worth a Thousand Words (15 minutes)
INVITE students to reflect on the saying, “A picture is worth a thousand words.”

ASK:
What do you think this saying means?
Students should consider that a complex idea can often be illustrated with a single image, and that context plays a role in how an image is interpreted.

ARRANGE students in groups of four or five, and distribute the Unintended Consequences of Sharing Student Handout, one for each student.

INSTRUCT students to read the “Drunken Pirate” article, either silently or aloud (taking turns). Alternatively, assign the reading as the previous night’s homework. The purpose of the article – about a young teacher in training whose career is affected by a photograph on a social networking site – is to encourage students to understand how oversharing information online might affect their privacy, and to grasp the importance of context around sharing things online.

DEFINE the Key Vocabulary terms context and tag. Explain that tagging can be done on many social networking sites without the permission of the person who is being tagged.

INSTRUCT students to discuss the following questions in their groups, with one group member writing down their responses.

ASK:
Do you think Millersville University was justified in disqualifying Stacy from earning her teaching degree because of her profile page? Why, or why not?
Encourage students to think about the question from different perspectives, such as that of Stacy, her friends, school officials, community members, or parents of Stacy’s students. Remind students that Stacy is an adult, and that for the purpose of this exercise, they should be less concerned about judging her behavior than about considering issues of online privacy.

How would the situation be different if the context of the photo were taken into account? For instance: What if the caption of the photo was not “Drunken Pirate,” but “Happy Halloween” or “My friend forced me to wear this pirate hat”? What if a post accompanying the photo said that it had been taken at a child’s birthday party and Stacy was drinking punch?
Students should consider that the context – including where a photo is placed and how it is labeled – affects how others perceive it.
Teacher Resource

What if Stacy’s friend Joe had posted the picture of Stacy without her knowing it, and tagged her with the “Drunken Pirate” caption. Does the fact that Joe posted the picture change the situation? Why or why not? Students should realize that in this case, even though Joe would be responsible for posting the picture without Stacy’s permission, Stacy might still have to face negative consequences.

Does Joe have a responsibility to ask Stacy before he posts (and tags) a picture of her? Do other people, including strangers who come across the photo online, have the responsibility to check with Stacy before they tag or repost the photo? Why, or why not? Students may say that it depends on the picture, but they should clearly recognize that pictures or tags that have any chance of being harmful should never be posted without the consent of the person in the photo. If they aren’t sure, they should always ask.

Assessment

Complete the worksheet
Instructions
Read the story in the handout and be prepared to discuss it in class.
Private Today, PublicTomorrow

Directions

Read the following story and be prepared to discuss it in class.

College Sued Over “Drunken Pirate” Sanctions
Woman claims teaching degree denied because of single MySpace photo
(http://www.thesmokinggun.com/documents/crime/college-sued-over-drunken-pirate-sanctions)

APRIL 26, 2007 — A Pennsylvania woman claims that her teaching career has been derailed by college administrators who unfairly disciplined her over a MySpace photo that shows her wearing a pirate hat and drinking from a plastic cup. In a federal lawsuit, Stacy Snyder charges that Millersville University brass accused her of promoting underage drinking after they discovered her MySpace photo, which was captioned “Drunken Pirate.” The picture from Snyder’s MySpace page (which she says was snapped at a costume party outside school hours) can be seen below.

In her complaint, Snyder, a 25-year-old single mother of two, says that Millersville officials discovered the image last May, while she was a senior working as a student-teacher at Conestoga Valley High School. A university official told her that the photo was “unprofessional” and could have offended her students if they accessed her MySpace page. At the time the “Drunken Pirate” photo was taken, Snyder was of legal age to drink, though her lawsuit notes that the photo “does not show the cup’s contents.”...

Despite good grades and solid performance evaluations, Snyder claims that school officials improperly denied her a bachelor of science in education degree and a teaching certificate. The university, Snyder added, instead granted her a bachelor of arts degree last May 13. Because the school refuses to confirm that she satisfactorily completed her student teaching requirements, Snyder claims that she has been unable to secure certification from Pennsylvania’s Department of Education. Snyder’s lawyer, Mark Voigt, told TSG (TheSmokingGun.com) that his client now works as a nanny. He added that school officials should actually be “celebrating” Snyder, a mother of two young children who returned to school to get a teaching degree.
Common Sense on Privacy and Digital Footprints

What’s the Issue?
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Why Does It Matter?
Digital life is both public and permanent. Everything our teens do online creates digital footprints that migrate and persist. Something that happens on the spur of the moment — a funny picture, an angry post — can resurface years later. And if teens aren’t careful, their reputations can be harmed. Your teen may think he or she just sent something to a friend, but that friend can send it to a friend’s friend, who can send it to their friends’ friends, and so on. That’s how secrets become headlines, and how false information spreads fast and furiously. The stakes only increase when we remember that all of this takes place in front of a huge, invisible audience. Teens’ deepest secrets can be shared with thousands of people they’ve never even met.

What Families Can Do
Do you really want everyone to know that about you?
Think about what parents of your friends might think of you if they saw that.
How do you think that person would feel if he/she later saw it someday?

common sense says

**Help teens think long term.** Explain to teens that everything leaves a digital footprint with information that can be searched and passed along to thousands of people. Others can pass on that information too, so if they don’t want to see something tomorrow, they’d better not post it today.

**Teach teens to keep personal information private.** Help teens define which information is important for them to keep private when they’re online. To start, we recommend that teens not share their addresses, phone numbers, or birth dates.

**Make sure your teens use privacy settings on their social network pages.** Encourage teens to think carefully about the nature of their relationships (close friends, family, acquaintances, strangers) and adjust their privacy settings accordingly.
**Remind teens to protect their friends’ privacy.** Passing along a rumor or identifying someone in a picture (called “tagging”) affects other people’s privacy. If your teen is uncomfortable being tagged in friends’ photos, they can ask to have the photos or the tags removed. But beyond that, there’s not too much they can do. So teach your teen that it’s better to check with friends first before posting something about them.

**Remind teens that the Golden Rule applies online.** While teens don’t always have control over what other people post of them, they can be proactive and help guide which snapshots of their lives are taken in the first place. What goes around comes around. If teens spread a rumor or talk badly about a teacher, they can’t assume that what they post will stay private. Whatever negative things they say can and probably will come back to haunt them, in more ways than they can imagine.
**Purpose**

In this activity, students will understand what choices they need to make to protect the privacy of others online.

**Suggested Grade Level:**

12

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**Materials and Handouts**

Family Resource: Privacy and Digital Footprints Family Tip Sheet

**Approximate Time Needed:**

20 minutes

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**Student-Facing Instructions**

Group discussion brainstorming a list of questions you should ask yourself before posting anything about another person.

**Teacher Notes**

**Think Before You Post (10 minutes)**

**KEEP** students in groups.

**ASK:**

Do you ever post things online about your friends? Do you comment on or tag their posts or photos? How do you decide what is okay?

Students might say that they try not to post mean, embarrassing, or private things about their friends.

What if your own judgment about a post is different from a friend’s? For example, imagine you’ve posted a photo of a group of friends. One friend immediately comments that she loves it, but another complains that he doesn’t like the way he looks, and asks that you to take it down. You think everyone in the photo looks great. What do you do?

Students may suggest talking to the friend who doesn’t like the photo, or choosing another photo of the group to post in its place.

**INVITE** students to brainstorm a list of questions that someone should ask him- or herself before posting anything about another person. Have them write these questions on paper or on the backs of their student handouts.
Sample responses:
- What am I posting, and where am I posting it?
- Who might see what I post?
- Might it be harmful, harmless, or something in between to the person?
- Do I have permission to tag people?
- Even if I don’t think something is harmful, is it possible that my friend will?
- Do I know my friend’s feelings about what he (or she) would want posted?
- Would I feel comfortable if someone posted this about me?
- What are the possible consequences of sharing this information about that person?
- How might the information affect the person’s reputation?
- Could the information be offensive to some members of the online community?

Create a Decision Tree (10 minutes)

**CHALLENGE** students to work in the same groups to create decision trees based on their brainstorming of questions in the first section. They should develop a flow chart of decisions on a large sheet of paper.

Alternatively, have students create a flowchart using tools on Microsoft Office (e.g., shapes and lines in MS Word and PowerPoint, or the flowchart tool in Excel) or by using the free online flowchart maker Gliffy (www.gliffy.com). Allow for additional time. Students should start their decision tree with the first question they would ask themselves when deciding whether to post something, and then continue to additional steps or questions based on a “yes” or “no” answer. Below is an example of the first steps of a decision tree:

**Could what I am about to post be harmful or embarrassing to my friend(s) in this context?**
If Yes > Do not post it.
If No or Not Sure > Go on to the next question.

**Have I asked my friend(s) if it’s okay with them to post something?**
If Yes > Go on to the next question.
If No > Go ask them if you can. If you can’t ask them, go on to the next question but remember to ask them soon.

**Did your friend(s) say it was okay to post something about them?**
If Yes > Go on to the next question.
If No > Do not post.

**INVITE** students to display their decision trees and discuss how they share responsibility for protecting the privacy of their friends and anyone with whom they connect online.

Assessment
Activity
Instructions
Group discussion brainstorming a list of questions you should ask yourself before posting anything about another person.
FAMILY TIP SHEET

Common Sense on Privacy and Digital Footprints

What’s the Issue?
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What Families Can Do

Do you really want everyone to know that about you?
Think about what parents of your friends might think of you if they saw that.
How do you think that person would feel if he/she later saw it someday?

common sense says

Help teens think long term. Explain to teens that everything leaves a digital footprint with information that can be searched and passed along to thousands of people. Others can pass on that information too, so if they don’t want to see something tomorrow, they’d better not post it today.

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Private Today, Public Tomorrow: Assessment

Purpose
In this activity, students will reflect the potential impact of posting online and what needs to be asked before posting about someone else.

Suggested Grade Level:
12

Materials and Handouts
Private Today, Public Tomorrow: Assessment

Approximate Time Needed:
5 minutes

Student-Facing Instructions
After completing the lessons in Private Today, Public Tomorrow and participating in the group discussion on posting online, fill out the assessment.

Teacher Notes
You can use these questions to assess your students’ understanding of the lesson objectives. You may want to ask students to reflect in writing on one of the questions, using a journal or an online blog/wiki.

ASK:
How can people’s reputations be affected by what is posted about them online? What impact could this have on their future?
Anything we post online could persist for years to come. This might affect important parts of their future lives, such as attending schools or getting jobs. Remind students that they can help build each other’s online reputations in a positive way, creating reputations that they like and are proud of.

What should you ask yourself before you post a photo, video, or other information about another person online?
Students should be able to identify questions from their decision tree.

How can you take responsibility for protecting the privacy and reputation of others?
Never post anything that might be harmful to someone else, and ask the person’s permission before you post anything that might be private. Only post things that contribute to building a positive online reputation for someone – help them be proud of the things that are online about them.
**Assessment**

**Answer Key**

1. **Before you post about someone else online, it’s important to:**
   a) Ask that person if it’s okay to post
   b) Consider if you will upset anyone by posting
   c) Think about who might see what you post
   d) All of the above

*Answer feedback*

The correct answer is **d**. Before you post anything online, make sure you think about who might see what you post and how that could affect the person you’ve posted about.

2. **Read the following online post by Elliot. Then underline three phrases that could negatively impact Elliot or his friend Brian’s reputation.**

*Answer feedback*

There are more than three correct answers. Possible responses are listed below:

Underline:
- closed off
- we just lied
- Drinking beer
- didn’t have time to study!

Elliot makes references to trespassing, lying, underage drinking, and not doing homework. Not only are these things wrong to do, but that they could harm his reputation and Brian’s as well. Elliot should remove these references from his post to keep his online image positive.

3. **Look at the possible captions for this photo in the chart below. Circle the captions that make this photo okay to post, and mark an “X” over the captions that would make this photo inappropriate to post.**

*Answer feedback*

It’s important to remember that the context you provide when you post something online, like a caption or a comment, can make a difference in the way others see your post. Before you post something, think about how you are representing yourself and others. Ask yourself if your post could harm or embarrass you or anyone else.
Instructions

After completing the lessons in Private Today, Public Tomorrow and participating in the group discussion on posting online, fill out the assessment.
1. Before you post about someone else online, it’s important to:
   a) Ask that person if it’s okay to post
   b) Consider if you will upset anyone by posting
   c) Think about who might see what you post
   d) All of the above

2. Read the following blog post by Elliot. Then underline three phrases that could negatively impact Elliot or his friend Brian’s reputation.

   Thanks for all of the birthday wishes, everybody! It feels great to be 16.
   This weekend was crazy. Brian and I went on a camping trip with my older bro and some of his college friends. Brian said he knew about an awesome trail that was closed off to hikers. A park ranger found us, but we just lied and said we were lost.
   The best part about the weekend? Drinking beer with the boys at sunset. What a life.
   Who wants to give Brian and me notes for the History test tomorrow? We didn’t have time to study!
   Peace,
   Elliot

3. Look at the possible captions for this photo in the chart below. Mark an “X” over the captions that would make this photo inappropriate to post.

   Best party EVER!  
   Was this before or after Rachel barfed on the couch?
   lol I look WASTED.
   Love you guys!
   Mikey, your parents should go out of town more often.

   ![Photo of a group of people at a party]
Does It Matter Who Has Your Data: Travel Safety Rules

Purpose
In this activity, students will recognize that companies collect several types of information about them when they go online and think critically about the benefits and risks of online tracking and targeting, and of the content that is offered based on collected data.

Suggested Grade Level:
12

Materials and Handouts
Online Targeting and Tracking Animation
Same Search Student Handout
Husband Sees Wife on Facebook Dating ad: www.youtube.com/watch?v=Ns6Aa3CeKas

Approximate Time Needed:
40 minutes

Student-Facing Instructions
Cole and Lola are both searching online for great deals on boots. They both type the word “boots” into the same search engine. The search results and ads that turn up are shown below. Work in small groups to review their results and answer the questions that follow. Circle or highlight any examples from the results that will help you answer the questions.

Teacher Notes
Warm-up (15 minutes)
Note:

ASK:
What kinds of information about yourself do you share online?
Students will likely respond that they share information about themselves in online profiles and on social networking sites.

What else do you do online that reflects who you are?
Students should understand that the searches they perform and websites they choose to visit also reveal information about themselves.

TEACH the Key Vocabulary terms track and target. Explain to students that when they input information into a website – such as profile information or search terms – they are telling that site something about themselves. The companies that run the sites track this data. They then use it to target students with specific content,
EXPLAIN that you are going to discuss the kinds of data companies collect about users, and the benefits and risks of companies having this information.

Optional: SHOW students the video “Online Targeting and Tracking Animation” or the video “Husband Sees Wife on Facebook Dating Ad” (www.youtube.com/watch?v=Ns6Aa3CeKas). Elicit student reactions, and ask how it might relate to the idea of targeting and tracking.

EXPLAIN that one of the first companies to track and target users online was Amazon.com. It created technology that could match people’s preferences with other users whose buying habits were like their own, and make recommendations on that basis. This kind of targeting worked, and Amazon’s sales grew rapidly. More recently, Amazon began to sell e-books (electronic books). With e-books, the company can track information about what you read, what pages you skip, and what you highlight. Amazon then uses this information to figure out what books to recommend to you (Pariser, The Filter Bubble, 2011, p. 29). Other companies, such as Netflix (which offers movies that you can order by DVD or stream online) and Pandora (which allows you to rate music in real time), have a similar model: Based on your choices, they try to determine your tastes. Then they recommend products that reflect those tastes.

ASK:
What do you think are companies’ goals in tracking your information?
Students should understand that tracking allows companies to target them with personalized content, usually to tailor their experience on the website, or to deliver advertising aimed at them.

What do you think of tracking and targeting?
Some students may believe that this is an invasion of their privacy or makes them feel uncomfortable; others might find that personalized information is useful to them or makes them feel special.

Do you think it is okay for companies to collect information about you?
Opinions will vary. Explain that you will debate this issue later in the lesson.

Travel Safety Rules (25 minutes)

DEFINE the Key Vocabulary term demographic.

DIVIDE students into groups of four or five.

DISTRIBUTE the Same Search Student Handout, one per group, and have students read the directions.

EXPLAIN to students that they are going to examine the search results of two people, Cole and Lola. Both of them want to buy boots and are looking for discounts online. Both of them have entered the word “boots” into a search engine. The results that each one gets are listed in the handout.

ALLOW students 10 minutes to review the Web results for Cole and Lola, and discuss the questions.

LEAD a discussion with students using the guidance in the Assessment Notes Version. After inviting groups to
share their responses to Questions 1 and 2, work as a class to fill in the chart prepared for Question 3. Sample responses to the questions are included in the handout.

### Assessment

#### Answer Key

**Teacher:**

You will already have divided students into groups of 4 or 5. Each group should have a copy of the Same Search Student Handout. After they are done analyzing the profiles of Cole and Lola, have each group report on the questions below for which we provide teacher guidance. Encourage students to circle or highlight any examples from the results that will help them answer the questions.

**Questions:**

1. **Based on the search results and ads for Cole and Lola, what kind of demographic data do you think companies had collected about each one of them? What is your evidence? What kind of previous searches might they have done, or which sites might they have visited before searching for “boots”?**

   (Let students know that Cole and Lola probably did not post their own demographic data online. Instead, companies gathered whatever information was available based on their online behavior, and made assumptions based on this information. Their location and family names may have been enough for companies to target them. In addition, companies tracked their searches: Cole may have searched using terms related to Western gear or astronomy, and Lola may have searched on terms related to fashion or software. Emphasize that the assumptions that companies made about them may very well be untrue.)

   **Samples responses:**
   - **Cole**
     - Gender: Male, because of the work boots and telescope results
     - Age: Late teens, because he gets an ad for the army
     - Location: Burch Creek, because the Army/Navy store addresses are both there
   - **Lola**
     - Gender: Female, because of the listings for exercise and the sexy boot ad
     - Ethnicity: Latina, because it says that the Boot Camp Crantown has Spanish-speaking instructors
     - Location: Crantown, because the bootcamp that is advertised is there

2. **Do you think it is fair for companies to return different search results for Cole than for Lola? How about for people in general?**

   (Student responses will vary. Some students might say that using demographic data is a good thing because it helps them find the results they need, even if the results are based on stereotypes about people of certain genders, ages, or ethnicities. For example, it can be useful to have information targeted to your geographic area, rather than getting results from all over the country or the world. Other students might think that this kind of targeting only reinforces stereotypes, and keeps those who don’t fit the stereotypes from finding the results they need. For example, Lola may love astronomy, yet she does not receive the telescope ad — perhaps
because girls are often perceived to be less interested in science. Encourage students to give other examples.)

3. What are the benefits and risks for ourselves and for the community of Internet users in general when companies give different news, information, and ads to different people? (You will answer this question as a class, but write down some ideas to prepare for class discussion.)

Sample responses:

- **Benefits:** Time saving; convenient; efficient delivery of information; feeling of being special with personalized content; community-building with others like you; more quality shopping experience; interests can flourish
- **Risks:** Undemocratic to have unequal access to information; limiting to have exposure to narrower interests, points of view, and news; discrimination through different pricing and opportunities based on data; assumptions that reinforce stereotypes; the sense that our privacy or freedom is being limited

**Sample chart** (Note: Re-create the chart with only the bolded information. Use the sample responses below to help guide student discussion.) Chart text:

**Ads: (row 1)**
Benefits: (column 1)
Individual- You don’t have to wade through ads that do not apply to you.
Community- People are more satisfied with their options and spend more time on other goals and pastimes.

Risks: (column 2)
Individual- You lose choice as a consumer about what products you want shown to you.
Community- People’s choices are limited, which seems like a violation of their freedom.

**Search Results: (row 2)**
Benefits: (column 1)
Individual- You can receive news that is more in line with what you are looking for.
Community- People have access to material that is of interest to them.

Risks: (column 2)
Individual- You only receive a limited amount of information, and your worldview is limited.
Community- People cannot engage in intelligent, well-informed conversation, because they have not been exposed to points of view other than their own.
Instructions

Cole and Lola are both searching online for great deals on boots. They both type the word “boots” into the same search engine. The search results and ads that turn up are shown below. Work in small groups to review their results and answer the questions that follow. Circle or highlight any examples from the results that will help you answer the questions.
Online Targeting and Tracking Animation

Video accessible via ConnectEd Studios- ECCCO
Does It Matter Who Has Your Data

Directions

Cole and Lola are both searching online for great deals on boots. They both type the word “boots” into the same search engine. The search results and ads that turn up are shown below. Work in small groups to review their results and answer the questions that follow. Circle or highlight any examples from the results that will help you answer the questions.

Cole’s online search for “boots”

About 2,490,000 results (0.23 seconds)

Places for Work Boots Supply near Burchcreek, Arizona

Atlas Army Supply
maps.findit.com 22 Kimball Way, Burch Creek, AZ ★★★★★

Army/Navy Supplies
maps.findit.com 10987 Shaw St., Shandy, AZ ★★★★★

Bootman’s Bounty Bluegrass
www.bootman’sbountybluegrass.com
LIVE at the Town Hall every Thursday and Saturday this month

Boot - define it internet dictionary
www.define-it.com
Protective footwear that covers the majority of your foot.

B.O.O.T | Building Our Own Telescopes
www.bootstars.org
We are a collective that constructs simple telescopes and other star-gazing devices. Become a member today. Reach for the stars.

Dream Jobs in the US Army
Join the Army Today
www.we_recruit_you.com
It’s never too early to start looking for your dream job. Find out about our US informational tour now!

1-888-Giddyup Cowboy Boots
Join the Army Today
www.giddyup-boots.com
The best western wear in the country. Find boots, belts, buckles, and more. Just one click away.
Lola’s online search for “boots”

Questions
1. Based on the search results and ads for Cole and Lola, what kind of demographic data do you think companies had collected about each one of them? What is your evidence? What kind of previous searches might they have done, or which sites might they have visited before searching for “boots”? 
2. Do you think it is fair for companies to return different search results for Cole than for Lola? How about for people in general?

3. What are the benefits and risks for ourselves and for the community of Internet users in general when companies give different news, information, and ads to different people? (You will answer this question as a class, but write down some ideas to prepare for class discussion.)
YouTube: Husband Sees Wife on Facebook Dating Ad

Video accessible via ConnectEd Studios- ECCCO
### Do It Matter Who Has Your Data: How to Protect Your Data

<table>
<thead>
<tr>
<th>Purpose</th>
<th>Suggested Grade Level:</th>
</tr>
</thead>
<tbody>
<tr>
<td>In this activity, students will learn strategies for managing what happens with their information online.</td>
<td>12</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Materials and Handouts</th>
<th>Approximate Time Needed:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Privacy Rights Clearinghouse (<a href="http://www.privacyrights.org/fs/fs18-cyb.htm">www.privacyrights.org/fs/fs18-cyb.htm</a>)</td>
<td>15 minutes</td>
</tr>
</tbody>
</table>

### Student-Facing Instructions
You may sometimes want to share information on sites that you know and trust, while preventing other sites from getting your data. The important thing is to make your own choices about how and where you share your personal data, and about how this data is used.

### Teacher Notes
**DISCUSS** the idea that students may sometimes want to share information on sites that they know and trust, while preventing other sites from getting their data. The important thing is to make their own choices about how and where they share their personal data, and about how this data is used.

**INTRODUCE** students to the idea that there are things they can do to help protect their personal information. Let students know that they will be learning some strategies that can help them limit the data that companies collect.

**DEFINE** the Key Vocabulary term cookies.

**DISCUSS** with students each of the following tips for limiting data collection. Invite volunteers to explain how and why each item might affect how much personal information companies are able to acquire.

- Do not provide email addresses to mailing lists unless you need to do so.
- Unsubscribe from listserves or websites that you do not regularly use.
- Limit the number of times you click on ads, no matter what they are for.
- Avoid “too good to be true” products, deals, and opportunities. Once you have confirmed your email address, they are likely to sell your email address to other companies.
Teacher Resource

- Make sure you have antivirus software, and that it also protects against spyware, programs that secretly collect your data.
- Disable Internet “cookies,” so that companies cannot put tracking devices on your computer. (Sites will not be able to remember your preferences as well this way, which is something to consider.)
- Investigate computer applications that block pop-up ads.
- Examine sites’ privacy policies before you reveal any information on the site; avoid using sites that will share your data with others.

**EXPLAIN** to students that the techniques companies use will change over time, so the best strategy they can use is to think critically and conduct research about different companies and practices. The Privacy Rights Clearinghouse ([www.privacyrights.org/fs/fs18-cyb.htm](http://www.privacyrights.org/fs/fs18-cyb.htm)) has helpful information on this issue.

**Assessment**

Activity
Instructions

You may sometimes want to share information on sites that you know and trust, while preventing other sites from getting your data. The important thing is to make your own choices about how and where you share your personal data, and about how this data is used.
Fact Sheet 18: Online Privacy: Using the Internet Safely

Copyright © 1995-2016
Privacy Rights Clearinghouse
Posted July 1995
Revised January 2016

1. Online Activities and Your Privacy

- Accessing the Internet
- Browsing the Internet
- Using Search Engines
- Using e-mail
- Instant messaging
- Behavioral Marketing
- Location tracking
- Illegal activity and scams
- Malicious links

2. Resources

1. Online Activities and Your Privacy

When you are online, you provide information about yourself almost every step of the way. Often this information is like a puzzle with pieces that need to be connected before the full picture is revealed. Information you provide to one person or company may be combined with information you have provided to another person or company to complete the puzzle.

Accessing The Internet

You are likely to access the Internet using one or more of these services:

- An Internet Service Provider (ISP)
Purpose
In this activity, students will reflect on the pros and cons of online tracking and targeting and strategies for preventing companies from collecting personal information.

Suggested Grade Level: 12

Approximate Time Needed: 5 minutes

Materials and Handouts
Does It Matter Who Has Your Data: Assessment

Student-Facing Instructions
After completing the lessons in Does It Matter Who Has Your Data and participating in the group discussion on protecting private information, fill out the assessment.

Teacher Notes
You can use these questions to assess your students’ understanding of the lesson objectives. You may want to ask students to reflect in writing on one of the questions, using a journal or an online blog/wiki.

ASK:

What information about your demographic group and online behavior might websites collect about you?
Sample responses:
• Gender, age, ethnicity, location
• Political or religious views
• Likes and dislikes
• Subjects or activities that interest you
• Products you look at or buy online

What are the pros and cons of online tracking and targeting?
Students should understand that tracking and targeting enable websites to provide search results and advertising that may be of greater interest to them. On the other hand, these practices may limit the results they get when they perform online searches, and they may represent an invasion of privacy.

What are three ways you might help prevent companies from collecting information about you online that you may not want them to have?
Sample responses:
- Limit the amount of personal information you give out on websites
- Disable cookies
- Install antivirus software
- Read site privacy policies

**Assessment**

**Answer Key**

1. **What kinds of information do companies collect about you when you go online?**
   a) Your likes and dislikes
   b) Where you live
   c) Products you look at or buy online
   d) Subjects or activities that interest you
   e) **All of the above**

   **Answer feedback**
   The correct answer is **e**. Companies store all kinds of information about you so they can recommend more products that you may want to buy.

2. **True or false: The information you enter about yourself online, or the ads that you click on, can affect the results you get when you do an online search.**
   a) True
   b) False

   **Answer feedback**
   The correct answer is **a**, True. Companies may use the data you enter online to offer search results they think are most relevant to you.

3. Jana is searching for books online. She wants to make sure that she protects her private information, such as her address, when she searches for and buys the books. Jana could:
   a) Email the online companies she is thinking about buying from to ask them not to use her private information
   b) Only buy books from sites that her friends buy books from
   c) **Read the sites’ privacy policies before she gives out information**

   **Answer feedback**
   The correct answer is **c**. Jana can find out about how a company plans to use her information by reading its privacy policy. Then she can decide which sites she feels comfortable giving her information to, before she searches for and buys books from them.
Instructions

After completing the lessons in Does It Matter Who Has Your Data and participating in the group discussion on protecting private information, fill out the assessment.
1. What kinds of information do companies collect about you when you go online?
   a) Your likes and dislikes
   b) Where you live
   c) Products you look at or buy online
   d) Subjects or activities that interest you
   e) All of the above

2. True or false: The information you enter about yourself online, or the ads that you click on, can affect the results you get when you do an online search.
   a) True
   b) False

3. Jana is searching for books online. She wants to make sure that she protects her private information, such as her address, when she searches for and buys the books. Jana could:
   a) Email the online companies she is thinking about buying from to ask them not to use her private information
   b) Only buy books from sites that her friends buy books from
   c) Read the sites’ privacy policies before she gives out information
### Purpose
In this activity, students will learn about the concept of collective intelligences, and how it works both online and offline and consider when collective intelligence may be valuable or not.

### Materials and Handouts
- **We Are All Bystanders** as background: [www.greater-good.berkeley.edu/article/item/we_are_all_bystanders](http://www.greater-good.berkeley.edu/article/item/we_are_all_bystanders)
- PhilaPlace (www.philaplace.org)
- Family Resource: Wikipedia Family Tip Sheet

### Approximate Time Needed:
35 minutes

### Student-Facing Instructions
Consider the following types of intelligences: (1) wikis that allow anyone to create and edit public Web entries, (2) public contests to answer problems or create products, (3) websites that allow you to see reviews from other users. You will consider the benefits and drawbacks of collective intelligence in this discussion.

### Teacher Notes
#### Warm-up (10 minutes)

**DEFINE** the Key Vocabulary term **synergy**.

**HAVE** students consider the following statement by the ancient Greek philosopher Aristotle: “The whole is greater than the sum of its parts.”

**ASK:**

*What is meant by this phrase?*

Several things working together-in synergy- can produce something bigger or better than they could if they worked separately.

*How does this phrase apply to teamwork or collaboration?*

A team can create something better than its members could produce work individually.
What are some instances demonstrating this phrase is true?
Sample Responses:
- Producing a movie. It requires the skills of a screenwriter, director, editor, and many other personnel, all doing their parts according to their particular skills.
- Building a winning baseball team. All players have to be skilled—not just one.
- Operating on a patient. Without different types of doctors and nurses doing their jobs, the operation might not be successful.

Are there any situations when this phrase is untrue?
Sample Responses:
- Experts who have specific knowledge
- Artists painting pictures that reflect their individual vision and creativity
- People responding to a life-threatening situation. Some studies show that “group think” mentality can prevent individuals from taking action. (See “We Are All Bystanders” as background: www.greatergood.berkeley.edu/article/item/we_are_all_bystanders.)

INVITE students to indicate whether the following are good or bad uses of collective intelligence by giving thumbs up or down. There are no right or wrong answers, but call on a few students to explain their answers:

Is it beneficial when many people work together to...
- write a novel?
- write reviews of a novel?
- take a photo?
- publish a newspaper?
- solve a math problem?
- build a bridge?


Explore Collective Intelligence (25 minutes)

DEFINE the Key Vocabulary term collective intelligence.

EXPLAIN to students that there are growing opportunities for people to collaborate online through collective intelligence. On the Internet, people can collaborate without being in the same place, and even without knowing each other.

INVITE students to consider the following types of collective intelligence: (1) wikis that allow anyone to create and edit public Web entries, (2) public contests to answer problems or create products, and (3) website that allow you to see reviews from other users. Tell student that they will consider the benefits and drawbacks of collective intelligences.
**Teacher Resource**

**SHOW** students PhilaPlace ([www.philaplace.org](http://www.philaplace.org)), an interactive map made by the Historical Society of Pennsylvania. It allows ordinary people to add their histories and stories about the city of Philadelphia. Many websites are created by an expert or an organization considered an authority on the topic. PhilaPlace, however, was created collaboratively by regular people. It is a good example of collective intelligence.

**EXPLORE** the site with your students. Browse different text, photos, video clips, and podcasts that users have uploaded.

**ASK**

*What are some of the pros and cons of creating a website like this with a large group of ordinary people?*

Sample Responses:

- Pros are that it can be fun, a wider variety of ideas might emerge, and the audience may get a broader perspective.
- Cons are that message can be fragmented or unclear, the work might take longer with so many voices, and the information may not be as accurate as that of experts.

**Assessment**

Activity
Instructions

Consider the following types of intelligences: (1) wikis that allow anyone to create and edit public Web entries, (2) public contests to answer problems or create products, (3) websites that allow you to see reviews from other users. You will consider the benefits and drawbacks of collective intelligence in this discussion.
We Are All Bystanders

We Are All Bystanders as background:

www.greatergood.berkeley.edu/article/item/we_are_all_bystanders
The Dumbness of Crowds
by Kathy Sierra, July 2007

PhilaPlace

www.philaplace.org
What’s the Issue?
Wikipedia.org is where millions of people stop first for information. It’s an ever-growing online encyclopedia, amazing in its depth and reach. Tools like Wikipedia are what make the Internet so valuable. But they also teach an important lesson, one you can start teaching your kids now: don’t believe everything you read. Learning how to tell true information from false is the key to developing healthy critical thinking.

Wikipedia.org is an evolving collaborative online encyclopedia. A “wiki” is any site on the Internet where users come together to create the content for a Web page. There are no staff experts at Wikipedia. Instead, anyone can create or edit an article. Kids go to Wikipedia first when they have to do a research project since it’s one-stop shopping and full of links to related articles. There are millions of entries on just about every topic or person imaginable.

While the site does have rigorous guidelines and a system to catch and eliminate false or irresponsible content, editors just can’t keep up with the millions of constantly changing entries. Malicious articles are removed as quickly as possible. Carefully researched, comprehensive entries do exist, but a disclaimer states that information may be wrong, and that people should use the site as just one of many reference tools.

Why Does It Matter?
Because the community creates Wikipedia content, your kids can be caught unprepared with incorrect or biased information if they don’t double-check their research. Young kids especially tend to believe what they read if a site looks authoritative, and Wikipedia sure does. Also, there are no filters on Wikipedia, so a kid can input just about anything and get just about anything back. On the positive side, wikis are a great way for kids to contribute and collaborate. They can share their knowledge and participate in “crowd-sourcing,” which is just a fancy term for collective wisdom. Using Wikipedia can help your kids learn how to tell trustworthy entries from irresponsible or inaccurate ones.

common sense says

Parent tips for younger kids
Don’t let them search alone. A site without filters means lots of inappropriate content. Remember, the site is not designed for kids. Although there are plenty of kid-friendly entries, a lot of mature content and images exist.

Parent tips for middle and high school kids
Help kids view content critically. Ask your kids how they know if something is true or not. Make sure they use other sources to verify information. Wikipedia articles usually have citations and links to sites where your kids can learn more about the article they’re reading.

Know the rules. Ask your children or their teachers about school policies on using the site for reports.

Teach kids how to flag inappropriate content. Teach your kids that it’s cool to write to Wikipedia and report something irresponsible. It keeps the community safe and reliable.

Find other resources. Some online reference sites don’t require as much adult supervision. Introduce your kids to Social Studies for Kids, Homework Spot, and Britannica.
### Purpose
In this activity, students will explore the benefits and drawbacks of working as a team to create new information or products.

### Suggested Grade Level:
12

### Materials and Handouts
MySchool Student Handout
Family Resource: Wikipedia Family Tip Sheet

### Approximate Time Needed:
25 minutes

### Student-Facing Instructions
You have browsed the website PhilaPlace (www.philaplace.org), where people can add their histories and stories about the city of Philadelphia. Now it’s your turn! You will be choosing materials for a paper or electronic wiki about your school. Your job is to think of images and stories for the wiki that tell the story of your school community from your point of view.

Follow these steps to choose the materials for your wiki:
1. Have each person in the group think of three things to include on the website. Work on your own, and write down your choices.
2. Share your choices with one another. Then work together to choose the ten best things to include on your website.
3. Once you have chosen your materials, work together to decide how you will arrange them and what your wiki will look like. Then choose a name for your wiki.
4. Answer the questions below.

### Teacher Notes
**Tell Your Stories (15 minutes)**

**DEFINE** the Key Vocabulary term *wiki*.

**EXPLAIN** to students that they are going to create materials for a wiki about their school. (Note: Explain that they will create a mock wiki if they are using butcher paper, or a real wiki if they are using Google Docs). The wiki they create should include images and text that show outsiders what their school is like. They will be working in groups to develop the wiki, and they will be asked to answer questions about the experience of collaborating.
Teacher Resource

ARRANGE students into groups of four or five.

Distribute the MySchool Student Handout, one for each group, and sheets of butcher paper. Allow students 10 to 15 minutes to design their websites and answer the questions on the handout. Students can create their collections of images and stories using Google Docs.

Share Your Story (10 minutes)

Invite Discuss Ask

What were some of the similarities and differences between what the groups created to represent the school? What do you think these similarities and differences tell you?

Answers will vary, but students should recognize that the choices represent the perspective of the group that chose the materials for each MySchool site.

What do you think would be the benefits of working on your MySchool site in a group, as you did, versus by yourself? What might some of the drawbacks be?

Sample responses:

- Benefits: Groups could produce more material than someone could produce working alone; groups could tap into more areas of school life because different group members have had different experiences.
- Drawbacks: Groups might find it harder to decide what to include, because they had to collaborate and reach a consensus with others.

How might this assignment have been different if a school administrator or an expert who had studied the school had created the materials for the MySchool website, instead of teens who attend the school?

Sample responses:

- There might have been more emphasis on adults and how the school is run.
- There might have been more facts and history about the school that people who run schools tend to collect.

In what way did this assignment relate to the idea of collective intelligence?

Students were demonstrating collective intelligence because they were working in a group and were trying to create knowledge about a community from many people’s perspectives. Also, websites about schools are typically created by adults in the school instead of teens, its users. Collective intelligences is often a way to pool knowledge from users and ordinary people, which provides a variety of perspectives.

Assessment

Complete worksheet
Instructions

You have browsed the website PhilaPlace (www.philaplace.org), where people can add their histories and stories about the city of Philadelphia. Now it’s your turn! You will be choosing materials for a paper or electronic wiki about your school. Your job is to think of images and stories for the wiki that tell the story of your school community from your point of view.

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Directions
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3. Once you have chosen your materials, work together to decide how you will arrange them and what your wiki will look like. Then choose a name for your wiki.

4. Answer the questions below.

Questions
1. How did you come up with ideas for images and stories for your website?

2. How did you decide which images and stories to include?
3. Was it difficult or easy to make the decisions? Explain your answer.

4. Whose perspective is reflected in the materials you chose?

5. How do you think the results might have been different if you were working as an individual instead of in a group?
What’s the Issue?
Wikipedia.org is where millions of people stop first for information. It’s an ever-growing online encyclopedia, amazing in its depth and reach. Tools like Wikipedia are what make the Internet so valuable. But they also teach an important lesson, one you can start teaching your kids now: don’t believe everything you read. Learning how to tell true information from false is the key to developing healthy critical thinking.

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While the site does have rigorous guidelines and a system to catch and eliminate false or irresponsible content, editors just can’t keep up with the millions of constantly changing entries. Malicious articles are removed as quickly as possible. Carefully researched, comprehensive entries do exist, but a disclaimer states that information may be wrong, and that people should use the site as just one of many reference tools.

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common sense says

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Don’t let them search alone. A site without filters means lots of inappropriate content. Remember, the site is not designed for kids. Although there are plenty of kid-friendly entries, a lot of mature content and images exist.

Parent tips for middle and high school kids
Help kids view content critically. Ask your kids how they know if something is true or not. Make sure they use other sources to verify information. Wikipedia articles usually have citations and links to sites where your kids can learn more about the article they’re reading.

Know the rules. Ask your children or their teachers about school policies on using the site for reports.

Teach kids how to flag inappropriate content. Teach your kids that it’s cool to write to Wikipedia and report something irresponsible. It keeps the community safe and reliable.

Find other resources. Some online reference sites don’t require as much adult supervision. Introduce your kids to Social Studies for Kids, Homework Spot, and Britannica.
Purpose
In this activity, students will reflect on the potential benefits and drawbacks of collective intelligence.

Suggested Grade Level:
12

Approximate Time Needed:
5 minutes

Materials and Handouts
Collective Intelligence: Assessment

Student-Facing Instructions
After completing the lessons in Collective Intelligence and participating in the group discussion on collaboration and information, fill out the assessment.

Teacher Notes
You can use these questions to assess your students’ understanding of the lesson objectives. You may want to ask students to reflect in writing on one of the questions, using a journal or an online blog/wiki.

ASK:
What is collective intelligence, and what are some offline and online examples of it?
Students should understand that collective intelligence is knowledge collected from many people toward a common goal.

Offline examples:
- Doing a group project
- Making a movie
- Publishing a newspaper

Online examples:
- Wikis that allow anyone to create and edit public Web entries
- Public contests to answer problems or create products
- Websites that allow people to see reviews from other users

What are examples of when collective intelligence can be beneficial? When might it be a drawback?
Samples responses:
Teacher Resource

- It can be beneficial for creating something that requires a variety of expertise
- It can be beneficial if you want to get many people’s perspectives on the same topic.
- It might be a drawback if a particular type of expertise is needed.
- It might be a drawback if decisions need to be made quickly.

What future projects might you do in school or outside that could benefit from pooling the knowledge and expertise of many people? Why?
Answers will vary, but they should reflect students’ understanding of the benefits and drawbacks of collective intelligence in various contexts.

Assessment

Answer Key

1. Which of the following is not an example of collective intelligence?
   a) A website that allows users to rate and review restaurants
   b) A man blogging about things he has cooked
   c) A group of hikers using a wiki to make a list of supplies they will need for their trip

   Answer feedback
   The correct answer is b. A man blogging by himself doesn’t involve a group of people working together, so it is not an example of collective intelligence.

2. “Collective intelligence” means:
   a) The intelligence of machines and robots
   b) Knowledge collected from many people towards a common goal
   c) A smart way to collect items you like

   Answer feedback
   The correct answer is b. “Collective intelligence” describes the ways people work together to share ideas or create something new.

3. True or false. Collective intelligence is a term that only describes people working together online, not offline.
   a) True
   b) False

   Answer feedback
   The correct answer is b, False. Although the Internet can make it easy for people to share knowledge or create something new, people also collaborate- or work together- offline too.
Student Resource

Instructions

After completing the lessons in Collective Intelligence and participating in the group discussion on collaboration and information, fill out the assessment.
1. Which of the following is not an example of collective intelligence?
   a) A website that allows users to rate and review restaurants
   b) A man blogging about things he has cooked
   c) A group of hikers using a wiki to make a list of supplies they will need for their trip

2. “Collective intelligence” means:
   a) The intelligence of machines and robots
   b) Knowledge collected from many people towards a common goal
   c) A smart way to collect items you like

3. True or false: Collective intelligence is a term that only describes people working together online, not offline.
   a) True
   b) False
Financial Literacy
Budgeting
Guess the Cost Activity

Purpose
This activity prepares students to consider their future expenditures and to investigate career options from a financial point of view by establishing what basic costs go into a monthly expense budget.

Materials and Handouts
Index Cards (5 per student)
Guess the Cost Activity

Suggested Grade Level:
9

Approximate Time Needed:
25 minutes

Student-Facing Instructions
In this activity, the class is going to play a classroom version of the game show The Price Is Right™. The “items up for bid” are different average monthly expenses a single person living in your city might pay. You will have 20 seconds to guess the price of the item, write that number on an index card, and quickly raise the card in the air. The student who is closest to the correct price of the item wins the round.

Teacher Notes
• Distribute index cards (five per student).
• Explain that the “items up for bid” are different average monthly expenses a single person living in their local community might pay.
• Explain that you will point to one item at a time. Students will have 20 seconds to guess the price of the item, write that number on an index card, and quickly raise the card in the air. The student who gets closest to the right price (without going over) wins the round.
• Start keeping track of students who win each round on the board. After the class has covered all of the different expenditures, call on a couple of the winning “bidders” to explain their financial savvy. What are their sources of information for how much things cost?
• Explain that the costs a person anticipates incurring during a given month is called an “expense budget.” Budgets can cover any span of time—a week, a month, a year—but months are a good amount of time to work with, because most bills have to be paid every month. (Note: The terms budget and expense budget will be used synonymously in this lesson.)
• Have pairs of students calculate the lowest possible monthly budget based on the choices available (i.e., shared apartment rent, no car). Does the amount seem low, high, or just what they expected? Why?
Teacher Resource

- If time allows, invite students who have lived in other countries (or even other regions of the United States) to share how the expenses of someone living in the local community compare to living expenses in another region or country. This provides an opportunity for students to gain some perspective on how cost of living varies around the country and around the world.

Assessment

Activity
Instructions

In this activity, the class is going to play a classroom version of the game show *The Price Is Right™*. The “items up for bid” are different average monthly expenses a single person living in your city might pay. You will have 20 seconds to guess the price of the item, write that number on an index card, and quickly raise the card in the air. The student who is closest to the correct price of the item wins the round.
Guide: Guess the Cost Game

**Make It Local** | Research average estimated monthly expenses for a single adult living in your local community. Below are example expenses for a single person living in San Francisco as of June 2012.

Prepare small poster boards using these expense categories and the accompanying images, or replace the categories and images with ones more appropriate for your local community. Write the cost of each expense on the back of the board so students cannot see it.

Once you have identified the costs you plan to use, modify Student Resource 8.1 to match the expenses and categories you used.

**Studio (One Room) Apartment: Mission District**
$1,635

**One-Bedroom Apartment: North Beach**
$2,340

**One Bedroom in Shared Three-Bedroom Apartment w/ Two Roommates: Marina**
$1,210

**Car Payment: Used 2009 Toyota Prius**
$264

**SFMTA/MUNI: Adult Monthly Pass (includes BART)**
$74

**Cell Phone Plan: iPhone with Unlimited Voice and Texting**
$140

**Telephone Plan: Home Phone/Landline**
$30

**Household Utilities: Electric**
$58

**Household Utilities: Natural Gas**
$55

**Groceries: Per Person**
$254
One-Bedroom Apartment
1 Bedroom in Shared 3-Bedroom Apartment with 2 Roommates
Car Payment

Used 2009 Toyota Prius
PUBLIC TRANSPORTATION

Adult Monthly Pass
Cell Phone Plan

iPhone with Unlimited Voice and Texting
Telephone Plan

Home Phone / Landline
Household Utilities

Electric
Household Utilities

Natural Gas
Groceries

Per Person
Create a Monthly Budget

Purpose
This activity prepares students to understand why salary ranges matter and to think beyond just the “pie in the sky” dream of striking it rich when they consider their careers.

Suggested Grade Level:
9

Approximate Time Needed:
25 minutes

Materials and Handouts
Worksheet: Creating a Monthly Budget

Student-Facing Instructions
Imagine that right now you are 25, single, and living on your own in your same community. Use the following categories and expenses to help you create your monthly expense budget. These are the average monthly costs for one adult living in our community—your own costs may be higher or lower for each category depending on your lifestyle.

Teacher Notes
Have students complete the worksheet individually. Note that, even though the categories in the table are basic monthly expenses, not everyone will use every category listed (e.g., some students may choose to not own a car and will not have car payments, insurance, or gas expenditures). In addition, some students will have more “extra expenses” than others.

Extra expenses will include items that are discretionary, or optional, for some students, but will seem necessary to others. For students who choose not to own a car, ask them to figure out how much they save every month by not taking on this expense.

If students are not sure what to include as extra expenses, you can suggest examples, such as:

- Eating out, snacks, coffee with friends, etc.
- Clothes
- Entertainment (cable TV, movies, vacations)
- Computer/software/technology
- Fitness (classes or gym membership)
- Gifts
- Hobbies
- Hair cuts, manicures, cosmetics
Teacher Resource

- Also be sure to mention health insurance (not all employers provide), savings (e.g., emergency fund equal to three to six months of expenses), and retirement

—After students have tallied the expenses to create their total monthly expense budgets, have them form groups of four to share their budgets.
—After several minutes, call on one person to speak for each group, citing the highest and lowest budgets in the group, and which expenditures accounted for the differences. Have students consider how much discretionary income they think they will need—money for nonessentials such as a flat screen TV or eating out.

Assessment

Completion of worksheet
Instructions
Imagine that right now you are 25, single, and living on your own in your same community. Use the following categories and expenses to help you create your monthly expense budget. These are the average monthly costs for one adult living in our community—your own costs may be higher or lower for each category depending on your lifestyle.
Student Resource 8.1

Worksheet: Creating a Monthly Budget

Make It Local | Modify this document based on your research; costs for specific categories listed below will vary based on your location. See Teacher Resource 8.1 for details. San Francisco pricing is included below as placeholder. Once updated with details from your community, remove this callout and re-save the file before distributing it to students.

Student Name: ___________________________________________________ Date: ______________

Directions: Imagine that right now you are 25, single, and living on your own in your same community. Use the following categories and expenses to help you create your monthly expense budget. These are the average monthly costs for one adult living in our community—your own costs may be higher or lower for each category depending on your lifestyle.

HOUSING

– Studio (One Room) Apartment: $1,635
– One-Bedroom Apartment: $2,340
– One Bedroom in Shared Three-Bedroom Apartment w/ Two Roommates: $1,210

TRANSPORTATION

– Car Payment: Used 2009 Toyota Prius: $264
– Public Transportation: Adult Monthly Pass: $74
– Car Insurance for 2009 Prius: $108
– Gasoline: $50–$200 (depending on commute)

PHONE, CABLE, INTERNET, UTILITIES

– Cell Phone Plan: iPhone with Unlimited Voice and Texting: $140
– Cell Phone Plan: Basic with 450 Minutes and No Texting: $50
– Telephone Plan: Home Phone/Landline: $30
– Cable Television: Basic Package: $55
– Internet: High Speed: $35
– Household Utilities: Electric: $58
– Household Utilities: Natural Gas: $55

FOOD

– Groceries: Per Person: $254
### EXPENSE CATEGORIES

<table>
<thead>
<tr>
<th>EXPENSE CATEGORIES</th>
<th>DESCRIPTION</th>
<th>COST PER MONTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td></td>
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</tr>
<tr>
<td>Rent</td>
<td>Example: Rent</td>
<td>Studio</td>
</tr>
<tr>
<td>Rent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electricity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Natural Gas</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone (Landline, Cell)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Groceries</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public Transportation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Car Payment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Car Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gasoline</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Extra Expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL MONTHLY EXPENSES</td>
<td></td>
<td><strong>404</strong></td>
</tr>
</tbody>
</table>
I Need to Stop at the Bank

Purpose
This activity helps students practice the important skill of determining word meaning through context and introduces students to basic terms and concepts about banking and personal finance.

Suggested Grade Level:
9

Approximate Time Needed:
25 minutes

Materials and Handouts
Anticipation Guide: Personal Finance Terms
Reading: I Need to Stop at the Bank

Student-Facing Instructions
Read each term listed in the chart in your Anticipation Guide. Under “What I Guessed,” write down your best guess for what that term means. Then, after you read and listen to “I Need to Stop at the Bank”, you can go back and revise or replace your guess based on what you learned. An example is provided.

Teacher Notes
• Begin by distributing the Anticipation Guide. Explain that students probably already know some common personal finance and banking terms. Ask students to read the terms on this worksheet and do their best to predict or guess what each term means. Tell them not to worry about the “What I Learned” column yet. Explain that it is very important to feel comfortable with all of these terms, because they will be using them throughout their adult lives.
• Give students a few minutes to fill in the “What I Guessed” sections of their chart. Then distribute the reading, “I Need to Go to the Bank”. Explain that this skit will explain what the terms mean.
• Call on three volunteers to come to the front of the room to read the first part of the skit aloud. Instruct the rest of the students to follow along with the reading, “I Need to Go to the Bank”. As they follow along, ask students to circle, underline, or highlight any terms they see that they recognize from the Anticipation Guide.
• Have the three volunteers read the first part (up until it says “Stop here”). Thank the volunteers and have them return to their seats. Then ask all students to go back and add to or revise their answers to the first part of the Anticipation Guide based on what they learned from the skit. Use the example provided to help students recognize that even if they correctly defined the term, they may be able to add to their definition. If they guessed wrong, this is their chance to write down the correct definition.
• Give students a few minutes to complete the “What I Learned” sections of the first chart. Then call on three new volunteers to come to the front of the room to read the second part of the skit. Again, have
Teacher Resource

the rest of the students follow along and circle, underline, or highlight terms they recognize.

- Have the three new volunteers read the rest of the skit. Thank them and have them return to their seats. Then ask all students to go back and add to or revise their answers to the second part of the Anticipation Guide.
- When students have finished, divide the class into groups of three or four and have students compare their answers with their group mates.
- Call on groups to provide their responses on one term; ask for a show of hands to see if everyone else agrees with their answers. Use this opportunity to ensure that everyone has the correct information written down for each term and to clear up any confusion.
- At the end of the class period, collect the Anticipation Guides and assess on a credit/no credit basis. Make note of any terms that students seem to be consistently confused on and take time to review those in more detail with the entire class.

Assessment

Completion of worksheet
Instructions
Read each term listed in the chart in your Anticipation Guide. Under “What I Guessed,” write down your best guess for what that term means. Then, after you read and listen to “I Need to Stop at the Bank”, you can go back and revise or replace your guess based on what you learned. An example is provided.
### Student Resource 8.2

**Anticipation Guide: Personal Finance Terms**

*Student Name: ____________________________ Date: _____________

Directions: Read each term listed in the chart below. Under “What I Guessed,” write down your best guess for what that term means. Then, after you read and listen to Student Resource 8.3, you can go back and revise or replace your guess based on what you learned. An example is provided.

<table>
<thead>
<tr>
<th>Term</th>
<th>What I Guessed</th>
<th>What I Learned</th>
</tr>
</thead>
<tbody>
<tr>
<td>Example: ATM</td>
<td>A machine you can get money out of</td>
<td>Stands for “automated teller machine;” you can take money out of your account and sometimes put money in your account through the ATM, too</td>
</tr>
<tr>
<td>savings account</td>
<td></td>
<td></td>
</tr>
<tr>
<td>checking account</td>
<td></td>
<td></td>
</tr>
<tr>
<td>deposit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>interest</td>
<td></td>
<td></td>
</tr>
<tr>
<td>fee</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Term</td>
<td>What I Guessed</td>
<td>What I Learned</td>
</tr>
<tr>
<td>------------</td>
<td>----------------</td>
<td>----------------</td>
</tr>
<tr>
<td>debit card</td>
<td></td>
<td></td>
</tr>
<tr>
<td>credit card</td>
<td></td>
<td></td>
</tr>
<tr>
<td>deposit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>teller</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Student Resource 8.3

Reading: I Need to Stop at the Bank

Characters

– Narrator
– Tre
– Julio

Part One

Narrator: Tre and Julio have been friends since high school. Now Julio works in his aunt’s store part-time and goes to community college, and Tre goes to the nearby state university. They are both still living at home with their parents to save money. One day, Tre stopped by the store to see if Julio wanted to grab a burger and maybe watch the basketball game on TV.

Julio: Sure, but I need to stop at the bank before it closes. Want to come along?

Tre: Sounds good, but why are you going to the bank?

Julio: I got paid today and I want to deposit the check right away.

Tre: You put your check in the bank?

Julio: Yeah. What else am I suppose to do with it?

Tre: My mom and stepdad go to this place down the block. They give you cash for your check right away. You don’t need a bank account.

Julio: Really? My parents keep their money in the bank. As soon as I started working, my mom helped me open my own account.

Tre: I’ve never even been in a bank before. Do they give you your money right away?

Julio: Seriously? Of course they do, it’s your money.

Tre: [Shakes his head.] I don’t know....

Julio: Well, you should think about it. I know you’ve been saying you wanted to save up to buy that old car off your brother. Using the bank might help.

Narrator: So they started to walk down the street toward the bank.

Tre: How would it help me save money?

Julio: Well, there are two kinds of accounts you can open at the bank: a savings account and a checking account. A savings account is designed to help you save money, and a checking account lets you write checks to pay bills and pay for things without having to carry cash with you.

Tre: How does a savings account help you save money?
Julio: When you get paid, you deposit your check in the bank. That means you put the money in the bank, and they put it in your account. It depends on what kind of account you have, but most savings accounts pay you interest.

Tre: Interest?

Julio: Yeah—the bank gives you extra money. It’s like they’re paying you for putting your money in their bank and not someone else’s. So if you put money in a savings account, you will earn interest, which means more money.

Tre: A lot more money?

Julio: It depends on the interest rate that is being offered. The bank gives you a percentage based on how much money you have in your account—like 1% or 2%. It usually isn’t a lot of money, but still—it’s like getting money for free. That’s always good.

Tre: So the bank just gives you money? Why?

Julio: The bank wants you to put your money with them and not somewhere else. They consider it like a rental fee for getting to hold on to your money and use it to give people loans. Besides, the bank makes money off of you, too. They charge you fees.

Tre: Fees?

Julio: Yeah, like if you don’t keep a certain amount of money in your account, they might charge you a fee once a month. Or if you write a check you can’t pay for, they might charge a fee for that.

Tre: So then why do I want to use a bank?

Julio: Tre, you get charged fees at the check cashing place, too—and they’re a lot higher than the fees at my bank!

Stop here. Review your vocabulary terms.

Part Two

Tre: [Looks like he’s thinking about it.] So you got a savings account?

Julio: Actually, I have both—a checking account and a savings account.

Tre: Why does somebody want a checking account?

Julio: A checking account lets you pay people without having to carry cash with you. You can write a check or use a debit card.

Narrator: They turned the corner. The bank was just down the block.

Tre: A debit card? Aren’t those bad?

Julio: No, credit cards are the things that can get you into trouble. When you use a credit card, you’re borrowing money from a bank, and you have to pay it back. A debit card looks a lot like a credit card, but it takes the money out of your bank account. So when you use a debit card, you have to be careful, because if you have no money in your account it won’t work.

Tre: Do you have a debit card?

Julio: [Nods.] I don’t use it too much, except at the ATM.
Tre: What’s an ATM?

Julio: [Points.] See that machine in front of the bank? That’s an ATM machine. That lets you take money out of your account any time. You put your card in and enter a secret code and it lets you get money out of your account. Some banks also let you deposit money through the ATM.

Tre: So are you going to use that today?

Julio: I’d rather deposit my check inside. Besides, one of the tellers is hot.

Tre: What’s a teller?

Julio: The people who work behind the counter at the bank are called bank tellers. They can help you open an account and give you money from your account, just like the ATM. Actually, ATM stands for “Automated Teller Machine.” My dad said in the old days, before we were born, there were no ATMs—you could only deposit or take money out by talking to a real teller!

Narrator: The bank door opened, but Tre hesitated.

Tre: I don’t know, man.

Julio: C’mon. It’s no big deal. I’ll ask them for a brochure on their savings accounts. It might help you finally be able to buy that car.

Tre: All right.

Narrator: And the two of them went inside the bank.

Stop here. Review your vocabulary terms.
Purpose
Students will understand the purpose of budgeting and what should be included.

Suggested Grade Level:
9

Approximate Time Needed:
15 minutes

Materials and Handouts
Budget Reflection handout

Student-Facing Instructions
Explore the concept of budgeting by completing the Budgeting Reflection handout.

Teacher Notes
This is the 1st lesson in a 4-part series titled Budgeting 101.

MENTOR: Ensure students complete and discuss the “Budget Reflection” handout. If time permits, use the following questions to lead a deeper discussion:

- What is a budget? How would you define it?
- What is your attitude towards budgeting?
- What is the purpose of making one?
- Do you or your family use a budget?
- How do you manage your finances?

MENTOR TIP: Be mindful that students may not see much value in budgeting or have experience in managing their finances. The goal of this breakout is to gauge student perceptions about budgeting before diving into the mechanics.

TRAINER: Issue a one minute time check. Call the class together and lead a 1-2 minute debrief.

Assessment
Complete the handout
Instructions
Explore the concept of budgeting by completing the Budgeting Reflection handout.
Directions: Complete the handout below individually and share your answers with your small group.

Have you ever heard the word “budget” before? In what context? What comes to mind when you hear this term?

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

Who makes a budget?

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

What does a budget look like? Draw what comes to mind here:
Budgeting 101: Part 2- Budgeting Basics

Purpose
Students will identify and distinguish between fixed, flexible, and discretionary expenses.

Suggested Grade Level:
9

Materials and Handouts
Intro to Budgeting handout

Approximate Time Needed:
15 minutes

Student-Facing Instructions
Explore fixed, flexible, and discretionary expenses by completing the Intro to Budgeting handout.

Teacher Notes
This is the 2nd lesson in a 4-part series titled Budgeting 101.

MENTOR:
- Have students complete and discuss the “Intro to Budgeting” handout. Note that the pre-work for today’s workshop was for students to generate a definition for the term “budget.”
- Even if they don’t know the exact definition for a fixed, flexible, or discretionary expense, students will likely be able to come up with a pretty good guess based on the name of the expense category. For example, a “fixed” expense is likely something that remains at a constant or fixed amount each month. If helpful, have students work backwards and come up with a definition once they have some examples. Consider whether each type of expense is a “want” or a “need.” Note that students may not categorize their expenses in the same way.

TRAINER: Issue a one minute time check. Call the class together and lead a 1-2 minute debrief.

Assessment
Intro to Budgeting
Answer Key

Define the term “budget.” What is the purpose of creating one and how can it help you make financial decisions?
A budget is a tool that helps you manage your current finances (both expenses and income) and proactively plan for the future. It allows you to see how much money you have, what you spend it on, and plan so you allocate those funds in the best way possible. Budgeting can help you reach your financial goals and show you where you can eliminate unnecessary spending. A budget tells you if you are living within your means (spending less than you earn). From a college financing perspective, budgeting can show you whether or not you can afford a school and aside from identifying potential costs, can outline potential funding options.

If you were to make a budget today, what items would you include on it?

Will vary student-by-student. In general, budgets would include any fixed, flexible, or discretionary expenses as well as income sources. Typical entries for a high school student include eating out, a cell phone bill, and entertainment/personal shopping. Some students may have a part-time job and/or contribute to living expenses, groceries, gas/public transportation.

What additional expenses would you have as a college student?

Answers will vary based on how students answered the previous question. Common answers include:

1. Tuition
2. Books/Supplies (including a computer)
3. Housing – dorm costs
4. Food/Meal plan
5. Transportation including airfare

Fixed
Definition: A necessary expense that stays at a fixed rate
Example: Rent, tuition

Flexible
Definition: A necessary expense that can fluctuate in cost; you have some control over how much you want to spend
Example: Groceries, transportation

Discretionary
Definition: An unnecessary expense; “fun money”
Example: Dining out, movie tickets
Student Resource

**Instructions**

Explore fixed, flexible, and discretionary expenses by completing the Intro to Budgeting handout.
Define the term “budget.” What is the purpose of creating one and how can it help you make financial decisions?

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

If you were to make a budget today, what items would you include on it?

1. ______________________________________  4. __________________________________________
2. ______________________________________  5. __________________________________________
3. ______________________________________  6. __________________________________________

What additional expenses would you have as a college student?

1. ______________________________________  3. __________________________________________
2. ______________________________________  4. __________________________________________

Define the types of expenses below and provide an example of each.

<table>
<thead>
<tr>
<th>Type of Expense</th>
<th>Definition</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flexible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Discretionary</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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# Budgeting 101: Part 3- Making a Box Budget

## Purpose
Students will create a sample budget with their small group based on a scenario and reflect upon how it translates to their life.

## Suggested Grade Level:
9

## Approximate Time Needed:
20 minutes

## Materials and Handouts
Making a Box Budget handout

## Student-Facing Instructions
- You are creating a budget for a high school student who is responsible for their personal finances.
- You can check 10 boxes. Based on your student scenario (read to you by your Mentor), you will make your selections as a group. You must check off the boxes relevant to your scenario.
- In some categories, you may select several options. For example, in the “Recreation” category, you may choose to rent movies and go to concert.

## Teacher Notes
This is the 3rd lesson in a 4-part series titled Budgeting 101.

### TRAINER:
As a group, students have **8 minutes** to create a budget for a high school student who is responsible for his/her personal finances. They will use the “Making a Box Budget” handout.

Each group can check **10 boxes** (and no more as they are on a budget). Each Mentor will read aloud a scenario momentarily that will require certain boxes to be checked. How students decide to set up the rest of their budget will be up to them and must be done with the consensus of all group members.

### MENTOR:
**SCENARIO:** Your mom recently lost her job and you were granted extra hours at your part-time job to help cover the cost of rent and groceries. You catch the bus to get to and from work. You must check off the appropriate boxes under the following categories:
  - 1 box – Housing and Utilities
  - 1 box – Food
  - 1 box – Transportation

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Teacher Resource

Ensure students select 10 boxes within the given timeframe. Observe the student conversation and facilitate as needed.

**TRAINER:** Prove a one minute time check. Call time at 8 minutes. Sometimes life happens and things don’t go according to plan. Students will be given a “situation” to address as a team. Groups have 8 minutes to make the modifications and debrief.

**MENTOR:**
Read situation A or B and have students adjust their budget as a team.

**SITUATION A:** Your mom got a new job and you no longer need to help cover the cost of rent and groceries. You decide you would like to continue working the extra hours so you have more spending money.

**SITUATION B:** You lost your cell phone and spent the two boxes it cost to replace it. Remove two boxes from your budget and re-do your budget with this decrease in income.

Verify that students record the group choices on their individual handouts.

Use the remaining time to debrief with the group. Use the following questions or your own:

- Describe your process for deciding items you wanted. Were there disagreements? Over which items? How did you resolve these disagreements?
- If you had done this budget as individuals, how would your choices have differed?
- Did you learn anything that you could apply to your own budget or how you manage your own resources?

**TRAINER:** Prove a one minute time check. Call the class together and lead a 1-2 minute debrief.

**Assessment**

Complete the handout
Instructions

- You are creating a budget for a high school student who is responsible for their personal finances.
- You can check 10 boxes. Based on your student scenario (read to you by your Mentor), you will make your selections as a group. You must check off the boxes relevant to your scenario.
- In some categories, you may select several options. For example, in the “Recreation” category, you may choose to rent movies and go to concert.
Directions

- You are creating a budget for a high school student who is responsible for their personal finances.
- You can check 10 boxes. Based on your student scenario (read to you by your Mentor), you will make your selections as a group. You must check off the boxes relevant to your scenario.
- In some categories, you may select several options. For example, in the “Recreation” category, you may choose to rent movies and go to concerts.

Based on Making a Budget Balance in Bean Town by Inger Giuffrida (based on the works for Betty J. Meloy, Raymond Faini and the West Virginia State Treasurer’s Office)

**Housing and Utilities**

- No cost  Parents cover the full rent
- □  Partially cover the cost of rent
- □  Partially cover cost of utilities (electricity, water, and cable)
- □□□  Fully cover the cost of rent and utilities (electricity, water, and cable)

**Food**

- No cost  Parents cover the cost of food
- □  Partially cover the cost of groceries
- □  Dine out 1-2 times a week and eat the rest of the meals at home
- □□  Dine out 3-4 times a week and eat occasional meals at home
- □□□  Eat most meals out

**Phone Services**

- No cost  No phone or internet connection
- □  Basic cell phone
- □□  Personal Digital Assistant (PDA like a Blackberry or iPhone)

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Transportation
No cost   Walk or bike
☐       Ride the bus or train
☐☐     Purchase gasoline

Auto Insurance
☐       Liability coverage only
☐☐     Complete coverage

Personal Care
(Can choose more than one option)
☐       Basic—shampoo, toothpaste, deodorant
☐☐     Haircuts and some higher end personal care products
☐☐     Colored, styled, or permed hair
☐☐☐    Professional manicures/ pedicures and/or massages

Clothing
No cost   Wear current wardrobe
☐       Buy clothing at a discount store, or used clothing store
☐☐     Shop at a department store
☐☐☐    Buy designer clothes and shoes

Recreation
(Can choose more than one option)
No cost   Walking, visiting friends, using public parks
☐       Renting movies
☐       Buying books, CDs or DVDs
☐☐     Going to concerts and/or sporting events

Donating and Saving
☐       Contribute to faith based organization or charity
☐       Save 5% of income
☐☐     Save 10% of income

Gifts
☐       Make your own gifts
☐☐     Purchase small gifts and cards for special occasions
☐☐☐    Purchase frequent gifts

More Choices
☐       Newspaper and magazine subscriptions
☐☐     iPod or other downloadable music player

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# Budgeting 101: Part 4- Student Reflection

## Purpose

In this lesson, students reflect upon the concept of budgeting and the key takeaways from the workshop.

## Suggested Grade Level:

9

## Materials and Handouts

Student Reflection handout

## Approximate Time Needed:

5 minutes

## Student-Facing Instructions

Write a one-page reflection in which you address the following questions:
- What information resonated with you about today’s workshop?
- What information was new to you?
- What information was most helpful to learn about? Why?
- What knowledge can you pass on or share with family members?

## Teacher Notes

This is the 4th lesson in a 4-part series titled Budgeting 101.

**TRAINER:** Instruct students to complete the “Student Reflection” handout.

**MENTOR:**

Ensure students individually complete the handout.

Facilitate a 2-3 minute debrief around what students learned or how they can apply today’s content. Sample questions include:
- What information resonated with you about today’s workshop?
- What information was new to you?
- What information was most helpful to learn about? Why?
- What knowledge can you pass on or share with family members?

**TRAINER:** Provide a one minute time check. Call the class together and have 2-3 students share their learning with the class.

---

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Assessment
Complete the handout
Instructions

Write a one-page reflection in which you address the following questions:

- What information resonated with you about today’s workshop?
- What information was new to you?
- What information was most helpful to learn about? Why?
- What knowledge can you pass on or share with family members?
In today’s workshop, I learned about:

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

The most helpful piece of information I learned was:

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

After today’s workshop, I plan to:

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

**HOMEWORK**

<table>
<thead>
<tr>
<th>HOMEWORK</th>
<th>PRE-WORK FOR WORKSHOP ON:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Discuss today’s budgeting exercise and key takeaways with your family.</td>
<td></td>
</tr>
</tbody>
</table>

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Purpose

Students will identify and provide tangible examples of expenses and income.

Suggested Grade Level:

10

Materials and Handouts

Expense or Income handout

Approximate Time Needed:

15 minutes

Student-Facing Instructions

Review the items in the list on the Expense or Income handout and determine if they are a fixed, flexible, or discretionary expense or an example of income. Write a 1-sentence definition for each category.

Teacher Notes

This is the 1st lesson in a 3-part series titled Budgeting 102.

MATERIALS NEEDED: Whiteboard/chart paper, markers

MENTOR:
Do a small group introduction, if appropriate.

RECAP: Students share key takeaways and homework completed from the previous workshop.

EXPENSE OR INCOME: Ensure students come up with an appropriate team name and sound.

TRAINER: Issue a one minute time check. Call the class together and have each group share their name and sound. Record the team names on the whiteboard or chart paper. Provide the directions to the class – the game will take approximately 5 minutes to complete:

This game will review the types of expenses (i.e. fixed, flexible, and discretionary) covered in “Budgeting 101: Intro to Budgeting” and also allow students to differentiate between expenses and income. The Trainer will read aloud an expense or income example from the table below. Students will “buzz” in using their team sound and whoever the Trainer hears first will get to answer. The team must (1) name the type of expense (i.e. fixed, flexible, or discretionary) and explain why this is an example OR (2) state the example is a source of income. Correct/appropriate guesses will be awarded with one point. Otherwise, play passes to the second team that “buzzes” in. The group with the most points at the end of five minutes wins.

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Teacher Resource

Fixed
Tuition
Rent
Cell Phone Bill
Health Insurance
Car Payment

Discretionary
Movies
Concerts
Dining Out

Flexible
Groceries
Textbooks
Savings
Gas
Public Transportation

Income
Cal Grant
Federal Loans
Private Loans
Scholarships
Part-Time Job

TRAINER TIPS:
1. Note that students may categorize their expenses differently based on their situation/experience (i.e. cell phone bill may be a fixed or flexible expense).
2. In the event of a tie, select a type of expense (fixed, flexible, discretionary). The first of the two competing groups to buzz in and correctly provide an example of that expense wins.
3. Include Mentors.

Before starting the game, review the following expense and income definitions:

FIXED EXPENSE: A necessary expense that stays at a fixed rate

FLEXIBLE EXPENSE: A necessary expense that can fluctuate in cost; you have some control over how much you want to spend

DISCRETIONARY EXPENSE: An unnecessary expense; “fun money”

INCOME: Monetary payment received from other sources; can include a paycheck or financial aid

Students will spend the remaining time (approximately 5 minutes) completing the “Expense or Income?” handout in their small groups.

MENTOR: Ensure students complete and discuss the “Expense or Income?” handout.

TRAINER: Issue a one minute time check.

Assessment

Expense or Income?
(Answer Key)

Directions: Review the items in the list below and determine if they are a fixed, flexible, or discretionary
**Expense or an example of income. Write a 1-sentence definition for each category.**

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Groceries</th>
<th>Movies</th>
<th>Car Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Tuition</td>
<td>Health Insurance</td>
<td>Gas</td>
</tr>
<tr>
<td></td>
<td>Rent</td>
<td>Savings</td>
<td>Public Transportation</td>
</tr>
<tr>
<td></td>
<td>Cal Grant</td>
<td>Federal Loans</td>
<td>Scholarships</td>
</tr>
<tr>
<td></td>
<td>Cell Phone Bill</td>
<td>Private Loans</td>
<td>Dining Out</td>
</tr>
<tr>
<td></td>
<td>Textbooks</td>
<td>Concerts</td>
<td>Part-Time Job</td>
</tr>
</tbody>
</table>

**Expenses**

**Fixed**
Definition: A necessary expense that stays at a fixed rate
- Tuition
- Rent
- Cell Phone Bill
- Health Insurance
- Car Payment

**Flexible**
Definition: A necessary expense that can fluctuate in cost; you have some control over how much you want to spend
- Groceries
- Textbooks
- Savings
- Gas
- Public Transportation

**Discretionary**
Definition: An unnecessary expenses; “fun money”
- Movies
- Concerts
- Dining Out

**Income**
Definition: Monetary payment received from other sources; can include a paycheck or financial aid
- Cal Grant
- Federal Loans
- Private Loans
- Scholarships
- Part-time Job
Instructions
Review the items in the list on the Expense or Income handout and determine if they are a fixed, flexible, or discretionary expense or an example of income. Write a 1-sentence definition for each category.
**Directions:** Review the items in the list below and determine if they are a fixed, flexible, or discretionary expense or an example of income. Write a 1-sentence definition for each category.

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Groceries</td>
<td>Federal Loans</td>
</tr>
<tr>
<td>Tuition</td>
<td>Private Loans</td>
</tr>
<tr>
<td>Rent</td>
<td>Concerts</td>
</tr>
<tr>
<td>Cal Grant</td>
<td>Car Payment</td>
</tr>
<tr>
<td>Cell Phone Bill</td>
<td>Gas</td>
</tr>
<tr>
<td>Textbooks</td>
<td>Public Transportation</td>
</tr>
<tr>
<td>Movies</td>
<td>Scholarships</td>
</tr>
<tr>
<td>Health Insurance</td>
<td>Dinings Out</td>
</tr>
<tr>
<td>Savings</td>
<td>Part-Time Job</td>
</tr>
</tbody>
</table>

**Definitions:**
- **Fixed**
  - Definition: ___________
  - Definition: ___________
  - Definition: ___________
  - Definition: ___________
- **Flexible**
  - Definition: ___________
  - Definition: ___________
  - Definition: ___________
  - Definition: ___________
- **Discretionary**
  - Definition: ___________
  - Definition: ___________
  - Definition: ___________
  - Definition: ___________

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Purpose
Students will craft a simple budget based on a student scenario and consider how it relates to their life.

Suggested Grade Level:
10

Approximate Time Needed:
25 minutes

Materials and Handouts
Simple Budget handout

Student-Facing Instructions
Review the items in the list on the Expense or Income handout and determine if they are a fixed, flexible, or discretionary expense or an example of income. Write a 1-sentence definition for each category.

Teacher Notes
This is the 2nd lesson in a 3-part series titled Budgeting 102 and refers to the Box Budget from Budgeting 101.

TRAINER: Provide directions for “Breakout 2.” Students have 10 minutes to individually complete the “Simple Budget” handout. Each Mentor will read aloud a scenario to the group (similar to the “Box Budget” exercise from “Budgeting 101: Intro to Budgeting”). Students must design their budget around that scenario and total up their costs in the right-hand column.

MENTOR: Read one of the following scenarios to your small group.

SCENARIO A: Your parents fully cover your housing and food. You earn $200/month from your part-time job but you take the bus to get there. What would you do with your income?

SCENARIO B: You work 15 hours/week at Starbucks and take home $450 monthly. This income contributes to the partial cost of rent and groceries and you take the bus to get to and from work. What would you do with your income?

SCENARIO C: You just had a birthday and received $40. This is the only money you have received in a while as you do not work and do not get an allowance. What would you do with your income?

Ensure students complete the handout and total up their expenses.
Teacher Resource

Read one of the “Situation Cards” if students are done early.

**TRAINER:** Prove a one minute time check. Call time at 10 minutes and have Mentors read a “Situation Card” to their group if they have not already done so. Students have 10 minutes to update their budget and debrief in their small group.

**MENTOR:** Read a situation below. Students will adjust their budget and re-calculate their total.

**SITUATION A:** You’ve been getting to work late due to a recent change in the bus schedule. Your mom offered to let you use the family car provided you drop her off at work and cover the gas. Adjust your budget given your new situation.

**SITUATION B:** Your family has hit some hard times and needs your income to help cover the cost of utilities. Adjust your budget given your new situation.

**SITUATION C:** You decided you to save $30 this month and put the money into a savings account. Adjust your budget given your new situation.

Use the remaining time to debrief with the group. Use the following questions or your own:

• What was your reaction to this exercise?
• Describe your process for deciding which items you wanted.
• How does your financial situation compare to the ones listed here?
• Did any part of this exercise resonate with you?
• How did you decide what tradeoffs to make?
• What takeaways did you gather from this exercise?

**TRAINER:** Prove a one minute time check. Call the class together and lead a 1-2 minute debrief.

---

**Assessment**

Complete the simple budget.
Instructions
Review the items in the list on the Expense or Income handout and determine if they are a fixed, flexible, or discretionary expense or an example of income. Write a 1-sentence definition for each category.
**SIMPLE BUDGET**

**Directions:** Create a personal budget taking into account your student scenario (read to you by your Mentor). In some categories, you may select multiple options. List your costs and total in the right-hand column.

<table>
<thead>
<tr>
<th>EXPENSE CATEGORY</th>
<th>COST</th>
<th>COST</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>HOUSING AND UTILITIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Parents cover full rent - $0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Partially cover the cost of utilities (i.e. electricity, water, cable) - $100</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Partially cover the cost of rent - $200</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Fully cover the cost of rent and utilities (i.e. electricity, water, cable) - $800</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>FOOD</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Parents cover the cost of food - $0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Dine out 1-2 times/week and eat the rest of the meals at home - $20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Dine out 3-4 times a week and eat occasional meals at home - $35</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Partially cover the cost of groceries - $50</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>PHONE SERVICES – Phone + Service</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ No cell phone - $0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Basic cell phone - $40</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Smart phone (phone with web/email access, ability to download apps) - $150</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TRANSPORTATION</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Walk or bike - $0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Ride the bus or train - $40</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Purchase gasoline - $80</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>PERSONAL CARE (can choose more than one option)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Basic: shampoo, toothpaste, deodorant - $15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Haircuts and some other higher end personal care products - $30</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Salon trip: professional manicures/pedicures or higher-end haircut - $45</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>PERSONAL SHOPPING</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Wear current wardrobe - $0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Buy clothing at a discount or used clothing store - $15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Shop at a department store - $45</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Buy designer clothes and shoes - $100</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>RECREATION (can choose more than one option)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Walking, visiting friends, using public parks - $0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Renting movies - $5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Purchasing books, music, or movies - $15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Going to concerts, sporting events - $45</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>DONATING, GIFTS, AND SAVING (can choose more than one option)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Contribute to faith-based organization or charity - $10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Make your own gifts - $15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Purchase small gifts and cards on special occasions - $30</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Save: $25, $50, $75, or $100 – ENTER AMOUNT IN COLUMN</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL:</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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Budgeting 102: Simple Budget
Last Modified: 08 17 2013
Page 2
Teacher Resource

Budgeting 102: Part 3- Student Reflection

Purpose
In this lesson, students reflect on the concept of expense and income as well as creating a simple budget.

Suggested Grade Level:
10

Materials and Handouts
Student Reflection handout

Approximate Time Needed:
5 minutes

Student-Facing Instructions
Write a one-page reflection in which you address the following questions:
- What information resonated with you about today’s workshop?
- What information was new to you?
- What information was most helpful to learn about? Why?
- What knowledge can you pass on or share with family members?

Teacher Notes
This is the 3rd lesson in a 3-part series titled Budgeting 102.

TRAINER: Instruct students to complete the “Student Reflection” handout.

MENTOR:
Ensure students individually complete the handout. Facilitate a 2-3 minute debrief around what students learned or how they can apply today’s content.
Sample questions include:
- What information resonated with you about today’s workshop?
- What information was new to you?
- What information was most helpful to learn about? Why?
- What knowledge can you pass on or share with family members?

TRAINER: Provide a one minute time check. Call the class together and have 2-3 students share their learning with the class.

Assessment
Complete the student reflection handout.

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Instructions
Write a one-page reflection in which you address the following questions:

- What information resonated with you about today's workshop?
- What information was new to you?
- What information was most helpful to learn about? Why?
- What knowledge can you pass on or share with family members?
In today's workshop, I learned about:

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

The most helpful piece of information I learned was:

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

After today's workshop, I plan to:

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

<table>
<thead>
<tr>
<th>HOMEWORK</th>
<th>PRE-WORK FOR WORKSHOP ON:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Talk with your parent(s) about how they currently manage their finances. Share 1-2 takeaways you've acquired from this workshop.</td>
<td></td>
</tr>
</tbody>
</table>
Banking
Managing a Checking Account

Purpose
Students learn about the banking system, including how to write a check.

Suggested Grade Level:
10

Materials and Handouts
Worksheet: On Banking
Reading: On Banking
Guided Practice: Managing a Checking Account

Approximate Time Needed:
25 minutes

Student-Facing Instructions
Complete the worksheet as you view the presentation (attached reading). Upon completion, ask yourselves the following question: “What is one thing you learned from the presentation (or reading) that you didn’t know before? Complete one section of the Guided Practice handout. Be sure to keep this handout for the following lesson.

Teacher Notes
- Tell students that they will read about banking and have a chance to use some of the terms that they learned in the previous class period. Have students read through the Worksheet: On Banking, so that they will know what information to look for in the presentation.
- Have students refer to Reading: On Banking. Use the suggestions in the Interactive Presentation Notes and Instructions to stop at key points and conduct brief activities with the students. The Presentation Notes align with the reading so “Slide 1” refers to Page 1 of the On Banking reading. These notes will help students understand the content and help to keep them engaged with the material. Note that students will complete one section of the handout, Guided Practice: Managing a Checking Account, as one of the interactive activities embedded in the reading.
- Ask students: What is one thing you learned from this reading that you didn’t know before? Call on volunteers to share. Clarify any misunderstandings. Tell students to keep the Guided Practice: Managing a Checking Account, ready to complete in the next lesson.
- Encourage students to take time to review their notes and identify anything that is still confusing for them, so that they can ask questions in the next class period.

Slide 1:
This presentation will teach you about banks and credit unions—how they work and why they are a good place...
teacher resource

Slide 2:
There are two main kinds of bank accounts: savings and checking. You can deposit your paycheck into your checking account, and that money is available to you for paying your bills. You also use this account to withdraw cash. The money that you don’t want to use for everyday expenses is kept in a savings account. You can take a little bit of your paycheck and put it into your savings account. This money will accumulate and be available for something really important that you want to pay for in the future, like going to college or buying a car. Putting money into your bank account is called making a deposit. Taking money out of your account is called making a withdrawal. You can make deposits and withdrawals by going to the bank or by using online banking services. Many people have something called direct deposit. Their paychecks go straight into their checking accounts, and they don’t have to go to the bank to deposit them.

Post the following terms/phrases on the board:
- Savings account
- Checking account
- Making a deposit
- Making a withdrawal
- Direct deposit

Point out that students have seen some of these terms before in the “I Need to Stop at the Bank” reading. Call on a volunteer to explain or define one of the terms. Repeat the process until all terms are defined and clear up any misunderstandings.

Slide 3:
Banks and credit unions offer the same services. But there are a few big differences. Banks are for profit: they are owned by investors who want to make money. Credit unions are not for profit and they are owned by their members. So if you keep your money in a credit union, you are a partial owner! Since a credit union isn’t trying to make a profit for its investors, it can offer lower fees and lower interest rates for people who take out loans. Then why doesn’t everyone join a credit union? Many credit unions are designed to serve a specific group of people—such as union employees, students, or teachers. Some credit unions serve people who live in a specific neighborhood. So you have to check and see if you qualify for membership in a credit union. Also, they may not be as convenient as banks. Credit unions are usually located in just one building, but banks can have many branches, or local offices, so you can take care of bank business even if you aren’t near one specific branch. Both banks and credit unions offer online banking services so that you can manage your finances no matter where you are.

Draw a Venn Diagram or other compare/contrast chart on the board (or project one using a Promethean Board). Have students compare and contrast a bank and a credit union, based on the content and notes from this slide.

Specifics about Banks:
- Banks are for profit. They are owned by investors.
- Banks serve anybody.
Teacher Resource

- Banks often have lots of branches.

Specifics about Credit Unions:
- They are nonprofit. They are owned by their members.
- Credit unions may only serve a specific group of people, like people who do a certain job or live in a certain neighborhood.
- Credit unions may only have one location.

About Both:
- They are reliable, safe places to put your money.
- They offer similar services— checking accounts, savings accounts, loans, etc.
- They usually offer online banking

Slide 4:
Some people who are not US citizens or who are undocumented are afraid to use banks. Some people don’t want anyone to know how much money they have. But you don’t need to worry about any of that with banks. US banks have confidentiality rules, which means they have to keep your information private. Some banks encourage undocumented workers to open bank accounts.
People who come from countries where it is more common to deal in cash may avoid banks in favor of keeping their money at home. They are not sure if they can trust banks. We’ve been hearing stories about banks “failing,” but this doesn’t mean that people have lost their money.
All US banks and credit unions have insured deposits. In the United States, any money you put in a bank is insured up to $250,000, thanks to the FDIC, or Federal Deposit Insurance Corporation. The FDIC was created by the US government after the Great Depression, when lots of people lost money because banks made bad investment decisions. Today, even if a bank fails, the FDIC will pay you back, so you don’t need to worry about losing your money if you put it in a bank. Credit unions are also insured through the National Credit Union Administration.

After students read this slide, ask them: what is one reason why people are reluctant to put their money in a bank or credit union?
The most common answers should be:
- Because undocumented immigrants are scared to use a bank
- Because they don’t want people to know how much money they have
- Because they’re afraid they’ll lose their money if the bank fails

Then point out that these fears are based on people not fully understanding how a bank works. Ask students: what could you say to someone who has one of these concerns?
The answers should be:
- Some banks specifically offer services for undocumented workers.
- Banks have strict rules about confidentiality, so they can’t tell people how much money you have or share other personal details about you.
- Bank accounts are insured through the FDIC, so if you have an account up to $250,000, you will get your money back, even if the bank fails. Credit unions are also insured.
Slide 5:
Many people use payday loan stores or check cashing outlets to get access to their money without using a bank. But this is not a good idea.
Payday loan stores will advance you money on your upcoming paycheck. Imagine that you will get paid next week and you know your check will be $200. But you need that money this week to pay your bills. A payday loan store will give you the money this week, but they will charge you for the money they are lending you. So you might have to pay $30 to get that $200 early. If you kept your money in a bank, you wouldn’t pay anything to get access to your money. It’s true that banks can’t give you your paycheck money early, but they can help you with good budgeting and money management. Some institutions offer ways to help people stop using payday loans (as well as build their credit ratings, which you will learn about later).
Check cashing outlets are another way people avoid using a bank. You can take your paycheck to one of these places and they will give you the amount of the check in cash. So what’s the problem? They may charge you 2–3% of the amount just for having the check cashed. Again, you are paying someone to get access to your own money. And unlike a bank or a credit union, you won’t earn interest.
Still, a lot of people use these options instead of banks and credit unions. They are called unbanked or underbanked.

Ask students: what does it mean when someone is “unbanked” or “underbanked”? Invite students to discuss the question on the slide. Guide students to recognize that people using payday loan or check cashing stores may not realize how using these services can make it harder for them to save money and improve their financial circumstances.

Slide 6:
Most people use their checking account as a way to pay their expenses.
Let’s say you have graduated from college. You’re working full-time and sharing an apartment with some friends. You will have certain expenses to pay for: your rent, your utilities, your food, maybe a cell phone bill, and maybe a payment on a student loan. You need a way to pay these expenses, so you open a checking account and keep your money in it. Now you can write a check to your landlord for the rent, write a check to pay your student loan bill, and so on. When the landlord receives your rent check, he deposits it into his bank account, and your bank transfers that amount out of your account and into his account. When people say the check “cleared,” they mean this process occurred successfully. So long as you have money in your account to cover the amount of your check, the check will clear.

Slide 7:
After talking with Julio, Tre decided to open a checking account. Once he received his first checks, he decided to write one for $23 to Julio to pay him back for a concert ticket. These are the steps he followed to write his first check:
1. Enter the date in the upper right-hand corner. Include the month, day, and year.
2. Write the name of the person or business that you are making the check to on the Pay to the Order of line. If it’s to a person, write the first and last name.
3. Write the amount of the check in word form.
4. Write the amount in number form next to the dollar sign, including dollars and cents.
Teacher Resource

5. Include any information you’d like on the memo line, such as what you’re paying for.
6. Sign your check; it can’t be cashed or deposited into an account without your signature. Keep in mind that it needs to be your complete signature. Your bank will have a copy of your signature on file, so don’t sign with a nickname or with just your first name. You need to sign every check with your full name; some people even use a middle name or middle initial on their checks.

Review this slide with students, walking them through every element that goes on a completed check. Then distribute Student Resource 8.6, Guided Practice: Managing a Checking Account. Ask students to read and complete the first section (A Check for the Utilities). After students have completed the practice check, review it as a class and answer any questions.

Slide 8:
It can be hard to imagine how money comes and goes from your account when you write a check, but it’s pretty straightforward. In this example, the check is to the landlord. Once the landlord deposits your check into her account, her bank immediately contacts your bank with the amount to be transferred. Both of your banks keep accurate records of the whole transaction: the number of the check and the amount it was for, exactly what day the money was transferred out of your account and into the landlord’s, and what each of your account balances are now. The information about your account will appear on your monthly statement. This check clearing process may soon be a thing of the past. These days checks are becoming less common as more and more people are using online banking services to pay their bills. We’ll talk more about online banking later.

Slide 9:
Each box of checks comes with a register, a booklet you use to keep track of payments, purchases, and deposits. Each time Tre uses money from his account—whether by check, debit card, or ATM withdrawal—or makes deposits, he updates the register like this:

1. Writes the check number from the upper right-hand corner of his check.
2. Writes the date he wrote the check.
3. Writes who he wrote the check to in the Transaction Description column.
4. Writes the amount of the check in the Payment/Debit column.
5. Uses the Deposit/Credit column when he puts money into the account.
6. Writes the new total in the Balance column each time he debits or credits his account.
7. Every time a check clears, he puts a check mark next to it in his register.

Review this slide with students, making sure they understand how to make an entry in a check register. Then ask students to complete the next section (Tre Manages His Check Register) on the handout. When students have finished, discuss their answers and answer any questions.

Slide 10:
Every month your bank sends you something called a statement. It lists all of the banking activity that occurred in the previous month, including which checks cleared. You should compare your check register to your monthly statement. That way you know which checks have cleared and which ones are still outstanding—
meaning that they haven’t been withdrawn from your account yet. Comparing your own records with the bank
statement is called balancing your checkbook, and it will help you keep track of your money.

Slide 11:
If you write checks that you can’t pay, the checks will “bounce,” or be rejected by the bank. Imagine you have
spent all the money in your account, but you see something that you really want to buy. You can write a check,
but when it goes to the bank, you won’t have the money to pay for it. So your check will be rejected—it will
bounce. Banks will charge you a fee if you bounce checks, and if you bounce a lot of checks, you can get in
trouble with the law. Some stores don’t take checks because too many customers’ checks have bounced.
Some banks offer overdraft protection, which helps to ensure that you will never bounce a check. If you have
overdraft protection on your account and you write a check you can’t pay for, the bank will loan you enough
money to cover the check. But once you have money in your account again, the bank will take its money back
and charge you a fee. The bank can also transfer money out of your savings account into your checking account
to cover the amount, if you have that money available in a savings account. But you still have to pay a fee.

After students read the slide, discuss the concept of overdraft protection. Ask students: what are the pros and
cons (good points and bad points) of having overdraft protection on your checking account?
Provide an example: You know you’ll get paid next week, so when you see something on sale for $25, you write
a check for it, even though you know you don’t have money in your account right now. The check gets to the
bank. The bank sees that you don’t have $25 in your account, but you do have overdraft protection. So the
bank pays that check for $25. A week later, you get your paycheck and deposit it in the bank. The bank sees
that you have money now, so they take out the $25 you owe them for that check. However, the bank doesn’t
want you to use overdraft protection, so they might charge you an additional $15 in fees, just to remind you to
only spend what you actually have.
Guide students to recognize that having overdraft protection on your account can be a good thing, because
you don’t want to bounce a check. If you bounce a check, you can get in trouble with the person or company
you wrote the check to—and that could be really bad if you bounce a check for your rent or your car payment.
You could get evicted, for example, or the car company could repossess your car. However, you should try to
be careful and avoid using your overdraft protection, because any time you use it, your bank will charge you a
fee, so you’re losing money. It will also damage your credit history. Explain this concept briefly and let students
know that they will learn more about it later in the course.

Slide 12:
An ATM (Automated Teller Machine) is a machine that gives you access to your money even if the bank is
closed. ATMs are often outside of bank branches, but they can be many other places as well. ATMs are part of
a network, sort of like a computer network, so even if you keep your money in Bank of America, you can use
an ATM at a Wells Fargo Bank and still get your money. However, if you use an ATM that isn’t part of your bank
network, you may be charged a fee.
To access money at an ATM, you need an ATM or a debit card. You insert the card into the machine and then
enter a PIN, or personal identification number. Your PIN is a way of proving to the machine that you really are
the person who is supposed to have access to this account. You punch in the amount you want to withdraw,
and that amount comes out of the money slot.
Teacher Resource

Ask students if they have ever used an ATM or have ever seen a parent or a friend use an ATM. If they have, ask them: what other things can you do at your bank’s ATM? Possible answers include: deposit a check, check your account balance, and even buy stamps. If students have not seen someone use an ATM, you may wish to physically act out the steps of using an ATM or have a student or students act it out.

Slide 13:
Debit cards are also very popular nowadays. A debit card is an ATM card that can be used to make purchases. If you want to get gas for your car or buy groceries, you can “swipe” your debit card rather than write a check or pay cash. However, when you use your debit card, it takes money right out of your checking account, just like writing a check. You need to track your debit card purchases just like tracking your checks, so you always know how much money you have left in your account.

Debit cards look like credit cards. But a credit card doesn’t take money out of your account. Instead, using a credit card is like borrowing money from a bank, which means you will have to pay it back. If you hear a cashier asking a customer “debit or credit?” it means they need to know whether the purchase will be coming from a person’s bank account or charged to her credit card.

Ask students: how is a debit card similar to/different from a credit card? Possible answers include:

- cards allow you to buy things without carrying cash in your wallet; however, debit cards draw money directly out of your account, while a credit card borrows money from a bank, which you will have to pay back with interest.
- Credit cards can get you into financial trouble, because you can borrow a lot of money and then you need to pay it all back. Debit cards are safer, because you’re using your own money, but you need to pay attention and track your purchases just like you would track a check that you write.

Slide 14:
Banks pay interest because they get to use your money. If you put in $100, the bank takes that money and uses it. How do banks use your money? They lend it to other people. The bank takes your $100 and the money that other people have put in the bank. It lends this money to other people so they can buy a car or a house or open a business. The bank makes money on that loan, so it gives a little bit of what it earns back to you. The interest the bank pays you is an incentive for you to invest your money at its institution.

Slide 15:
There are many different types of savings accounts and each type offers a different annual, or yearly, interest rate. If you had $500 and you deposited it in a savings account earning 1% interest annually, you would earn an additional $5 in one year. That means you would end up with $505.

The more money you put in a savings account, the more interest you will earn.

Point out that different types of savings accounts offer different interest rates. A basic savings account can be a good starting point. As you save up some money, you can look at other types of accounts that might pay higher interest rates.

Make a chart on the board with three columns: Keep Money at Home, Regular Savings Account, High Yield
Teacher Resource

Savings Account. Explain that a High Yield Savings Account is an account that offers a higher rate of interest. Tell students to imagine that they have just graduated from high school. Thanks to working summer jobs and getting money as a graduation gift, they have saved up $500. Write down $500 in each column. Now ask students to imagine they’ve just finished their first year of college. Point at “Keep Money at Home.” Ask students: if you just kept the money in your room, how much will you have after this first year of college? Answer: $500.

Then point to “Regular Savings Account.” Tell students this account offers a 1% interest rate. Ask students: if you put your money in that account, how much will you have after this first year of college? Answer: $505. Then point to “High Yield Savings Account.” Tell students this account offers a 5% interest rate. Ask students: if you put your money in this account, how much will you have after this first year of college? Answer: $525.

Point out that higher yield accounts may require a bigger opening deposit—in other words, you may need to have a certain amount of money in order to open one. But it can be a good goal to save money in a regular savings account until you get enough to open a high yield account.

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<th>Slide 16:</th>
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<td>Interest helps your savings add up. Imagine, if you tried to save $7 each week and put it in an account that earned 5% interest, you would end up with $4,720 in 10 years. That’s almost $5,000 you would have, just from that little bit of savings. If you skipped grabbing a latte one morning or ate one meal at home instead of getting fast food, that’s your $7 in savings, right there.</td>
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Ask students: are you surprised by how much you can save over time? Point out that this is the advantage of saving up over a longer period of time. Sometimes it can be hard to save money right now for something that seems a long way away, like buying a car or paying for college. But if you can get yourself organized enough to save a little bit—even $5 or $10 a week—you can end up with a lot of money over time.

Ask students to imagine something they think they would want to spend money on in the next 5 or 10 years—something big that they can’t afford right now. This could be buying a car, paying for school, paying for a wedding, taking a great vacation, or having enough money to move out of their parents’ home. If they started saving just a little bit of money now and put it in a savings account, they could get a lot of money put aside for that future goal. Point out that this is how many adults save up enough money to buy a house or to pay for their retirement—they put aside small amounts of money over time and it builds up.

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<td>Most major banks now offer online access, which means you can check your account balance, move money between your accounts, or even make payments through the bank’s website. If you are comfortable using the computer, online banking can be very convenient. You don’t need to write checks that you need to send in the mail, and you can check your balance while sitting comfortably at home, listening to your favorite music. Banks are very careful with their online access so your account stays safe and protected. Today there are even “virtual banks” that don’t have any branches at all—you do all of your banking through the Internet, the phone, and ATM machines.</td>
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Ask students to raise their hands if they spend a lot of time online, either on the computer or on their cell phone. Point out that for people who are comfortable with the Internet, online banking or mobile banking
Teacher Resource

(banking on your cell phone) can be a good option. Ask students: can you think of anything to be careful about with online banking? When they use online banking, students need to be careful to make sure they’re using a reliable website, and they need to be sure not to share their account information or password with anybody. However, if they take those precautions, online banking can be a great way to manage their money.

Slide 18:
Once you get a job—and this could be part-time, such as babysitting or bagging groceries—opening a savings and checking account is really smart. It’s hard to stay on a budget. If you cash your whole paycheck, you will spend it before you know it and you won’t be sure where the money went. If you deposit your paycheck into your checking account and just let yourself have a little spending money, you will take control of your spending habits. You can start saving up for the future too. A “nest egg” is the money you’ve been saving up for something important.

We always think that people are rich because they make a lot of money. But more often, people who are financially successful are good at saving and spending what they have wisely.

Assessment
Completion of worksheet
Instructions

Complete the worksheet as you view the presentation (attached reading). Upon completion, ask yourselves the following question: “What is one thing you learned from the presentation (or reading) that you didn’t know before? Complete one section of the Guided Practice handout. Be sure to keep this handout for the following lesson.
Worksheet: On Banking

**Student Name:** ___________________________________________  **Date:** __________

**Directions:** Complete this worksheet as you view the presentation. Keep in mind that you will be taking a test on this information and this worksheet will be your study guide, so fill it in carefully!

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<th>Question</th>
<th>Your Answer</th>
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<td>What does it mean to make a deposit?</td>
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<td>What is direct deposit?</td>
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<td>What is a credit union?</td>
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<td>What does &quot;confidential&quot; mean when we’re talking about banks?</td>
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<td>List two reasons why banks are safe places for your money.</td>
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<td>What is the FDIC? Why is the FDIC important?</td>
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<td>What are payday loan stores and check cashing outlets?</td>
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<td>What do you use a checking account for?</td>
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<td>Question</td>
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Reading: On Banking
There are two main kinds of bank accounts: savings and checking. You can deposit your paycheck into your checking account, and that money is available to you for paying your bills. You also use this account to withdraw cash.

The money that you don’t want to use for everyday expenses is kept in a savings account. You can take a little bit of your paycheck and put it into your savings account. This money will accumulate and be available for something really important that you want to pay for in the future, like going to college or buying a car.

Putting money into your bank account is called *making a deposit*. Taking money out of your account is called *making a withdrawal*. You can make deposits and withdrawals by going to the bank or by using online banking services. Many people have something called *direct deposit*. Their paychecks go straight into their checking accounts, and they don’t have to go to the bank to deposit them.
Banks and credit unions offer the same services. But there are a few big differences. Banks are for profit: they are owned by investors who want to make money. Credit unions are not for profit and they are owned by their members. So if you keep your money in a credit union, you are a partial owner! Since a credit union isn’t trying to make a profit for its investors, it can offer lower fees and lower interest rates for people who take out loans.

Then why doesn’t everyone join a credit union? Many credit unions are designed to serve a specific group of people—such as union employees, students, or teachers. Some credit unions serve people who live in a specific neighborhood. So you have to check and see if you qualify for membership in a credit union. Also, they may not be as convenient as banks. Credit unions are usually located in just one building, but banks can have many branches, or local offices, so you can take care of bank business even if you aren’t near one specific branch. Both banks and credit unions offer online banking services so that you can manage your finances no matter where you are.
Banks and credit unions are secure

Banks and credit unions are
- Confidential
- Insured

How do you know your money is guaranteed safe?

Some people who are not US citizens or who are undocumented are afraid to use banks. Some people don’t want anyone to know how much money they have. But you don’t need to worry about any of that with banks. US banks have confidentiality rules, which means they have to keep your information private. Some banks encourage undocumented workers to open bank accounts.

People who come from countries where it is more common to deal in cash may avoid banks in favor of keeping their money at home. They are not sure if they can trust banks. We’ve been hearing stories about banks “failing,” but this doesn’t mean that people have lost their money.

All US banks and credit unions have insured deposits. In the United States, any money you put in a bank is insured up to $250,000, thanks to the FDIC, or Federal Deposit Insurance Corporation. The FDIC was created by the US government after the Great Depression, when lots of people lost money because banks made bad investment decisions. Today, even if a bank fails, the FDIC will pay you back, so you don’t need to worry about losing your money if you put it in a bank. Credit unions are also insured through the National Credit Union Administration.
Payday loan stores and check cashing outlets end up costing you a lot of money

They give you your money quickly, but they charge you a lot to get it.

Why do you think people use these options?

Many people use payday loan stores or check cashing outlets to get access to their money without using a bank. But this is not a good idea.

Payday loan stores will advance you money on your upcoming paycheck. Imagine that you will get paid next week and you know your check will be $200. But you need that money this week to pay your bills. A payday loan store will give you the money this week, but they will charge you for the money they are lending you. So you might have to pay $30 to get that $200 early. If you kept your money in a bank, you wouldn’t pay anything to get access to your money. It’s true that banks can’t give you your paycheck money early, but they can help you with good budgeting and money management. Some institutions offer ways to help people stop using payday loans (as well as build their credit ratings, which you will learn about later).

Check cashing outlets are another way people avoid using a bank. You can take your paycheck to one of these places and they will give you the amount of the check in cash. So what’s the problem? They may charge you 2–3% of the amount just for having the check cashed. Again, you are paying someone to get access to your own money. And unlike a bank or a credit union, you won’t earn interest.

Still, a lot of people use these options instead of banks and credit unions. They are called *unbanked* or *underbanked*.
Many people open a checking account at a bank

A checking account allows you to write checks or to make payments.

Most people use their checking account as a way to pay their expenses.

Let's say you have graduated from college. You're working full-time and sharing an apartment with some friends. You will have certain expenses to pay for: your rent, your utilities, your food, maybe a cell phone bill, and maybe a payment on a student loan. You need a way to pay these expenses, so you open a checking account and keep your money in it. Now you can write a check to your landlord for the rent, write a check to pay your student loan bill, and so on. When the landlord receives your rent check, he deposits it into his bank account, and your bank transfers that amount out of your account and into his account. When people say the check “cleared,” they mean this process occurred successfully. So long as you have money in your account to cover the amount of your check, the check will clear.
Here is what a completed check looks like

After talking with Julio, Tre decided to open a checking account. Once he received his first checks, he decided to write one for $23 to Julio to pay him back for a concert ticket. These are the steps he followed to write his first check:

1. Enter the date in the upper right-hand corner. Include the month, day, and year.
2. Write the name of the person or business that you are making the check to on the Pay to the Order of line. If it’s a person, write the first and last name.
3. Write the amount of the check in word form.
4. Write the amount in number form next to the dollar sign, including dollars and cents.
5. Include any information you’d like on the memo line, such as what you’re paying for.
6. Sign your check; it can’t be cashed or deposited into an account without your signature. Keep in mind that it needs to be your complete signature. Your bank will have a copy of your signature on file, so don’t sign with a nickname or with just your first name. You need to sign every check with your full name; some people even use a middle name or middle initial on their checks.
It can be hard to imagine how money comes and goes from your account when you write a check, but it’s pretty straightforward. In this example, the check is to the landlord. Once the landlord deposits your check into her account, her bank immediately contacts your bank with the amount to be transferred. Both of your banks keep accurate records of the whole transaction: the number of the check and the amount it was for, exactly what day the money was transferred out of your account and into the landlord’s, and what each of your account balances are now. The information about your account will appear on your monthly statement.

This check clearing process may soon be a thing of the past. These days checks are becoming less common as more and more people are using online banking services to pay their bills. We’ll talk more about online banking later.
Each box of checks comes with a register, a booklet you use to keep track of payments, purchases, and deposits. Each time Tre uses money from his account—whether by check, debit card, or ATM withdrawal—or makes deposits, he updates the register like this:

1. Writes the check number from the upper right-hand corner of his check.
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4. Writes the amount of the check in the Payment/Debit column.
5. Uses the Deposit/Credit column when he puts money into the account.
6. Writes the new total in the Balance column each time he debits or credits his account.
7. Every time a check clears, he puts a check mark next to it in his register.
Every month your bank sends you something called a *statement*. It lists all of the banking activity that occurred in the previous month, including which checks cleared. You should compare your check register to your monthly statement. That way you know which checks have cleared and which ones are still outstanding—meaning that they haven’t been withdrawn from your account yet. Comparing your own records with the bank statement is called balancing your checkbook, and it will help you keep track of your money.
If you write checks that you can’t pay, the checks will “bounce,” or be rejected by the bank. Imagine you have spent all the money in your account, but you see something that you really want to buy. You can write a check, but when it goes to the bank, you won’t have the money to pay for it. So your check will be rejected—it will bounce. Banks will charge you a fee if you bounce checks, and if you bounce a lot of checks, you can get in trouble with the law. Some stores don’t take checks because too many customers’ checks have bounced.

Some banks offer overdraft protection, which helps to ensure that you will never bounce a check. If you have overdraft protection on your account and you write a check you can’t pay for, the bank will loan you enough money to cover the check. But once you have money in your account again, the bank will take its money back and charge you a fee. The bank can also transfer money out of your savings account into your checking account to cover the amount, if you have that money available in a savings account. But you still have to pay a fee.
An ATM (Automated Teller Machine) is a machine that gives you access to your money even if the bank is closed. ATMs are often outside of bank branches, but they can be many other places as well. ATMs are part of a network, sort of like a computer network, so even if you keep your money in Bank of America, you can use an ATM at a Wells Fargo Bank and still get your money. However, if you use an ATM that isn’t part of your bank network, you may be charged a fee.

To access money at an ATM, you need an ATM or a debit card. You insert the card into the machine and then enter a PIN, or personal identification number. Your PIN is a way of proving to the machine that you really are the person who is supposed to have access to this account. You punch in the amount you want to withdraw, and that amount comes out of the money slot.
Debit cards are also very popular nowadays. A debit card is an ATM card that can be used to make purchases. If you want to get gas for your car or buy groceries, you can “swipe” your debit card rather than write a check or pay cash. However, when you use your debit card, it takes money right out of your checking account, just like writing a check. You need to track your debit card purchases just like tracking your checks, so you always know how much money you have left in your account.

Debit cards look like credit cards. But a credit card doesn’t take money out of your account. Instead, using a credit card is like borrowing money from a bank, which means you will have to pay it back. If you hear a cashier asking a customer “debit or credit?” it means they need to know whether the purchase will be coming from a person’s bank account or charged to her credit card.
Banks pay interest because they get to use your money. If you put in $100, the bank takes that money and uses it.

How do banks use your money? They lend it to other people. The bank takes your $100 and the money that other people have put in the bank. It lends this money to other people so they can buy a car or a house or open a business. The bank makes money on that loan, so it gives a little bit of what it earns back to you. The interest the bank pays you is an incentive for you to invest your money at its institution.
The interest rate tells you how much money you will earn

When you open a savings account, the bank will tell you what the interest rate is. That tells you what you will earn.

How much interest would you earn if you deposited $500 in a savings account earning 1% interest?

For example, if you deposit $100 in a savings account earning 1% interest, you will earn 1% of $100, or $1.

There are many different types of savings accounts and each type offers a different annual, or yearly, interest rate. If you had $500 and you deposited it in a savings account earning 1% interest annually, you would earn an additional $5 in one year. That means you would end up with $505.

The more money you put in a savings account, the more interest you will earn.
If you add to your savings, they will grow quickly

<table>
<thead>
<tr>
<th>Save This Each Week...</th>
<th>Without Earning Interest</th>
<th>In 10 Years, You Will Have...</th>
</tr>
</thead>
<tbody>
<tr>
<td>$7</td>
<td>0%</td>
<td>$3,640</td>
</tr>
<tr>
<td>$14</td>
<td>0%</td>
<td>$7,280</td>
</tr>
<tr>
<td>$21</td>
<td>0%</td>
<td>$10,920</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Save This Each Week...</th>
<th>At This Interest Rate...</th>
<th>In 10 Years, You Will Have...</th>
</tr>
</thead>
<tbody>
<tr>
<td>$7</td>
<td>5%</td>
<td>$4,720</td>
</tr>
<tr>
<td>$14</td>
<td>5%</td>
<td>$9,440</td>
</tr>
<tr>
<td>$21</td>
<td>5%</td>
<td>$14,160</td>
</tr>
</tbody>
</table>

What could you do to save $7 this week?

Interest helps your savings add up. Imagine, if you tried to save $7 each week and put it in an account that earned 5% interest, you would end up with $4,720 in 10 years. That’s almost $5,000 you would have, just from that little bit of savings. If you skipped grabbing a latte one morning or ate one meal at home instead of getting fast food, that’s your $7 in savings, right there.
Online banking is growing in popularity

Online banking means managing your money over the Internet instead of going to a bank branch.

Most major banks now offer online access, which means you can check your account balance, move money between your accounts, or even make payments through the bank’s website.

If you are comfortable using the computer, online banking can be very convenient. You don’t need to write checks that you need to send in the mail, and you can check your balance while sitting comfortably at home, listening to your favorite music. Banks are very careful with their online access so your account stays safe and protected. Today there are even “virtual banks” that don’t have any branches at all—you do all of your banking through the Internet, the phone, and ATM machines.
Banks can help you reach your financial goals

1. Use a checking account to help you keep track of your spending habits and bills.
2. Put aside a little bit of every paycheck in a savings account.
3. Eventually, you will have a nest egg that will help you pay for college.

Once you get a job—and this could be part-time, such as babysitting or bagging groceries—opening a savings and checking account is really smart. It’s hard to stay on a budget. If you cash your whole paycheck, you will spend it before you know it and you won’t be sure where the money went. If you deposit your paycheck into your checking account and just let yourself have a little spending money, you will take control of your spending habits. You can start saving up for the future too. A “nest egg” is the money you’ve been saving up for something important.

We always think that people are rich because they make a lot of money. But more often, people who are financially successful are good at saving and spending what they have wisely.
Student Resource 8.6

**Guided Practice: Managing a Checking Account**

*Student Name:________________________ Date:_____________

Directions: Use this worksheet to help you practice writing a check and updating a check register.

---

**A Check for the Utilities**

Right after he opened his checking account, Tre’s mother tells him she’s short on cash and says if he can write a check for this month’s bill for their gas and electricity, she’ll pay him back soon. He said yes, and she told him the amount of the bill.

Now, write the check for Tre, using the following information:

- The date is January 12, 2012 (or the current year).
- The check is to City Gas and Electric
- The amount is $76.89.
- Remember to sign with Tre’s full name.

---

Tre Jones  
1234 Main St.  
Anytown, CA 90809

PAY TO THE ORDER OF ____________________________

DATE ____________  

$ ______ DOLLARS

---

Your Bank  
Address of Your Bank  
Anytown, CA 90809

FOR ____________________________

---

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Tre Manages His Check Register

Tre remembered to enter the electric bill in his register, but forgot to update the balance. He has a few more transactions to complete this week as well.

Enter the following transactions into Tre’s register.

1. Update the balance after the City Gas and Electric bill on 1/12.
2. Deposit a $100.00 check for doing odd jobs for his neighbor on 1/13.
3. Pay for dinner ($13.65) at Tommy’s Restaurant with debit card on 1/14.
4. Pay for Sprint cell phone bill ($45.23) with check number 103 on 1/15.

<table>
<thead>
<tr>
<th>Check Number</th>
<th>Date</th>
<th>Transaction Description</th>
<th>√</th>
<th>Payment/Debit</th>
<th>Deposit/Credit</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1/03</td>
<td>deposit</td>
<td></td>
<td></td>
<td>200.00</td>
<td>200.00</td>
</tr>
<tr>
<td>101</td>
<td>1/07</td>
<td>Julio Martinez</td>
<td>√</td>
<td>23.00</td>
<td></td>
<td>177.00</td>
</tr>
<tr>
<td></td>
<td>1/07</td>
<td>ATM</td>
<td></td>
<td>20.00</td>
<td></td>
<td>157.00</td>
</tr>
<tr>
<td>102</td>
<td>1/12</td>
<td>City Gas &amp; Electric</td>
<td></td>
<td>76.89</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

What is Tre’s checking account balance after all of these transactions?
Purpose
This activity allows students to review what they learned about check registers and introduces them to the basics of online banking. Students also learn how to read a bank statement and consider why it’s important to reconcile your check register and your bank statement on a regular basis.

Suggested Grade Level:
9

Approximate Time Needed:
30 minutes

Materials and Handouts
Reading: Online Banking and Bank Statements
Guided Practice: Managing a Checking Account

Student-Facing Instructions
Complete the worksheet as you go through the reading “Online Banking and Bank Statements.” Answer the questions individually and share to the class or in small groups.

Teacher Notes
This lesson follows the previous lesson, “Presentation on Banking.”
When students enter class, ask them to look at the Guided Practice worksheet. Direct them to the check register they helped to fill out and ask them to look for the answers to the questions posted on the board. Call on a volunteer to answer the first question, and repeat the process with the following questions. Correct answers are:
- Current balance: $121.23
- Last check written was: 103
- Only one check has cleared the account: check 101 for $23.00

Take this opportunity to clear up any misunderstandings about check registers. Distribute “Reading: On Banking.” Ask students to look at the first section (Tre Learns about Online Banking). Point out that they need to read a little bit about Tre and then answer the questions at the bottom of the page (below the account statement image).

Give students a few minutes to answer the questions. Then ask students to pair up and compare their answers. Call on a volunteer to share one thing they noticed was missing from Tre’s online Account Activity statement. Repeat the process until students have answered all the questions at the bottom of that page.
Then read through the next section (Tre Receives His Bank Statement) as a class and review the projected
Teacher Resource

example bank statement together. Ask volunteers to come up and point out where the following appear on the statement:

- Account number
- Statement date (note that people find it helpful to file statements according to the date in a folder so that it’s easier to find a specific piece of information when needed)
- Account balance
- Choose other elements at random, as time allows. For example, what is the total amount of withdrawals? You can also challenge students to tell you what “transaction” means, what “itemized transactions” are, and so on.

Complete this activity by asking students whether they think they’d use online or paper statements to review their banking activity for the month, and why. Ask volunteers to share their answers; use this opportunity to check that students fully grasp the similarities and differences between paper and online statements versus check registers.

Assessment

Completion of worksheet
**Instructions**

Complete the worksheet as you go through the reading “Online Banking and Bank Statements.” Answer the questions individually and share to the class or in small groups.
Reading: Online Banking and Bank Statements

Student Name: __________________________ Date: ___________

Tre Learns about Online Banking

The next time Tre goes to the bank to deposit a check the teller asks him if he’d like to register for online banking.

“What’s online banking?” he asks.

“It’s great,” she explains. “You can track all of your credits and debits instantly and see what your most up-to-date balance is.”

“Oh, so I don’t have to bother writing down my transactions in the register?” Tre asks.

“Actually, you should still do that—you should keep your own record, and then compare it to your bank statement because banks can make mistakes every now and then. But the great thing about online banking is that you can compare your register to the bank’s record as you go. Some of our customers also choose to receive their monthly statements online in order to save paper.”


A bank employee helps him set up his account on a computer. Tre looks at the information on the screen and compares it to his check register. “I’m so glad you’re showing me this,” he says. “I think I forgot to write something down in my register!”

Account Activity

Checking Account #1234567

Current Balance

<table>
<thead>
<tr>
<th>Date</th>
<th>Check #</th>
<th>Transaction Description</th>
<th>Payment/Debit</th>
<th>Deposit/Credit</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1/03</td>
<td></td>
<td>DEPOSIT</td>
<td></td>
<td>200.00</td>
<td>200.00</td>
</tr>
<tr>
<td>1/07</td>
<td>101</td>
<td>CHECK: JULIO MARTINEZ</td>
<td>23.00</td>
<td></td>
<td>177.00</td>
</tr>
<tr>
<td>1/07</td>
<td></td>
<td>ATM</td>
<td>20.00</td>
<td></td>
<td>157.00</td>
</tr>
<tr>
<td>1/07</td>
<td></td>
<td>SERVICE FEE: OTHER BANK’S ATM</td>
<td>3.00</td>
<td></td>
<td>154.00</td>
</tr>
<tr>
<td>1/12</td>
<td>102</td>
<td>CITY GAS &amp; ELECTRIC</td>
<td>76.89</td>
<td></td>
<td>217.11</td>
</tr>
<tr>
<td>1/13</td>
<td></td>
<td>PAYMENT ODD JOBS</td>
<td></td>
<td>100.00</td>
<td>277.11</td>
</tr>
<tr>
<td>1/14</td>
<td></td>
<td>DINNER, TOMMY’S RESTAURANT</td>
<td>13.65</td>
<td></td>
<td>263.35</td>
</tr>
<tr>
<td>1/15</td>
<td>103</td>
<td>SPRINT CELL PHONE BILL</td>
<td>45.23</td>
<td></td>
<td>218.12</td>
</tr>
</tbody>
</table>

Now take a look at Tre’s check register, which you updated during the last class period (Student Resource 8.6). What did he not include on his register?
Tre Receives His Bank Statement

The day after Tre learned about online banking, he runs into Julio.

"Hey man! I’m so glad you talked me into opening a bank account. I feel like I’m really taking charge of my finances—I even learned how to do online banking so I can check my account any time I want."

Julio smiles, “That’s great. You sound like a pro already. Online banking is cool, but don’t forget to write down your transactions in your register too—my bank made a mistake once.”

“I know, I know! The teller told me that banks can make mistakes. I was going to go ‘paperless’ and get my monthly statements online too, but I’m afraid I might forget to look at them—I’d rather get them in the mail for the first few months until I get the hang of balancing my checkbook. I’m also going to try to put some money away each week to save for that car.”

A few days later, Tre receives his first bank statement in the mail. As he expects, it includes a summary of every transaction that has taken place in his checking account over the past month. He notices it includes the following information:

1. Transaction dates
2. Name, address, and account number
3. An account summary, which gives a quick snapshot of the beginning balance, the total deposits and withdrawals, the total service charges and/or fees, and the ending balance for the specific statement record dates
4. All deposits, including direct deposits, credits, ATM deposits, and deposits made in the branch
5. Withdrawal list, including ATM withdrawals, detailed check list, debit card transactions
## Bank Statement

### Checking Account #1234567

**Customer**

Tre Jones  
1234 Main Street  
Anytown, CA 90809

**Statement date**  
2/1/11

### Transaction Summary

- **Beginning balance:** 0
- **Deposits:** 300.00
- **Withdrawals:** 36.65
- **Service Fee:** 3.00
- **Ending balance:** 118.23

### Itemized Transactions

#### Deposits

<table>
<thead>
<tr>
<th>Date</th>
<th>Amount</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1/03</td>
<td>200.00</td>
<td>DEPOSIT</td>
</tr>
<tr>
<td>1/13</td>
<td>100.00</td>
<td>DEPOSIT</td>
</tr>
</tbody>
</table>

#### Withdrawals

<table>
<thead>
<tr>
<th>Date</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1/07/11</td>
<td>20.00</td>
</tr>
<tr>
<td>1/07/11</td>
<td>3.00</td>
</tr>
<tr>
<td>1/14/11</td>
<td>13.65</td>
</tr>
</tbody>
</table>

#### Checks

<table>
<thead>
<tr>
<th>Date</th>
<th>Check #</th>
<th>Amount</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1/07/11</td>
<td>101</td>
<td>23.00</td>
<td></td>
</tr>
<tr>
<td>1/12/11</td>
<td>102</td>
<td>76.89</td>
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</tr>
<tr>
<td>1/15/11</td>
<td>103</td>
<td>45.23</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Date</th>
<th>Transaction Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1/07</td>
<td>Other Bank ATM Fee</td>
<td>3.00</td>
</tr>
</tbody>
</table>
Student Resource 8.6

Guided Practice: Managing a Checking Account

Student Name: ___________________________ Date: _____________

Directions: Use this worksheet to help you practice writing a check and updating a check register.

A Check for the Utilities

Right after he opened his checking account, Tre’s mother tells him she’s short on cash and says if he can write a check for this month’s bill for their gas and electricity, she’ll pay him back soon. He said yes, and she told him the amount of the bill.

Now, write the check for Tre, using the following information:

– The date is January 12, 2012 (or the current year).
– The check is to City Gas and Electric
– The amount is $76.89.
– Remember to sign with Tre’s full name.

![Check Template](image-url)
Tre Manages His Check Register

Tre remembered to enter the electric bill in his register, but forgot to update the balance. He has a few more transactions to complete this week as well.

Enter the following transactions into Tre's register.

1. Update the balance after the City Gas and Electric bill on 1/12.
2. Deposit a $100.00 check for doing odd jobs for his neighbor on 1/13.
3. Pay for dinner ($13.65) at Tommy's Restaurant with debit card on 1/14.
4. Pay for Sprint cell phone bill ($45.23) with check number 103 on 1/15.

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<td></td>
<td>1/03</td>
<td>deposit</td>
<td></td>
<td></td>
<td>200.00</td>
<td>200.00</td>
</tr>
<tr>
<td>101</td>
<td>1/07</td>
<td>Julio Martínez</td>
<td>√</td>
<td>23.00</td>
<td></td>
<td>177.00</td>
</tr>
<tr>
<td></td>
<td>1/07</td>
<td>ATM</td>
<td></td>
<td>20.00</td>
<td></td>
<td>157.00</td>
</tr>
<tr>
<td>102</td>
<td>1/12</td>
<td>City Gas &amp; Electric</td>
<td></td>
<td>76.89</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

What is Tre’s checking account balance after all of these transactions?
Purpose
Students will identify safe places to store their money and understand the benefits of using a bank or credit union.

Suggested Grade Level:
9

Materials and Handouts
Banks and Credit Unions

Approximate Time Needed:
30 minutes

Student-Facing Instructions
Review and identify the safe places to store your money. Then complete and discuss the questions about banks and credit unions.

Teacher Notes
This is the 1st lesson in a 4-part series titled Banks and Credit Unions

MATERIALS NEEDED: Whiteboard/chart paper, markers
TRAINER: Provide directions for this lesson.
TRAINER TIP: While students are talking, prepare for “Financial Feud” by writing the numbers 1-5 vertically on the white board/chart paper.

MENTOR:
Do a small group introduction, if appropriate.
RECAP: Students share key takeaways and homework completed from the previous workshop. Ensure students come up with a team name.

TRAINER: Issue a one minute time check after approximately 5 minutes have passed. Have each group share their name. Record the team names on the whiteboard or chart paper. Present the directions below to the class – the game takes approximately 8-10 minutes to complete:
This game is loosely based on the game show “Family Feud” where teams compete against each other to secure the most points. 100 people were polled and the top five answers will be written on the board as they are called. The question asked was: Where do you keep your money?
Assign the order of play amongst the teams (i.e. determine which team guesses first, second, etc.) On their turn, the team has 10 seconds to come up with an answer to the question.
• For a correct response: Trainer logs the response on the board next to the appropriate top answer. The point value of the response (recorded in parentheses) is logged under the appropriate team’s name. Play passes to the next team.
Teacher Resource

- For an incorrect response: Trainer draws a large “X” on the board. A total of three wrong guesses from the class (regardless of which team called it out) will end the game.

Play passes to the next team.
Each team provides only one guess on their turn – regardless of the response given, play always passes to the next team. The game ends when all answers are guessed OR three strikes (or incorrect answers) are logged. The team with the most points at the end of the game wins. If the game ends because of the strike count, share the remaining answers with the class.

MENTOR TIP:
Encourage group members to participate – if you have not viewed the answers, you can play too!

TRAINER TIP:
To create a deeper discussion, have each team elaborate on their guess – ask them to share what they know about that option, if they think it’s a safe/unsafe place to store money and why.

TOP FIVE ANSWERS (IN THIS ORDER):

1. **Bank (40):** A business that safely stores your money and uses your deposits to make investments or to issue loans. Banks provide many financial offerings including accounts (savings, checking), credit cards, loans, investment options, and services like direct deposit.

2. **Credit Union (25):** A non-profit financial institution that is owned and controlled by its members. You must be a member of the credit union in order to have an account. Credit unions offer similar services and protection that banks provide.

3. **Piggy Bank/Jar/Under the Bed (20):** Or any other answer choice that points to saving money in the home. Ask students to comment on the safety of this option.

4. **Wallet (10):** Indicates the student keeps their money on them. What are the advantages and disadvantages of this option?

5. **Parent (5):** Some students may say they have their parent hold on to any money they have. What are the advantages and disadvantages of this option? Where does the student’s parent store the money?

Students will spend the remaining time (approximately 5 minutes) completing the “Banks and Credit Unions” handout in their small groups.

MENTOR: Ensure students complete and discuss the “Banks and Credit Unions” handout.
TRAINER: Issue a one minute time check.

**Assessment**

**BANKS AND CREDIT UNIONS**
(Answer Key)

Directions: Review and circle the safe places to store your money. Then complete and discuss the questions about banks and credit unions.
Circle (answer in bold) the “safe” places to store your money:

Home Safe
Bank
Wallet
Credit Union
Under your bed
Piggy Bank

Banks and Credit Unions are examples of formal financial institutions. Create a 1-sentence definition for each.

Bank: A business that safely stores your money and uses your deposits to make investments or to issue loans. Banks provide many financial offerings including accounts (savings, checking), credit cards, loans, investment options, and services like direct deposit.

Credit Union: A non-profit financial institution that is owned and controlled by its members. You must be a member of the credit union in order to have an account. Credit unions offer similar services and protection that banks provide.

List FIVE Benefits of a Bank or Credit Union:

1. FDIC Insured: Up to $250k per depositor per institution
2. Safety: From theft, loss, or fire
3. Convenience: Access your money quickly and easily
4. Access to banking professionals
5. Builds credit history
6. Access to banking services including direct deposit, check cashing, and bill payment services
Instructions
Review and identify the safe places to store your money. Then complete and discuss the questions about banks and credit unions.
Directions: Review and circle the safe places to store your money. Then complete and discuss the questions about banks and credit unions.

Circle the “safe” places to store your money:

- Home Safe
- Bank
- Wallet
- Credit Union
- Under your bed
- Piggy Bank

Banks and Credit Unions are examples of formal financial institutions. Create a 1-sentence definition for each.

Bank: __________________________________________________________
___________________________________________________________

Credit Union: __________________________________________________
___________________________________________________________

List FIVE Benefits of a Bank or Credit Union:

1. _____________________________
2. _____________________________
3. _____________________________
4. _____________________________
5. _____________________________

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Banks and Credit Unions: Part 2- Shopping for a Bank

Purpose
Students will compare various bank account options and decide which one is the best choice.

Suggested Grade Level:
9

Approximate Time Needed:
10 minutes

Materials and Handouts
Shopping for a Bank

Student-Facing Instructions
You are a Los Angeles student looking to open your first bank account. Review the three options below and then select which institution is the best fit. Discuss your choice in your small group and explain your reasoning. A checklist of questions to ask, materials to bring, and common banking terminology are provided on the following page.

Teacher Notes
This is the 2nd lesson in a 4-part series titled Banks and Credit Unions

TRAINER: Provide directions for this lesson
MENTOR TIP: Students will likely land on the same answer but you may run into a student who thinks a different answer is correct. Listen to the student articulate his/her reasoning – based on the student’s personal situation, they may identify with one of the bank offerings and prioritize that as a higher need over others.
MENTOR: Have students complete and discuss the “Shopping for a Bank” handout. Students can individually or as a small group review the three options and select which is the best fit. Lead a 2-3 minute discussion about how students landed on their selection. You may need to refer students to the banking terminology on the following page.
Spend the remaining time (approximately 1-2 minutes) reviewing common questions to ask, materials checklist, and banking terminology. Find out who already has a bank account and use those students to help provide insight or examples as to how they set up and manage a bank account.
TRAINER: Issue a one minute time check. Call the class together and lead a 1-2 minute debrief.

Assessment
SHOPPING FOR A BANK

(Answer Key)

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Bank USA:
Our “Best Checking Program” gives you access to over 20,000 ATMs, 7000 branches, free online banking, mobile banking tools, and around the clock customer support.

What You Get:
- **Free debit card** to make purchases anywhere that accepts Visa debit cards
- Access to **20,000 ATMs** across the U.S.
- **Free online banking** and **electronic bill pay**
- **Free mobile banking** plus an app for smartphones to access your bank accounts 24/7
- **Free account text alerts** – keep an active watch over your accounts with 24/7 access plus text notifications if your account drops below a minimum balance or is overdrawn

COST:
- $25 deposit to open an account
- $10 monthly service fee – can be avoided with monthly direct deposits made to this account OR a $1000 minimum daily balance.

NorCal Bank:
Our “Basic Checking Account” gives you easy, convenient access to your account whenever you want plus unlimited access to banking professionals.

What You Get:
- **Free debit card** to make purchases anywhere that accepts Visa debit cards
- Access to **10,000 ATMs** across the U.S.
- **Online, mobile, and text banking** to pay bills and set payment reminders
- **Unlimited teller access**
- Add an **additional checking account** with no monthly maintenance fees

COST:
- No minimum amount required to open an account
- $12 monthly maintenance fee – can be waived if you set up a monthly direct deposit of $250 or more OR maintain a daily balance of $1500 or more.

Credit Union SoCal:
Our “Student Basics” checking account gets students free checking and savings accounts and free withdrawals at SoCal College’s ATMs on campus. To open an account, you must live, work, or currently attend school in the City of Los Angeles.

What You Get:
- **Free debit card** to make purchases anywhere that accepts MasterCard debit cards
- Access to **28,000 network ATMs** and 7-Eleven store ATMs across the U.S.
- **Free withdrawals** at SoCal College’s on-campus ATMs
- **Online and mobile banking** to pay bills and access customer service
Teacher Resource

COST:
- Free checking and savings accounts with no minimum balance requirements

Which option would you select and why?
Credit Union SoCal – this option allows students to open a free savings or checking account and not have to worry about maintaining a minimum balance. Added benefits that are common to all three area a free debit card to make purchases, access to affiliated ATMs nationwide, and online and mobile banking options.
Instructions

You are a Los Angeles student looking to open your first bank account. Review the three options below and then select which institution is the best fit. Discuss your choice in your small group and explain your reasoning. A checklist of questions to ask, materials to bring, and common banking terminology are provided on the following page.
**Directions:** You are a Los Angeles student looking to open your first bank account. Review the three options below and then select which institution is the best fit. Discuss your choice in your small group and explain your reasoning. A checklist of questions to ask, materials to bring, and common banking terminology are provided on the following page.

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**What You Get:**
- **Free debit card** to make purchases anywhere that accepts Visa debit cards
- Access to 20,000 ATMs across the U.S.
- **Free online banking and electronic bill pay**
- **Free mobile banking** plus an app for smartphones to access your bank accounts 24/7
- **Free account text alerts** – keep an active watch over your accounts with 24/7 access plus text notifications if your account drops below a minimum balance or is overdrawn

**COST:**
- $25 deposit to open an account
- $10 monthly service fee – can be avoided with monthly direct deposits made to this account OR a $1000 minimum daily balance.

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- **Free debit card** to make purchases anywhere that accepts Visa debit cards
- Access to 10,000 ATMs across the U.S.
- **Online, mobile, and text banking** to pay bills and set payment reminders
- **Unlimited teller access**
- Add an **additional checking account** with no monthly maintenance fees

**COST:**
- No minimum amount required to open an account
- $12 monthly maintenance fee – can be waived if you set up a monthly direct deposit of $250 or more OR maintain a daily balance of $1500 or more.

**Which option would you select and why?**

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

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Banks and Credit Unions  
Last Modified: 08 28 2013  
Page 2
Purpose

Students will know common questions they should ask before opening a bank account and materials needed and will visit 1-2 bank websites to gather basic information on bank accounts offered.

Suggested Grade Level:
9

Approximate Time Needed:
15 minutes

Materials and Handouts

Shopping for a Bank
Questions to Ask

Student-Facing Instructions

Using the handout from the previous lesson, “Shopping for a Bank”, you will identify the answers to the common questions you should ask as well as the materials you will need to open an account. Visit 1-2 banks or credit union websites in conducting your researching. Consider the following:

Bank of America: https://www.bankofamerica.com/
Chase Bank: https://www.chase.com/
Wells Fargo: https://www.wellsfargo.com/
USC Credit Union: https://www.usccreditunion.org/usccu/en/

Teacher Notes

This is the 3rd lesson in a 4-part series titled Banks and Credit Unions

**MATERIALS NEEDED:** Computers for each student with Internet access

**(NOTE:** If securing a computer for each student is not possible, the lesson can be completed with one computer per small group, one computer and projector for the entire class – will require the Trainer to run the discussion – or printing out handouts)

**TRAINER TIP:** Augment the sample websites by listing local banks and credit unions in your community.

**TRAINER:** Provide directions for this lesson. Students will spend 8-10 minutes researching bank account options by visiting 1-2 bank or credit union websites. Students will continue using their “Shopping for a Bank” handout and identify the answers to the common questions they should ask as well as materials needed to open an account.
Teacher Resource

Some sample ones to start with:

- Bank of America: https://www.bankofamerica.com/
- Chase Bank: https://www.chase.com/
- Wells Fargo: https://www.wellsfargo.com/
- USC Credit Union: https://www.usccreditunion.org/usccu/en/

**MODIFICATIONS:**

*One computer per small group:* The small group will collectively visit 1-2 websites and navigate through them to learn about the various bank account options.

*One computer for the class:* The Trainer will utilize student input to select a bank to research and will demonstrate how to locate the banking information mentioned in the handout. Trainers can also appoint individual students to come up and help locate information.

*Printing additional handouts:* Trainer can visit the additional links below and print out appropriate information for students to review. This must be done before the lesson!

- Bank of America
- Chase Bank
- Wells Fargo
- USC Credit Union

**MENTOR:** Ensure students are on task and locating information. Time permitting, ask them about other banks or credit unions they have heard of or seen in their community that they can research.

**TRAINER:** Issue a **one minute** time check. Call the class together and lead a 1-2 minute debrief.

**Assessment**

Identify questions to ask and materials needed to open a bank account.
Instructions
Using the handout from the previous lesson, “Shopping for a Bank”, you will identify the answers to the common questions you should ask as well as the materials you will need to open an account. Visit 1-2 banks or credit union websites in conducting your researching. Consider the following:

Bank of America: https://www.bankofamerica.com/
Chase Bank: https://www.chase.com/
Wells Fargo: https://www.wellsfargo.com/
USC Credit Union: https://www.usccreditunion.org/usccu/en/
### Directions:
You are a Los Angeles student looking to open your first bank account. Review the three options below and then select which institution is the best fit. Discuss your choice in your small group and explain your reasoning. A checklist of questions to ask, materials to bring, and common banking terminology are provided on the following page.

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</tbody>
</table>

Which option would you select and why?

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

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QUESTIONS TO ASK (OR RESEARCH INDEPENDENTLY!) BEFORE OPENING AN ACCOUNT:

- Am I eligible to become a customer (for credit unions)?
- Are the bank branches and ATMs conveniently located? Where is the closest one to my __________ (home, school, job, etc.)?
- Does the closest bank branch/credit union’s hours of operation work with my schedule?
- Are there any fees associated with opening or having an account? If so, what are they and how much do they cost? Is there a way to waive these fees?
- Is there a minimum amount of money needed to open this account? If so, what is it?
- Is there a limit to the number of withdrawals that can be made each month? If so, what is the limit?
- Are there fees for using my ATM/debit card at another bank or ATM? If so, what are they?
- [For a Savings Account] What is the interest rate?

COMMON MATERIALS REQUIRED TO OPEN AN ACCOUNT:

1. **Complete Application:** Each financial institution has a basic application they require their customers to complete. It is important to be as accurate as possible on this form.

2. **Identification:** Generally includes at least two forms of current photo identification; what is accepted will vary by institution. Examples include a driver’s license, state photo ID, passport, green card, employee photo ID, or student photo ID.

3. **Identification Number:** A Social Security Number OR a Taxpayer Identification Number (ITIN) can be used to open an account. This makes students who are undocumented eligible to receive banking services. Talk with the specific financial institution about what is required.

4. **Money to Deposit:** Ask in advance if there is a minimum deposit

5. **Parent:** Required for people under 18 years old

Banking Vocabulary:

- **Balance:** The amount of money in your bank account.
- **Checking Account:** A deposit account used to manage your daily spending, such as paying bills.
- **Fees:** Charges for specific services associated with your account.
- **Interest:** A small percentage of the value of your account that is added to your account on a regular schedule. The amount of interest earned depends on the interest rate (higher is better), the amount of time the money is kept in the account, and how often the interest is paid.
- **Overdraft:** Spending more money that you have in your account
- **Savings Account:** A deposit account that stores money for long-term purchases, such as college tuition.
- **Withdrawal:** The act of taking out money from your account

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Banks and Credit Unions: Part 4- Student Reflection

Purpose

Students reflect on what they’ve learned about banks and credit unions, and what they need to know and the materials they need to have in order to open an account.

Suggested Grade Level:

9

Materials and Handouts

Student Reflection

Approximate Time Needed:

5 minutes

Student-Facing Instructions

Write a one-page reflection in which you address the following questions:

• What information resonated with you about today’s workshop?
• What information was new to you?
• What information was most helpful to learn about? Why?
• What knowledge can you pass on or share with family members?

Teacher Notes

This is the 4th lesson in a 4-part series titled Banks and Credit Unions

TRAINER: Instruct students to complete the “Student Reflection” handout.

MENTOR:

Ensure students individually complete the handout. Facilitate a 2-3 minute debrief around what students learned or how they can apply today’s content. Sample questions include:

• What information resonated with you about today’s workshop?
• What information was new to you?
• What information was most helpful to learn about? Why?
• What knowledge can you pass on or share with family members?

TRAINER: Provide a one minute time check. Call the class together and have 2-3 students share their learning with the class.

Assessment

Complete handout.
Instructions
Write a one-page reflection in which you address the following questions:

- What information resonated with you about today’s workshop?
- What information was new to you?
- What information was most helpful to learn about? Why?
- What knowledge can you pass on or share with family members?
In today's workshop, I learned about:

_____________________________________________________________________________________

_____________________________________________________________________________________

_____________________________________________________________________________________

_____________________________________________________________________________________

The most helpful piece of information I learned was:

_____________________________________________________________________________________

_____________________________________________________________________________________

_____________________________________________________________________________________

_____________________________________________________________________________________

After today's workshop, I plan to:

_____________________________________________________________________________________

_____________________________________________________________________________________

_____________________________________________________________________________________

_____________________________________________________________________________________

<table>
<thead>
<tr>
<th>HOMEWORK</th>
<th>PRE-WORK FOR WORKSHOP ON:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Talk with your parent(s) about banking services they use and how the institution and type of account was selected; if the family does not have an account, talk about reasons why.</td>
<td>__________</td>
</tr>
</tbody>
</table>
Savings Accounts: Part 1- Types of Savings Accounts

Purpose
Students will define and discuss the pros and cons of a savings account, money market account, and certificate of deposit.

Suggested Grade Level:
9

Materials and Handouts
Types of Savings Accounts

Approximate Time Needed:
15 minutes

Student-Facing Instructions
Compare each type of savings account paying special attention to the “Interest Rate” and “Accessibility/Withdrawal” rows. Complete the table by outlining the pros and cons of each.

Teacher Notes
This is the 1st lesson in a 4-part series titled Savings Accounts.

MENTOR:
Do a small group introduction, if appropriate.
RECAP: Students share key takeaways and homework completed from the previous workshop.

TRAINER: Provide directions for this lesson. Students have 5 minutes to complete the “Types of Savings Accounts” handout. Each Mentor will then read aloud a scenario that will require students to select a savings account to put their funds in. Students have 1 minute to discuss and collectively select one of the three accounts.
MENTOR: Ensure students complete the handout. Facilitate the conversation and answer questions as needed.
TRAINER: Prove a time check five minutes into the activity. Mentors should now read off the scenario to their group if they haven’t already.
MENTOR:
SCENARIO: Students have been granted $1,000 as a graduation gift. Which of the three accounts would they put their money in?
After students have selected an account, prompt them to explain why. What are the advantages of the particular account they selected? Then read off the following “Life Happens” situation

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“LIFE HAPPENS” SITUATION: A financial emergency has occurred and you need to access $400. You can withdraw $200 from your savings and checking account, but still have a balance of $200. You must withdraw a portion of your graduation gift. What are the consequences of withdrawing these funds? Facilitate a short 2-3 minute discussion about the impact of this emergency. Sample questions:

- Would students have selected a different account if they could have foreseen this emergency? If so, which account would they have selected and why?
- In what situations would you put your money into each of the three accounts?
- How does this situation parallel real life? Has something like this ever happened to you?

TRAINER: Provide a one-minute time check. Call the class together and lead a 1-2 minute debrief.

Assessment
Complete the handout
Instructions
Compare each type of savings account paying special attention to the “Interest Rate” and “Accessibility/Withdrawal” rows. Complete the table by outlining the pros and cons of each.
**TYPES OF SAVINGS ACCOUNTS**

**Directions:** Compare each type of savings account paying special attention to the “Interest Rate” and “Accessibility/Withdrawal” rows. Complete the table below by outlining the pros and cons of each.

A savings account is: ____________________________________________________________
_____________________________________________________________________________
_____________________________________________________________________________
_____________________________________________________________________________

<table>
<thead>
<tr>
<th>Minimum Balance</th>
<th>(Regular) Savings Account</th>
<th>Money Market Account</th>
<th>Certificates of Deposit (CD)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>A minimum balance is usually required to open and maintain this account</td>
<td>Requires a minimum balance</td>
<td>Requires a minimum amount – varies by financial institution</td>
</tr>
<tr>
<td>Interest Rate</td>
<td>Low interest rate – varies by financial institution</td>
<td>Generally higher than a savings account</td>
<td>High rate of return compared to other savings accounts</td>
</tr>
<tr>
<td>Accessibility/Withdrawals</td>
<td>Easily accessible – may be charged a fee for exceeding the withdrawal limit</td>
<td>Accessible through a limited number of checks</td>
<td>Inaccessible – charged a penalty fee for withdrawing funds prior to the maturation date</td>
</tr>
<tr>
<td>Insured</td>
<td>Protected by the FDIC (Federal Deposit Insurance Corporation)</td>
<td>May be protected by the FDIC</td>
<td>Protected by the FDIC</td>
</tr>
</tbody>
</table>

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<th>Types of Savings Account</th>
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<th>Cons (-)</th>
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Purpose
Students will define, calculate, and compare regular and compound interest.

Suggested Grade Level:
9

Materials and Handouts
Interest- Good or Bad?

Approximate Time Needed:
15 minutes

Student-Facing Instructions
In addition to keeping your money safe, savings accounts offer another benefit called interest. Work in small groups to complete the questions on the handout.

Teacher Notes
This is the 2nd lesson in a 4-part series titled Savings Accounts.

TRAINER: Provide directions for this lesson.
MENTOR: Have students complete the “Interest – Good or Bad?” handout. Emphasize the following takeaways:
• The more frequently interest is compounded, the more you earn.
• Seek a higher interest rate when you open a savings account (interest works for you)
• Seek a lower interest rate when you are borrowing money (interest works against you)
• Any interest earned (from a savings account) is taxable.

MENTOR TIP: Students may need assistance in creating a definition for interest or in completing the math calculations. Encourage the group to work together to come up with the answer, providing support where needed. Don’t do the math for them!

TRAINER: Issue a one minute time check. Call the class together and lead a 1-2 minute debrief.

Assessment
Interest- Good or Bad?

(Answer Key)
Teacher Resource

**Interest is:** A small percentage of the value of your savings account that is gets added to your account on a regular schedule.

**Compound Interest:** Interest earning interest. Interest is earned on your initial deposit and that interest begins to earn interest. Interest can be compounded daily, monthly, or quarterly.

**The amount of interest earned depends on:**
1. The interest rate (higher is better when talking about savings)
2. The length of time the money is kept in the account
3. How often the interest is paid (how often it gets compounded)

**Scenario 1:**
You've saved $1,000 after working for a year at your part-time job. If you decide to keep it under your mattress for one year, you would have $1000.00.

**Under mattress:**

\[ \text{} \]

\[ \$1000 \times 0\% = \$0 \]
\[ \$1000 + 0 = \$1000 \]

If you decide to put it in a saving account that pays 5% interest, you would have $1050.00 at the end of the year. Do the math to calculate your answer:

**Bank account:**

\[ \text{} \]

\[ \$1000 \times 5\% = \$50.00 \text{ (interest earned)} \]
\[ \$1000 + \$50 = \$1050.00 \text{ (principal + interest earned)} \]

In five years, the interest earned from this account would be: \$250.00

*Interest earned in one year: \$50*
*Interest earned in five years: \$50 \times 5 = \$250.00*

**Scenario 2:**
You've saved $1,000 after working for a year at your part-time job. If you decide to keep it under your mattress for one year, you would have $1000.00.

If you decide to put it in a saving account that pays 5% interest compounding quarterly, you would have $1050.94 at the end of the year. Do the math to calculate your answer:

**Bank account:**

*To calculate interest earned per quarter, divide the interest rate by 4 for the number of quarters in a year: 5% or 0.05/4 = 0.0125*

**By the end of quarter one:**
\[ \$1000 \times 0.0125 = \$12.50 \]
**Principal + interest:**
\[ \$1000 + \$12.50 = \$1012.50 \]

**Quarter two:**
\[ \$1012.50 \times 0.0125 = \$12.66 \]
**Principal + interest:**
\[ \$1012.50 + \$12.65 = \$1025.16 \]

**By end of quarter three:**
\[ \$1037.97 \]
**By end of quarter four:**
\[ \$1050.94 \]

In five years, the interest earned from this account would be: \$254.70

*Interest earned in one year: \$50.94*
*Interest earned in five years: \$50.94 \times 5 = \$254.70*

---

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Instructions

In addition to keeping your money safe, savings accounts offer another benefit called interest. Work in small groups to complete the questions on the handout.
INTEREST – GOOD OR BAD?

Directions: In addition to keeping your money safe, savings accounts offer another benefit called interest. Work in small groups to complete the questions below.

Interest is: ____________________________________________________________

__________________________________________________________

Compound Interest: Interest earning interest. Interest is earned on your initial deposit and that interest begins to earn interest. Interest can be compounded daily, monthly, or quarterly.

The amount of interest earned depends on:

1. ________________________________________________________________

2. ________________________________________________________________

3. ________________________________________________________________

SCENARIO 1: You’ve saved $1,000 after working for a year at your part-time job. If you decide to keep it under your mattress for one year, you would have $________.

If you decide to put it in a saving account that pays 5% interest, you would have $________ at the end of the year. Do the math to calculate your answer:

In five years, the interest earned from this account would be: $___________

SCENARIO 2: You’ve saved $1,000 after working for a year at your part-time job. If you decide to keep it under your mattress for one year, you would have $________.

If you decide to put it in a saving account that pays 5% interest compounding quarterly, you would have $________ at the end of the year. Do the math to calculate your answer:

In five years, the interest earned from this account would be: $___________

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# Savings Accounts: Part 3- Using an ATM Card

## Purpose

Students will use an ATM simulator and discuss best practices for managing an ATM card.

## Suggested Grade Level:

9

## Materials and Handouts

Using an ATM Card

## Approximate Time Needed:

15 minutes

## Student-Facing Instructions

Most bank accounts provide an ATM card that allows you to quickly access your funds. Review the questions in the handout to assess your knowledge about an ATM.

## Teacher Notes

This is the 3rd lesson in a 4-part series titled Savings Accounts.

**MATERIALS NEEDED:** Computers with Internet connection for each small group – recommended to log computers onto [www.handsonbanking.com](http://www.handsonbanking.com) while students are working in small groups to save time. Once on the website, click on the “Young Adult” section in the right-hand menu. Click on the “Tools” tab on the bottom left corner of the screen. Select “ATM.”

**TRAINER:** Provide directions for this lesson. Students have 5-10 minutes to complete and discuss the “Using an ATM Card” handout. Any remaining time (approximately 5-10 minutes) will be used to play with an ATM simulator.

**MENTOR:** Have students complete the “Using an ATM Card” handout. Many students have likely used or seen their parents use an ATM card. Foster a discussion around what students know (or have heard) about ATM cards or ATMs. Correct any misconceptions that arise.

**TRAINER:** Provide a time check five minutes into the activity. Mentors should start moving students through the ATM simulator within the next several minutes if they haven’t already done so.

**MODIFICATIONS:**

One computer for the class: The Trainer will utilize student input to run through the scenarios outlined below. Trainers can also appoint individual students to come up and demonstrate how to use the simulator.

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Teacher Resource

MENTOR: Make sure each student has a turn withdrawing, depositing, or transferring funds. To get started:
• Use the mouse to drag the debit card into the “card” slot on the ATM.
• Click on any four numbers when prompted to enter a PIN – reiterate what a PIN is and why it is
  important to protect. Click the “OK” button.
• Use the arrow buttons to select “Get Cash,” “Deposit,” or “Transfer.”
• Students can make up their own tasks or use the ones below:
  • Transfer $100 from your checking to savings account.
  • Retrieve $40 from your checking account. Why couldn’t you retrieve $30?
  • Deposit $35 into your checking account.
MENTOR TIP: Reiterate some of the key information on the handout as students use the ATM simulator.
TRAINER: Issue a one minute time check. Call the class together and lead a 1-2 minute debrief.

Assessment

Using an ATM Card
Answer Key

An ATM card will allow you to do all of the following EXCEPT:
a. Make deposits to your savings and checking account
b. Make withdrawals from your savings and/or checking account
c. Transfer money from one account to another
d. Purchase items (this is a function of debit cards – more info on debit cards is presented in the “Checking
  Accounts” Lesson)

What do you know about ATMs?
HINT – Some starting questions to get you thinking:
What does ATM stand for?
What does it do?
When would you use an ATM?

These responses will vary according to each group’s working knowledge of ATMs and ATM cards. Correct
misconceptions if they arise. Some basic info about ATMs:
1. ATM: Automatic Teller Machine
2. Allows you to check account balances, withdraw, transfer or even deposit funds
3. Requires your ATM card and a Personal Identification Number (PIN). A PIN is generally a four-digit
  numeric password used to verify the account holder.

ATM Tips:
1. You may be charged a fee if you use an ATM that is operated by another bank
2. Know your available balance before withdrawing any funds
3. Be aware of your surroundings – be discreet when entering your PIN
4. Be careful with your Personal Identification Number (PIN) – Never write it on your card
5. Remember to take your receipt and ATM card with you once you complete your transaction.
6. Others?

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Instructions

Most bank accounts provide an ATM card that allows you to quickly access your funds. Review the questions in the handout to assess your knowledge about an ATM.
**Directions:** Most bank accounts provide an ATM card that allows you to quickly access your funds. Review the questions below to assess your knowledge about an ATM.

---

**An ATM card will allow you to do all of the following EXCEPT:**

a. Make deposits to your savings and checking account  
b. Make withdrawals from your savings and/or checking account  
c. Transfer money from one account to another  
d. Purchase items

---

**What do you know about ATMs?**

**HINT** – Some starting questions to get you thinking:

- What does ATM stand for?  
- What does it do?  
- When would you use an ATM?

1. __________________________________________________________________________________
2. __________________________________________________________________________________
3. __________________________________________________________________________________
4. __________________________________________________________________________________

**ATM Tips:**

1. __________________________________________________________________________________
2. __________________________________________________________________________________
3. __________________________________________________________________________________
4. __________________________________________________________________________________
5. __________________________________________________________________________________

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*Savings Accounts*  
*Last Modified: 08 29 2013*  
*Page 3*  

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511
Savings Accounts: Part 4- Student Reflection

Purpose
Students reflect on what they’ve learned about savings accounts, interest rates, and ATM cards.

Suggested Grade Level:
9

Materials and Handouts
Student Reflection

Approximate Time Needed:
5 minutes

Student-Facing Instructions
Write a one-page reflection in which you address the following questions:

• What information resonated with you about today’s workshop?
• What information was new to you?
• What information was most helpful to learn about? Why?
• What knowledge can you pass on or share with family members?

Teacher Notes
This is the 4th lesson in a 4-part series titled Savings Accounts

TRAINER: Instruct students to complete the “Student Reflection” handout.

MENTOR: Ensure students individually complete the handout. Facilitate a 2-3 minute debrief around what students learned or how they can apply today’s content. Sample questions include:

• What information resonated with you about today’s workshop?
• What information was new to you?
• What information was most helpful to learn about? Why?
• What knowledge can you pass on or share with family members?

TRAINER: Provide a one minute time check. Call the class together and have 2-3 students share their learning with the class.

Assessment
Complete handout.
Instructions

Write a one-page reflection in which you address the following questions:

- What information resonated with you about today’s workshop?
- What information was new to you?
- What information was most helpful to learn about? Why?
- What knowledge can you pass on or share with family members?
In today's workshop, I learned about:

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

The most helpful piece of information I learned was:

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

After today’s workshop, I plan to:

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

<table>
<thead>
<tr>
<th>HOMEWORK</th>
<th>PRE-WORK FOR WORKSHOP ON:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Talk with your parent(s) about banking services they use and how the institution and type of account was selected; if the family does not have an account, talk about reasons why.</td>
<td>__________</td>
</tr>
</tbody>
</table>

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### Purpose
Students will know what a checking account is and how to manage it.

### Suggested Grade Level:
9

### Materials and Handouts
Checking Account Reflection

### Approximate Time Needed:
10 minutes

### Student-Facing Instructions
Complete the handout individually and share your answers with your small group.

### Teacher Notes
This is the 1st lesson in a 5-part series titled Checking Accounts.

**MENTOR:**
Do a small group introduction, if appropriate.

**CHECKING ACCOUNT REFLECTION:** Have students spend 4-5 minutes individually completing the “Checking Account Reflection” handout. Use the remaining time (approximately 2-3 minutes) debriefing. Be sure students understand what a checking account is and how it differs from a savings account. Note that the pre-work was to research the fees listed on the handout.

**TRAINER:** Issue a one minute time check. Call the class together and lead a 1-2 minute debrief.

### Assessment
**CHECKING ACCOUNT REFLECTION**
(Answer Key)

**Directions:** Complete the handout below individually and share your answers with your small group.
Write down words that come to mind when you hear “checking account.”
Some examples:
___debt card____________check_________balancing a check book ___check register_________
___ ATM__________ balance_________ overdraft__________ transaction ______

Do you or your parents have a checking account? What is a checking account and how does it differ from a savings account?
A checking account is a deposit account used to manage your daily spending, such as paying bills. Money generally flows in and out of a checking account more frequently than a savings account and unlike savings accounts, checking account do not accrue interest. Both accounts allow you to do online banking and access funds via an ATM.

What do you think are some advantages to having and using a checking account
Some examples include:
1. Your money is safe
2. Money can be easily accessed through online banking services or via ATM
3. Spending can be tracked using various budgeting tools on the bank’s website
4. Access various banking services including direct deposit, check cashing, etc.

Your homework assignment was to define these common bank fees. Provide a one-sentence definition below:
1. ATM User Fee/Foreign ATM Fee: A fee for using an ATM that is not affiliated with your bank
2. Overdraft Fee: A fee for spending more money that you have in your account
3. Monthly Service Fee/Maintenance Fee: A fee associated with having an account
4. Minimum Balance Fee: A fee charged when the account balance drops beneath the minimum as determined by the financial institution
Instructions
Complete the handout individually and share your answers with your small group.
CHECKING ACCOUNT REFLECTION

Directions: Complete the handout below and share your answers with your small group.

Write down words that come to mind when you hear “checking account.”

_________________________________________  ___________________________  ________________________
_________________________________________  ___________________________  ________________________

Do you or your parents have a checking account? What is a checking account and how does it differ from a savings account?

__________________________________________________________________________________________
__________________________________________________________________________________________
__________________________________________________________________________________________
__________________________________________________________________________________________

What do you think are some advantages to having and using a checking account?

__________________________________________________________________________________________
__________________________________________________________________________________________
__________________________________________________________________________________________
__________________________________________________________________________________________

Your homework assignment was to define these common bank fees. Provide a one-sentence definition below:

1. ATM User Fee/Foreign ATM Fee:
2. Overdraft Fee: ______________________________________________________
3. Monthly Service Fee/Maintenance Fee: ________________________________________________
4. Minimum Balance Fee: ______________________________________________________________

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Purpose

Students will label the parts of a debit card.

Suggested Grade Level:

9

Materials and Handouts

Parts of a Debit Card

Approximate Time Needed:

10 minutes

Student-Facing Instructions

Identify the parts of a debit card in the space provided. If you have a debit card, pull it out so you can get familiar with the information on your card.

Teacher Notes

This is the 2nd lesson in a 5-part series titled Checking Accounts.

TRAINER: Provide directions for “Breakout 2.”
MENTOR: Students have **6-8 minutes** to complete and discuss the “Parts of a Debit Card” handout.
MENTOR TIP: Ask students to recall the difference between a debit card and ATM card – you can purchase items with a debit card (from “Savings Account” module). Emphasize the importance of NOT overdrafting.

TRAINER: Issue a **one minute** time check. Call the class together and lead a 1-2 minute debrief.

Assessment

Parts of a Debit Card
(Answer Key)

Label the Parts of a Debit Card:

A. Bank Name
B. Debit Card Number: Unique 16-digit number assigned to your debit card
C. Issue Date: Year that you started using the bank’s services
D. Expiration date: A new card is automatically mailed to you before your expiration date
Teacher Resource

E. Cardholder’s name
F. Visa or Mastercard Logo: The logo on your card indicates that your card can be used wherever Visa or Mastercard debit cards are accepted
G. Signature: Sign here as soon as you activate your card to protect yourself from fraud
H. Card Security Code (CSC) aka Card Verification Value (CVV), Card Verification Data (CVD), Card Verification code (CVC): A unique number assigned to your card to verify that it is in your possession when making transactions over the phone, fax, internet, or mail.
I. Teletypewriter (TTY): A type of telephone used for the hearing impaired
Instructions
Identify the parts of a debit card in the space provided. If you have a debit card, pull it out so you can get familiar with the information on your card.
Directions: Identify the parts of a debit card in the space provided. If you have a debit card, pull it out so you can get familiar with the information on your card.

FRONT:

(A) Bank of Vero

(B) 1234 5678 9101 1213

(C) Customer Since 2005

(D) Good Thru 12/12

(E) Vero K Cruz

BACK:

www.bankofvero.com

For Customer Service: 555-891-0109

(G) ____________________________

(H) 191

Authorized Signature *Not Valid Unless Signed

(I) TTY: 1-800-555-5555

Bank of Vero

From Outside the US call collect at 555-234-2532

Label the Parts of a Debit Card:

A. ____________________________________________
B. ____________________________________________
C. ____________________________________________
D. ____________________________________________
E. ____________________________________________
F. ____________________________________________
G. ____________________________________________
H. ____________________________________________
I. ____________________________________________

When you use your debit card to make purchases, you will be asked to enter your Personal Identification Number (PIN). Unlike credit cards, debit cards will immediately deduct the value of your purchase from your bank account. Make sure you have enough money in your account to cover your expenses and avoid paying overdraft fees!

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# Checking Accounts: Part 3- Check Writing Basics

**Purpose**

Students will practice basic check-writing skills.

**Suggested Grade Level:**

9

**Materials and Handouts**

Check Writing Basics

**Approximate Time Needed:**

15 minutes

**Student-Facing Instructions**

Identify and label the parts of a check in the space provided. Proceed to writing a check, endorsing a check, and completing a register.

**Teacher Notes**

This is the 3rd lesson in a 5-part series titled Checking Accounts.

**TRAINER:** Provide directions for the lesson.

**MENTOR:** Students have **12 minutes** to complete and discuss the “Check Writing Basics” handout. Review the tips below once students fill out the sample check:

- Always write neatly in blue or black ink
- Save all receipts and record these expenses in a check register or match them against the transactions provided in your online account
- **VOID** checks when you make a mistake; shred and dispose of the check safely

**TRAINER:** Issue a **one minute** time check. Call the class together and lead a 1-2 minute debrief.

**Assessment**

Check Writing Basics

**Answer Key**

**Label the Parts of a Debit Card:**

A. **Checkbook owner’s name and address**
B. **Check Number:** Each check has a unique reference number to help you track your payments
C. **Date:** Date the check was written—include the month, day, and year
Teacher Resource

D. Payee: Name of the company or person you are paying
E. Dollar amount of the check: Written out in numbers
F. Dollar amount of the check written out in words
G. Bank Information: The name of the bank that holds your account
H. Memo: A notes section where you can log what the check was used for
I. Signature: Signing your check authorizes the money to be released from your account
J. Routing Number: The unique number of the bank that issued you your check
K. Account Number: The 10-digit bank account number that is unique to your account

Now, fill in the check using the following scenario:
On September 1, 2012, Maria ate lunch at Subway and spent $7.55. Complete the check as Maria would have for her purchase.

SCENARIO: That same day, Maria received her paycheck from her waitressing job. The check was in the amount of $205.50 – Maria decides to deposit her check into her checking account. She (1) endorses the bank of the check, (2) writes “For Deposit Only”, and (3) writes her bank account number of 1234567890. Complete the back of the sample check in the space provided.

Endorse Here:
X_________Maria Cruz________________________(1)
__________For Deposit Only___________________(2)
__________1234567890_______________________(3)

DO NOT SIGN/WRITE/STAMP BELOW THIS LINE
____FOR FINANCIAL INSTITUTION USAGE ONLY____

REVIEW THE PARTS OF A CHECK REGISTER BEFORE COMPLETING THE SCENARIO.
SCENARIO: Maria immediately logs her transactions in her check register when she returns home. Record Maria’s transactions from the day in the register below.

(bold headers= header in table; one line per value in table)
Check Number (A):
101
--
Date (B):
9/1/12
9/1/12
Transaction Description (C):
Subway
Deposit- Paycheck
Payment/Withdrawal (D):
$7.55
--

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Deposit/Credit (E):
---
$205.50
Balance (F): $100.00
$92.45
$297.95

A. Check number: Number of the check that was written
B. Date: Date the check was written/date of transaction
C. Transaction Description: Enter the name of the payee (company/person you paid)
D. Amount of payment/withdrawal
E. Amount of deposit/credit
F. Balance: Current amount of money in your account
Instructions
Identify and label the parts of a check in the space provided. Proceed to writing a check, endorsing a check, and completing a register.
CHECK WRITING BASICS

Directions: Identify and label the parts of a check in the space provided. Proceed to writing a check, endorsing a check, and completing a register.

(A) Maria Cruz
911 Express Way
Monarch Village, CA, 55555

(B) 101

(C) ________________

(D) Pay to the Order of___________________________________________________

(E) $_____________

(F) ___________________________________________________________________

(G) Bank of California

(H) For______________________________________ (I)_____________________________________

(J) :156400081:       (K) 1234567891”

Label the Parts of a Debit Card:

A. ______________________________________________________

B. ______________________________________________________

C. ______________________________________________________

D. ______________________________________________________

E. ______________________________________________________

F. ______________________________________________________

G. ______________________________________________________

H. ______________________________________________________

I. ______________________________________________________

J. ______________________________________________________

K. ______________________________________________________

Now, fill in the check using the following scenario:
On September 1, 2012, Maria ate lunch at Subway and spent $7.55. Complete the check as Maria would have for her purchase.

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**SCENARIO:** That same day, Maria received her paycheck from her waitressing job. The check was in the amount of $205.50 – Maria decides to deposit her check into her checking account. She (1) endorses the bank of the check, (2) writes “For Deposit Only”, and (3) writes her bank account number of 1234567890. Complete the back of the sample check in the space provided.

```
Endorse Here:
X________________________________________(1)
__________________________________________(2)
__________________________________________(3)

DO NOT SIGN/WRITE/STAMP BELOW THIS LINE
____FOR FINANCIAL INSTITUTION USAGE ONLY____
```

**REVIEW THE PARTS OF A CHECK REGISTER BEFORE COMPLETING THE SCENARIO.**

**SCENARIO:** Maria immediately logs her transactions in her check register when she returns home. Record Maria’s transactions from the day in the register below.

<table>
<thead>
<tr>
<th>(A) Check Number</th>
<th>(B) Date</th>
<th>(C) Transaction Description</th>
<th>(D) Payment/Withdrawal</th>
<th>(E) Deposit/Credit</th>
<th>(F) Balance: $100.00</th>
</tr>
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</tbody>
</table>

A. **Check number:** Number of the check that was written  
B. **Date:** Date the check was written/date of transaction  
C. **Transaction Description:** Enter the name of the payee (company/person you paid)  
D. **Amount of payment/withdrawal**  
E. **Amount of deposit/credit**  
F. **Balance:** Current amount of money in your account

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Purpose
Students will understand basic electronic banking services and ways to protect themselves from fraud.

Suggested Grade Level:
9

Materials and Handouts
Electronic Banking Services and Safety

Approximate Time Needed:
10 minutes

Student-Facing Instructions
Financial institutions offer many different electronic services including access to ATMs, banking by phone, and online banking to help customers manage their finances. Check off the different features that each one provides. Then identify which tips help prevent fraud and identity theft.

Teacher Notes
This is the 4th lesson in a 5-part series titled Checking Accounts.

TRAINER: Provide directions for this lesson.
MENTOR:
Students have 6-8 minutes to complete and discuss the “Electronic Banking Services and Safety” handout. Students may require guidance through the various banking services. Encourage them to share what they know or have heard and correct any misconceptions. Time permitting, share your experience with online banking and how it helps you manage your finances.

TRAINER: Issue a one minute time check. Call the class together and lead a 1-2 minute debrief.

Assessment

ELECTRONIC BANKING SERVICES AND SAFETY
(Answer Key)

ATM: Conduct Banking Transactions; Review Banking Transactions; Obtain Cash; Requires a PIN
Bank by Phone: Conduct Banking Transactions; Review Banking Transactions; Pay Bills; Keypad or Voice Activated; Access a Customer Service Representative

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Online Banking: Conduct Banking Transactions; Review Banking Transactions; Pay Bills; Access a Customer Service Representative; Requires Internet Access; Requires a username and password

Online Banking Allows You to:
- Direct Deposit
- Transfer Money Between Your Accounts
- Transfer Money to a Third Party
- Make Regular Transactions/Automatic Bill Pay
- Access Online Banking Assistance
- Access Budgeting and Money Management Tools
- Other?

You can never be too safe with your financial information. Read the following statements and identify whether it is a smart decision: Smart Decision (Yes/No)

1. Send financial info through email (NO)
2. Use one low-limit credit card for purchasing items online (YES)
3. Protect your social security number and PIN (YES)
4. Click on email hyperlinks that are sent to you from unknown sources (NO)
5. Review your credit report every 2-3 years to make sure all information listed is accurate (NO)
6. Shred old financial documents, including bank statements and old credit or debit cards (YES)
7. Keep your virus protection, firewall, and spyware up-to-date (YES)
Instructions

Financial institutions offer many different electronic services including access to ATMs, banking by phone, and online banking to help customers manage their finances. Check off the different features that each one provides. Then identify which tips help prevent fraud and identity theft.
Directions: Financial institutions offer many different electronic services including access to ATMs, banking by phone, and online banking to help customers manage their finances. Check off the different features that each one provides. Then identify which tips help prevent fraud and identity theft.

<table>
<thead>
<tr>
<th>Conduct Banking Transactions</th>
<th>Review Banking Transactions</th>
<th>Obtain Cash</th>
<th>Pay Bills</th>
<th>Keypad or Voice Activated</th>
<th>Requires a PIN</th>
<th>Access a Customer Service Representative</th>
<th>Requires Internet Access</th>
<th>Requires a Username and Password</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM</td>
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<tr>
<td>Bank by Phone</td>
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<tr>
<td>Online Banking</td>
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</tbody>
</table>

Online Banking Allows You to:
- Direct Deposit
- Transfer Money Between Your Accounts
- Transfer Money to a Third Party
- Make Regular Transactions/Automatic Bill Pay
- Access Online Banking Assistance
- Access Budgeting and Money Management Tools
- Other?

You can never be too safe with your financial information. Read the following statements and identify whether it is a smart decision:

<table>
<thead>
<tr>
<th>Statement</th>
<th>Smart Decision (Yes/No)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Send financial info through email</td>
<td></td>
</tr>
<tr>
<td>Use one low-limit credit card for purchasing items online</td>
<td></td>
</tr>
<tr>
<td>Protect your social security number and PIN</td>
<td></td>
</tr>
<tr>
<td>Click on email hyperlinks that are sent to you from unknown sources</td>
<td></td>
</tr>
<tr>
<td>Review your credit report every 2-3 years to make sure all information listed is accurate</td>
<td></td>
</tr>
<tr>
<td>Shred old financial documents, including bank statements and old credit or debit cards</td>
<td></td>
</tr>
<tr>
<td>Keep your virus protection, firewall, and spyware up-to-date</td>
<td></td>
</tr>
</tbody>
</table>

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Purpose

Students reflect on how to manage a checking out, use a debit card and/or check, and the basics of electronic banking.

Suggested Grade Level:

9

Materials and Handouts

Student Reflection

Approximate Time Needed:

5 minutes

Student-Facing Instructions

Write a one-page reflection in which you address the following questions:

- What information resonated with you about today’s workshop?
- What information was new to you?
- What information was most helpful to learn about? Why?
- What knowledge can you pass on or share with family members?

Teacher Notes

This is the 5th lesson in a 5-part series titled Checking Accounts.

TRAINER: Instruct students to complete the “Student Reflection” handout.

MENTOR:

Ensure students individually complete the handout. Facilitate a 2-3 minute debrief around what students learned or how they can apply today’s content. Sample questions include:

- What information resonated with you about today’s workshop?
- What information was new to you?
- What information was most helpful to learn about? Why?
- What knowledge can you pass on or share with family members?

TRAINER: Provide a one minute time check. Call the class together and have 2-3 students share their learning with the class.

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Teacher Resource

**Assessment**

Complete handout.
Instructions

Write a one-page reflection in which you address the following questions:

- What information resonated with you about today’s workshop?
- What information was new to you?
- What information was most helpful to learn about? Why?
- What knowledge can you pass on or share with family members?
In today's workshop, I learned about:

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

The most helpful piece of information I learned was:

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

After today’s workshop, I plan to:

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

<table>
<thead>
<tr>
<th>HOMEWORK</th>
<th>PRE-WORK FOR WORKSHOP ON:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Talk with your parent(s) about how they manage their checking account. If your parent(s) do not have a checking account, explain to them what it is and how it works.</td>
<td>______________</td>
</tr>
</tbody>
</table>

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Credit
Credit 101: Part 1- Credit Self-Assessment

Purpose
Students will review their knowledge of credit, how it relates to budgeting and debt and why it is important.

Suggested Grade Level:
10

Materials and Handouts
Credit Reflection

Approximate Time Needed:
10 minutes

Student-Facing Instructions
Complete the handout individually and share your answers with your small group.

Teacher Notes
This is the 1st lesson in a 4-part series titled Credit 101.
MENTOR:
Do a small group introduction, if appropriate.

RECAP: Students share key takeaways and homework completed from the previous workshop.

CREDIT REFLECTION: Ensure students complete and discuss the “Credit Reflection” handout. Students may have a negative or misinformed conception of credit. Speak to ways that credit can be advantageous and how it affects your future (i.e. being able to rent an apartment, get a car or home loan, get a job, etc.)

TRAINER: Issue a one minute time check. Call the class together and lead a 1-2 minute debrief.

Assessment
Credit Reflection
(Answer Key)

Directions: Complete the handout below and share your answers with your small group.
Have you ever heard the word “credit” before? In what context? What comes to mind when you hear this term?

Students may have heard of credit before, but may not have a positive connotation of the word. Students may think credit and credit cards are bad and may link them to personal debt.

Why do you think credit is important? How do you build/earn credit?

Building good credit is important and can affect all aspects of your life from getting a loan to getting a job. Building good credit is easier than it may seem and includes (1) paying your bills on time, (2) not missing or skipping any payments, and (3) paying at least the minimum balance on your credit card/loan.

How is credit linked to budgeting and debt?

Debt repayment – including loans and credit card payments – should be included on your budget and should be one of the first items that gets paid for. Failure to anticipate or make these payments puts people in debt. Credit is the ability to borrow money and that is the key – these funds are borrowed money and must be repaid to remain in good standing with the lender (organization who issued you the credit or funds).

Given what you now know about credit, how would you define it?

Credit is the ability to borrow money. Using credit carefully can pay off down the road and having a good credit history will make it easier to borrow money in the future and at a better rate.
Instructions
Complete the handout individually and share your answers with your small group.
Directions: Complete the handout below individually and share your answers with your small group.

Have you ever heard the word “credit” before? In what context? What comes to mind when you hear this term?
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

Why do you think credit is important? How do you build credit?
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

How is credit linked to budgeting and debt?
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

Given what you now know about credit, how would you define it?
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
Credit 101: Part 2 - Building Good Credit

Purpose
Students will learn credit basics including ways to build good credit and the impact of credit on their lives.

Suggested Grade Level:
10

Approximate Time Needed:
20 minutes

Materials and Handouts
Building Good Credit

Student-Facing Instructions
Review the scenarios below and select two people to dramatize and act them out. Decide which of the two people would have better credit based on their behaviors and indicate this with a “>” or “<” sign in the center box. Complete the rest of the handout below and share your answers with your small group.

Fill in the tables to better understand the signs of bad credit and how good credit can help you when applying for a loan, a house or an apartment, or a job.

Finally, put yourself in the position of a lender. What would you be looking for from an applicant? Make a list of the top 4 things you would consider.

Teacher Notes
This is the 2nd lesson in a 4-part series titled Credit 101.

TRAINER: Provide directions for this lesson.
MENTOR: Each small group will review the scenarios listed at the top of their “Building Good Credit” handout and select two people to dramatize and act out each one. The remaining small group members will decide which individual is a better candidate for a credit card/loan and why. This should take approximately 5 minutes. Spend the remaining time (approximately 10 minutes) discussing the “Building Good Credit” handout. Encourage students to reflect on the role-play scenarios and assess the criteria they would use to determine whether or not to issue money to a borrower.

MODIFICATIONS:
If additional time is available: Assign each small group a scenario to act out and have the larger class identify
the stronger candidate. If there are more groups than scenarios, students are able to create their own scenario. To make the breakout more creative AND if additional time is available: Assign each small group a scenario to act out in a charade-like fashion; actors are not allowed to speak. They must fully act out each scenario, have the class guess the scenario, and then have the class evaluate which candidate is stronger.

**TRAINER:** Prove a one minute time check. Call the class together and lead a **1-2 minute** debrief.

### Assessment

**BUILDING GOOD CREDIT**

(Answer Key)

**Directions:** Review the following scenarios below and select two people to dramatize and act them out. Decide which of the two people would have better credit based on their behaviors and indicate this with a “>” or “<” sign in the center box. Complete the rest of the handout below and share your answers with your small group.

**Scenario 1 (Suzie v Doug):** Greater (>)
**Scenario 2 (Terry v Nicole):** Greater (>)
**Scenario 3 (Maria v Jose):** Less (<)

A list of good credit signs is provided in the table below. Identify the “bad” signs of credit:

**Good Credit Signs: (provided)**
- Pay at least the minimum balance
- Pay bills on time
- Make all payments
- Stay under your credit limit

**Bad Credit Signs:**
- Paying less than the minimum balance
- Paying late or not at all
- Missing payments
- Exceeding your credit limit

**Establishing good credit history is important as it can affect all aspects of your life. How would having GOOD credit affect your relationship with the following people/companies below?**

**Lenders:** Determines whether (1) you can get a loan and (2) the loan terms. (good credit = lower interest rate)

**Landlords:** Determines whether you can rent an apartment (good credit = ability to rent)

**Employer:** Affects your ability to get a job (good credit = strong hiring potential)

Put yourself in the position of a lender. If you worked for a bank/credit union and an applicant wanted to get a loan, what are the things you would consider or look at?
Leading student to the Four Cs of Credit:

1. **Capacity:** Borrower’s ability to repay the debt. Lenders look for borrowers with steady income and solid employment history.

2. **Capital:** Lenders assess items of value the borrower owns, such as a car. If the borrower is unable to pay off their debt, they could generate funds by selling their assets.

3. **Collateral:** Lender looks at what items the borrower could provide if they could not pay their debt. For example, a house would be used as collateral for a home mortgage. If the borrower does not pay their mortgage, they will be forced to sell the house.

4. **Character:** Lenders assess the general impression they have of the borrower. Lenders look at a borrower’s credit history to get a sense of his/her track record. Someone who makes frequent late bill payments or neglects to pay their bills at all would be viewed as a risk to the lender.
Instructions

Review the scenarios below and select two people to dramatize and act them out. Decide which of the two people would have better credit based on their behaviors and indicate this with a “>” or “<” sign in the center box. Complete the rest of the handout below and share your answers with your small group.

Fill in the tables to better understand the signs of bad credit and how good credit can help you when applying for a loan, a house or an apartment, or a job.

Finally, put yourself in the position of a lender. What would you be looking for from an applicant? Make a list of the top 4 things you would consider.
**Directions:** Review the following scenarios below and select two people to dramatize and act them out. Decide which of the two people would have better credit based on their behaviors and indicate this with a “>” or “<” sign in the center box. Complete the rest of the handout below and share your answers with your small group.

<table>
<thead>
<tr>
<th>Suzie wants to open her second credit card. She pays her current credit card bill in full each month leaving no remaining balance.</th>
<th>Doug wants to open his second credit card. He pays his current credit card bill in full each month leaving no remaining balance. Occasionally, he misses the payment deadline and pays a day late.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Terry pays at least the minimum balance listed on her credit card bill each month. She has not missed any payments.</td>
<td>Nicole pays at least the minimum balance listed on her credit card bill each month. She missed one payment a year ago and when she realized it, doubled her payment amount the following month.</td>
</tr>
<tr>
<td>Maria thought her credit card limit was $500. Her card was declined last month because her cumulative balance exceeded $500.</td>
<td>Jose knows his credit card limit is $500. He makes sure he doesn’t exceed this credit limit each month and tracks his spending.</td>
</tr>
</tbody>
</table>

**A list of good credit signs is provided in the table below. Identify the “bad” signs of credit:**

<table>
<thead>
<tr>
<th>Good Credit Signs</th>
<th>Bad Credit Signs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pay at least the minimum balance</td>
<td></td>
</tr>
<tr>
<td>Pay bills on time</td>
<td></td>
</tr>
<tr>
<td>Make all payments</td>
<td></td>
</tr>
<tr>
<td>Stay under your credit limit</td>
<td></td>
</tr>
</tbody>
</table>
Establishing good credit history is important as it can affect all aspects of your life. How would having GOOD credit affect your relationship with the following people/companies below?

<table>
<thead>
<tr>
<th>Person or Company</th>
<th>Effect of Good Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Lenders:</strong> Company that issues you a loan</td>
<td></td>
</tr>
<tr>
<td><strong>Landlords:</strong> Person or company that you would rent an apartment/home from</td>
<td></td>
</tr>
<tr>
<td><strong>Employer:</strong> Person or company that hires you for a job</td>
<td></td>
</tr>
</tbody>
</table>

Put yourself in the position of a lender. If you worked for a bank/credit union and an applicant wanted to get a loan, what are the things you would consider or look at?

1. ____________________________________________________________________________________
   ____________________________________________________________________________________

2. ____________________________________________________________________________________
   ____________________________________________________________________________________

3. ____________________________________________________________________________________
   ____________________________________________________________________________________

4. ____________________________________________________________________________________
   ____________________________________________________________________________________

   ____________________________________________________________________________________
Purpose

Students will define and discuss the “4 Cs of Credit” and will understand what a credit score is and why it’s important.

Suggested Grade Level:

10

Materials and Handouts

Borrowing Potential- 4Cs of Credit and Credit Scores

Approximate Time Needed:

15 minutes

Student-Facing Instructions

When someone applies for credit, they will be assessed by the “Four Cs of Credit.” The Four Cs consider whether or not the person is a good credit risk and how likely he/she will be able to repay what was borrowed. Based on your discussion, name and explain the “Four Cs of Credit.”

In addition to your credit history, lenders also review your credit score. A credit score numerically indicates how reliable you are at repaying your debt (see table). Think of credit score like a GPA – the higher the number, the stronger the score, and the more likely you will be considered a good credit risk.

Using the table, review the GPA/credit scores in the table and describe what the student’s/borrower’s behaviors look like.

Teacher Notes

This is the 3rd lesson in a 4-part series titled Credit 101.

TRAINER: Provide directions for this lesson.

MENTOR: Students have 12 minutes to complete and discuss the “Borrowing Potential – 4 Cs of Credit and Credit Scores” handout. When talking about the 4 Cs, emphasize and link these to the criteria the students had talked about in the previous discussion. The discussion about credit scores should be easier to grasp by likening a credit score to a GPA. Emphasize that missing one payment, just like missing an individual assignment, won’t make or break your entire score/GPA – but these repeated habits and behaviors will affect your overall score.
Teacher Resource

MENTOR TIP: Students will appreciate any real life examples or stories you can provide on how credit has impacted you.

TRAINER: Prove a one minute time check. Call the class together and lead a 1-2 minute debrief.

Assessment

Borrowing Potential- 4Cs of Credit and Credit Scores
(Answer Key)

When someone applies for credit, they will be assessed by the “Four Cs of Credit.” The Four Cs consider whether or not the person is a good credit risk and how likely he/she will be able to repay what was borrowed. Based on your discussion, name and explain the “Four Cs of Credit.”

(Four Cs and Descriptions)
1. Capacity: Borrower’s ability to repay the debt. Lenders look for borrowers with steady income and solid employment history.
2. Capital: Lenders assess items of value that you own such as a car. If the borrower is unable to pay off their debt, they could generate funds by selling their assets.
3. Collateral: Lender looks at items the borrower could provide if they could not pay their debt. For example, a house would be used as collateral for a home mortgage. If the borrower does not pay their mortgage, they will be forced to sell the house.
4. Character: Lenders assess the general impression they have of the borrower. Lenders look at a borrower’s credit history to get a sense of his/her track record.

Review the GPA/credit scores below and describe what the student's/borrower's behaviors look like:

Favorable Results
GPA: 3.75
Behaviors:
1. Attends class regularly
2. Exhibits good behavior
3. Receives As and Bs

Credit Score: 740
Behaviors:
1. Hold one or two credit cards
2. Pays balances in full each month; pays bills on time
3. Has a saving account

Unfavorable Results
GPA: 1.75
Behaviors:
Teacher Resource

1. Misses many days of school  
2. Exhibits poor behavior  
3. Receives Ds and Fs

GPA: 480

Behaviors:

1. Hold five to eight credit cards  
2. Pays only the minimum balance  
3. Pays bill late  
4. Does not have a savings account
Instructions

When someone applies for credit, they will be assessed by the “Four Cs of Credit.” The Four Cs consider whether or not the person is a good credit risk and how likely he/she will be able to repay what was borrowed. Based on your discussion, name and explain the “Four Cs of Credit.”

In addition to your credit history, lenders also review your credit score. A credit score numerically indicates how reliable you are at repaying your debt (see table). Think of credit score like a GPA – the higher the number, the stronger the score, and the more likely you will be considered a good credit risk.

Using the table, review the GPA/credit scores in the table and describe what the student’s/borrower’s behaviors look like.
Borrowing Potential – 4 Cs of Credit and Credit Scores

When someone applies for credit, they will be assessed by the “Four Cs of Credit.” The Four Cs consider whether or not the person is a good credit risk and how likely he/she will be able to repay what was borrowed. Based on your discussion, name and explain the “Four Cs of Credit.”

<table>
<thead>
<tr>
<th>Four Cs of Credit</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td></td>
</tr>
</tbody>
</table>

In addition to your credit history, lenders also review your credit score. A credit score numerically indicates how reliable you are at repaying your debt (see table below). Think of credit score like a GPA – the higher the number, the stronger the score, and the more likely you will be considered a good credit risk.

<table>
<thead>
<tr>
<th>Credit Rating</th>
<th>Credit Score Range</th>
<th>Equivalent GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excellent</td>
<td>720-850</td>
<td>3.50 – 4.00</td>
</tr>
<tr>
<td>Good</td>
<td>680-719</td>
<td>3.00 – 3.50</td>
</tr>
<tr>
<td>Fair</td>
<td>640-679</td>
<td>2.00 – 2.99</td>
</tr>
<tr>
<td>Poor</td>
<td>350-639</td>
<td>Below a 2.00</td>
</tr>
</tbody>
</table>

Review the GPA/credit scores below and describe what the student’s/borrower’s behaviors look like:

<table>
<thead>
<tr>
<th>GPA and Behaviors</th>
<th>Credit Score and Behaviors</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Favorable Results</strong></td>
<td></td>
</tr>
<tr>
<td>GPA: 3.75</td>
<td>Credit Score: 740</td>
</tr>
<tr>
<td>Behaviors:</td>
<td>Behaviors:</td>
</tr>
<tr>
<td>1.</td>
<td>1.</td>
</tr>
<tr>
<td>2.</td>
<td>2.</td>
</tr>
<tr>
<td>3.</td>
<td>3.</td>
</tr>
<tr>
<td><strong>Unfavorable Results</strong></td>
<td></td>
</tr>
<tr>
<td>GPA: 1.75</td>
<td>GPA: 480</td>
</tr>
<tr>
<td>Behaviors:</td>
<td>Behaviors:</td>
</tr>
<tr>
<td>1.</td>
<td>1.</td>
</tr>
<tr>
<td>2.</td>
<td>2.</td>
</tr>
<tr>
<td>3.</td>
<td>3.</td>
</tr>
</tbody>
</table>
Establishing good credit history is important as it can affect all aspects of your life. How would having GOOD credit affect your relationship with the following people/companies below?

<table>
<thead>
<tr>
<th>Person or Company</th>
<th>Effect of Good Credit</th>
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</thead>
<tbody>
<tr>
<td><strong>Lenders:</strong> Company that issues you a loan</td>
<td></td>
</tr>
<tr>
<td><strong>Landlords:</strong> Person or company that you would rent an apartment/home from</td>
<td></td>
</tr>
<tr>
<td><strong>Employer:</strong> Person or company that hires you for a job</td>
<td></td>
</tr>
</tbody>
</table>

Put yourself in the position of a lender. If you worked for a bank/credit union and an applicant wanted to get a loan, what are the things you would consider or look at?

1. ____________________________________________________________________________________
   ____________________________________________________________________________________

2. ____________________________________________________________________________________
   ____________________________________________________________________________________

3. ____________________________________________________________________________________
   ____________________________________________________________________________________

4. ____________________________________________________________________________________
   ____________________________________________________________________________________
# Credit 101: Part 4- Student Reflection

## Purpose

Students will reflect on what they’ve learned about credit, its importance and its impact on borrowing potential.

## Suggested Grade Level:

10

## Materials and Handouts

Student Reflection

## Approximate Time Needed:

5 minutes

## Student-Facing Instructions

Write a one-page reflection in which you address the following questions:

- What information resonated with you about today’s workshop?
- What information was new to you?
- What information was most helpful to learn about? Why?
- What knowledge can you pass on or share with family members?

## Teacher Notes

This is the 4th lesson in a 4-part series titled Credit 101.

**TRAINER:** Instruct students to complete the “Student Reflection” handout.

**MENTOR:**

Ensure students individually complete the handout.

Facilitate a **2-3 minute** debrief around what students learned or how they can apply today’s content. Sample questions include:

- What information resonated with you about today’s workshop?
- What information was new to you?
- What information was most helpful to learn about? Why?
- What knowledge can you pass on or share with family members?

**TRAINER:** Provide a **one minute** time check. Call the class together and have 2-3 students share their learning with the class.
Teacher Resource

Assessment

Complete handout.
Instructions
Write a one-page reflection in which you address the following questions:

- What information resonated with you about today’s workshop?
- What information was new to you?
- What information was most helpful to learn about? Why?
- What knowledge can you pass on or share with family members?
In today's workshop, I learned:

1. ____________________________________________________________________________________
2. ____________________________________________________________________________________
3. ____________________________________________________________________________________

The most helpful piece of information I learned was:

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

After today's workshop, I plan to:

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

Talk with your parent(s) about credit. How has credit affected your family (positively or negatively)?

PRE-WORK FOR WORKSHOP ON: __________________________
Purpose

Students will review credit terminology associated with credit and credit reports.

Suggested Grade Level:

10

Materials and Handouts

Credit Terminology Review

Approximate Time Needed:

15 minutes

Student-Facing Instructions

Match the following terms with the correct definitions.

Teacher Notes

This is the 1st lesson in a 3-part series titled Credit 201 and refers to Credit 101 lessons.

MATERIALS NEEDED: Whiteboard/chart paper, markers

MENTOR: Do a small group introduction, if appropriate.

RECAP: Students share key takeaways and homework completed from the previous workshop. Be sure to discuss some of the key terms from the “Credit 101: Intro to Credit” module including credit, credit score, and the Four Cs.

CREDIT TERMINOLOGY REVIEW: Ensure students come up with a team name and sound.

TRAINER: Issue a one minute time check. Call the class together and have each group share their name and sound. Record the team names on the whiteboard or chart paper. Provide the game directions to the class – the game will take approximately 5-6 minutes to complete:

This game reviews the credit terminology covered in “Credit 101: Intro to Credit” and the terms students were assigned to research as their pre-work. In a moment, the Trainer will read aloud a credit term (see table below). Students will “buzz” in using their team sound and whoever the Trainer hears first gets to answer. The team must define the term to be awarded a point. Otherwise, play passes to the second team that “buzzes” in. The team with the most points.
Terms and Definitions

- **Credit**: The ability to borrow money
- **Credit Bureau**: A company that gathers information on consumers who use credit
- **Credit Report**: A document issued by an independent credit agency that contains information concerning a loan applicant’s credit history and current credit standing.
- **Credit Score**: A rating system that indicates a person’s creditworthiness based on a number of criteria; this numerically indicates how reliable you are at repaying your debt
- **Lender**: Person or company that issues you a loan
- **Landlord**: Person or company that you would rent an apartment/home from
- **Employer**: Person or company that hires you for a job
- **Capacity**: Borrower’s ability to repay the debt. Lenders look for borrowers with steady income and solid employment history.
- **Character**: The impression you make on the lender based on your credit history and credit report.
- **Collateral**: Assets that you could provide the lender in case you are unable to repay your debt.

Students will spend the remaining time (approximately **3-5 minutes**) completing the “Credit Terminology Review” handout in their small groups.

**MENTOR**: Ensure students complete the handout and log the correct answers.

**TRAINER**: Issue a one minute time check.

Assessment

Credit Terminology Review

(Answer Key)

**Directions**: Match the following terms with the correct definitions.

1. Credit: **H**
2. Credit Bureau: **E**
3. Credit Report: **C**
4. Credit Score: **B**
5. Lender: **J**
6. Landlord: **A**
7. Employer: **F**
8. Capacity: **D**
9. Character: **G**
10. Collateral: **I**
Instructions

Match the following terms with the correct definitions.
**CREDIT TERMINOLOGY REVIEW**

**Directions:** Match the following terms with the correct definitions

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Credit:</td>
<td>A. Person or company that you would rent an apartment/home from</td>
</tr>
<tr>
<td>2. Credit Bureau:</td>
<td>B. A rating system that indicates a person’s creditworthiness based on a number of criteria; this numerically indicates how reliable you are at repaying your debt</td>
</tr>
<tr>
<td>3. Credit Report:</td>
<td>C. A document issued by an independent credit agency that contains information concerning a loan applicant’s credit history and current credit standing.</td>
</tr>
<tr>
<td>4. Credit Score:</td>
<td>D. Borrower’s ability to repay the debt. Lenders look for borrowers with steady income and solid employment history.</td>
</tr>
<tr>
<td>5. Lender:</td>
<td>E. A company that gathers information on consumers who use credit</td>
</tr>
<tr>
<td>6. Landlord:</td>
<td>F. Person or company that hires you for a job</td>
</tr>
<tr>
<td>7. Employer:</td>
<td>G. The impression you make on the lender based on your credit history and credit report.</td>
</tr>
<tr>
<td>8. Capacity:</td>
<td>H. The ability to borrow money</td>
</tr>
<tr>
<td>9. Character:</td>
<td>I. Assets that you could provide the lender in case you are unable to repay your debt.</td>
</tr>
<tr>
<td>10. Collateral:</td>
<td>J. Person or company that issues you a loan</td>
</tr>
</tbody>
</table>
Credit 201: Part 2- What is a Credit Report?

Purpose
Students will define, access, and review a credit report.

Suggested Grade Level:
10

Materials and Handouts
What is a Credit Report?
Reading a Sample Credit Report

Approximate Time Needed:
15 minutes

Student-Facing Instructions
Credit reports are strong indicators of your credit history and include a host of personal information. Work in small groups to answer the questions in the handout.

Teacher Notes
This is the 2nd lesson in a 3-part series titled Credit 201.

TRAINER: In addition to credit scores, credit reports are a critical way for lenders to assess the borrower’s credit history. Provide directions for this lesson.

MENTOR: Students have 6-8 minutes to complete and discuss the “What is a Credit Report?” handout. During the debrief, share any experiences you’ve had in reviewing your credit report. What made you decide to request it? What did you find when you reviewed it? Spend the remaining time (approximately 6-8 minutes) reviewing and discussing the sample credit report on the following page. This particular credit report was a sample obtained from Experian, one of the major credit bureaus. All of this information will likely be very new to students. The big take away is that every financial decision students make has an implication on their credit history and credit score. Encourage students to be proactive and take charge of their finances now so that it works to their benefit in the future.

MENTOR TIP: Be sure students understand how they can request their own credit reports.

TRAINER: Prove a one minute time check. Call the class together and lead a 1-2 minute debrief.
**Teacher Resource**

**Assessment**

**What is a Credit Report?**  
(Answer Key)

**Directions:** Credit reports are strong indicators of your credit history and include a host of personal information. Work in small groups to answer the questions below.

**A Credit Report is:** A document issued by an independent credit agency that contains information concerning a loan applicant’s credit history and current credit standing.

**A Credit Bureau is:** A company that gathers information on consumers who use credit.

Federal law allows consumers to access a free credit report *annually* from each credit bureau (Equifax, Experian, and TransUnion).

**I should get a copy of my credit report because:**

1. I need to verify the accuracy of the report. Small errors can affect my credit history in a big way.
2. I want to make sure I get the best interest rate possible. My credit report can affect my ability to borrow as well as the interest rate that is offered.
3. I want to protect myself from identity theft. I want to make sure the transactions and information listed on my report are relevant to me.
Student Resource

**Instructions**
Credit reports are strong indicators of your credit history and include a host of personal information. Work in small groups to answer the questions in the handout.
WHAT IS A CREDIT REPORT?

Directions: Credit reports are strong indicators of your credit history and include a host of personal information. Work in small groups to answer the questions below.

A Credit Report is: ____________________________

________________________________________________

________________________________________________

________________________________________________

________________________________________________

A Credit Bureau is: ____________________________

________________________________________________

________________________________________________

________________________________________________

________________________________________________

Federal law allows consumers to access a free credit report _________________ from each credit bureau (Equifax, Experian, and TransUnion).

I should get a copy of my credit report because:

1. ____________________________________________________________________________________

2. ____________________________________________________________________________________

3. ____________________________________________________________________________________

To order your free report:

1. Visit: www.annualcreditreport.com

2. Call a toll-free telephone number: 877-322-8228

3. Send a written request to: Annual Credit Report Request Service, P.O. Box 105283, Atlanta, GA 30348-5283

NOTE: Free reports are available through the methods above; do not contact the credit bureaus directly.

Credit Report FAQs

How long does it take to access your credit report? You’ll receive your credit report immediately if you order it online. It can up to two weeks if you call or send a written request.

What information do I look for when I review my credit report? Check for any mistakes in your name, social security number, addresses, accounts, or history. If you find an error, contact your lender and the credit bureau right away.

How long does the information remain on my credit report? Most information remains on your report for seven years. Filing for bankruptcy can remain on your report for up to ten years.

I see websites and commercials advertising free credit reports. Are those legitimate? While these sites advertise free credit reports, they often trick consumers into paying for unneeded services and reports. Your best bet is to use the website listed at the top of the page.
Directions: Take a look at the sample credit report below and review the various sections.

NOTE: Your credit score is not included on your credit report. Accessing your credit score costs approximately $10 and can be requested from www.myfico.com
## MAIN COLL AGENCIES

<table>
<thead>
<tr>
<th>Address: PO BOX 123</th>
<th>Account Number: 0123456789</th>
<th>Original Creditor: TELEVISION CABLE COMM.</th>
</tr>
</thead>
<tbody>
<tr>
<td>ANYTOWN, PA 10000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(555) 555-5555</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Status: Collection account: $60 past due as of 4-2012.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Date Opened: 01/2006</th>
<th>Type: Installment</th>
<th>Credit Limit/Original Amount: $95</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reported Since: 04/2012</td>
<td>Terms: NA</td>
<td>High Balance: NA</td>
</tr>
<tr>
<td>Date of Status: 04/2012</td>
<td>Monthly Payment: $0</td>
<td>Recent Balance: $95 as of 04/2012</td>
</tr>
<tr>
<td>Last Reported: 04/2012</td>
<td>Responsibility: Individual</td>
<td>Recent Payment: $0</td>
</tr>
</tbody>
</table>

### Account History:
Collection as of 4-2012

### Accounts in Good Standing:

#### AUTOMOBILE AUTO FINANCE

<table>
<thead>
<tr>
<th>Address: 100 MAIN ST E</th>
<th>Account Number: 1234567890</th>
<th>Credit Limit/Original Amount: $10,355</th>
</tr>
</thead>
<tbody>
<tr>
<td>SMALLTOWN, MD 90001</td>
<td></td>
<td>High Balance: NA</td>
</tr>
<tr>
<td>(555) 555-5555</td>
<td></td>
<td>Recent Balance: $7,964 as of 04/2012</td>
</tr>
<tr>
<td>Status: Open/No late.</td>
<td></td>
<td>Recent Payment: $0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Date Opened: 01/2006</th>
<th>Type: Installment</th>
<th>Credit Limit/Original Amount: $10,355</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reported Since: 01/2012</td>
<td>Terms: 65 Months</td>
<td>High Balance: NA</td>
</tr>
<tr>
<td>Date of Status: 04/2012</td>
<td>Monthly Payment: $210</td>
<td>Recent Balance: $7,964 as of 04/2012</td>
</tr>
<tr>
<td>Last Reported: 04/2012</td>
<td>Responsibility: Individual</td>
<td>Recent Payment: $0</td>
</tr>
</tbody>
</table>

### Requests for Your Credit History

#### Requests Viewed By Others

We make your credit history available to your current and prospective creditors and employers as allowed by law. Personal data about you may be made available to companies whose products and services may interest you.

The section below lists all who have requested in the recent past to review your credit history as a result of actions involving you, such as the completion of a credit application or the transfer of an account to a collection agency, application for insurance, mortgage or loan application, etc. Creditors may view these requests when evaluating your creditworthiness.

#### HOMESALE REALTY CO

<table>
<thead>
<tr>
<th>Address: 2000 S MAINROAD BLVD STE ANYTOWN CA 11111</th>
<th>Date of Request: 07/06/2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>(555) 555-5555</td>
<td></td>
</tr>
<tr>
<td>Comments: Real estate loan on behalf of 3903 MERCHANT'S EXPRESS M. This inquiry is scheduled to continue on record until 8-2014.</td>
<td></td>
</tr>
</tbody>
</table>

#### M & T BANK

<table>
<thead>
<tr>
<th>Address: PO BOX 100</th>
<th>Date of Request: 02/23/2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>BUFFALO NY 10000</td>
<td></td>
</tr>
<tr>
<td>(555) 555-5555</td>
<td></td>
</tr>
<tr>
<td>Comments: Permissible purpose. This inquiry is scheduled to continue on record until 3-2008.</td>
<td></td>
</tr>
</tbody>
</table>

#### WESTERN FUNDING INC

<table>
<thead>
<tr>
<th>Address: 191 W MAIN AVE STE 100</th>
<th>Date of Request: 01/25/2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>ANYTOWN CA 10000</td>
<td></td>
</tr>
<tr>
<td>Comments: Permissible purpose. This inquiry is scheduled to continue on record until 3-2008.</td>
<td></td>
</tr>
</tbody>
</table>

---

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**Credit 201: Credit Reports**

Last Modified: 09 17 2014

Page 4
Requests Viewed Only By You

The section below lists all who have a permissible purpose by law and have requested in the recent past to review your information. You may not have initiated these requests, so you may not recognize each source. We offer information about you to those with a permissible purpose, for example, to:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian or other credit reporting agencies to process a report for you;
- your existing creditors to monitor your credit activity (date listed may reflect only the most recent request).

We report these requests only to you as a record of activities. We do not provide this information to other creditors who evaluate your creditworthiness.

**MAIN BANK USA**

<table>
<thead>
<tr>
<th>Address:</th>
<th>Date of Request:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 MAIN CT, RA 11</td>
<td>08/10/2012</td>
</tr>
<tr>
<td>BUFFALO NY 14203</td>
<td></td>
</tr>
</tbody>
</table>

**MYTOWN BANK**

<table>
<thead>
<tr>
<th>Address:</th>
<th>Date of Request:</th>
</tr>
</thead>
<tbody>
<tr>
<td>PO BOX 825</td>
<td>08/05/2006</td>
</tr>
<tr>
<td>MYTOWN DE 10000</td>
<td></td>
</tr>
<tr>
<td>(555) 555-5555</td>
<td></td>
</tr>
</tbody>
</table>

**Personal Information**

The following information is reported to us by you, your creditors and other sources. Each source may report your personal information differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud prevention efforts, a notice with additional information may appear. As a security precaution, the Social Security number that you used to obtain this report is not displayed. The Name identification number and Address identification number are how our system identifies variations of your name and address that may appear on your report. The Geographical Code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address.

**Names:**
- JOHN Q CONSUMER
- JONATHON Q CONSUMER
- J Q CONSUMER

**Social Security number variations:** 999999999

**Year of birth:** 1969

**Spouse or co-applicant:** JANE

**Employers:** ABCDE ENGINEERING CORP

**Telephone numbers:** (555) 555 5555 Residential

**Address:** 123 MAIN STREET
- ANYTOWN, MD 90001-8999
- Address identification number: 0277741504
- Type of Residence: Multifamily
- Geographical Code: 0:156510-31-8840

**Address:** 555 SIMPLE PLACE
- ANYTOWN, MD 90002-7777
- Address identification number: 0170699552
- Type of Residence: Single family
- Geographical Code: 0:176510-33-8840

**Address:** 999 HIGH DRIVE APT 15B
- ANYTOWN, MD 90003-5555
- Address identification number: 0170123401
- Type of Residence: Apartment complex
- Geographical Code: 0:156510-31-8940

**Your Personal Statement**

No general personal statements appear on your report.

**Important Message From Experian**

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnish (i.e., “Cancer Center”) that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

**Inquiries resulting from transactions you may not have initiated but that are allowed under the FCRA.**

These include preapproved offers, as well as for employment, investment review, account monitoring by existing creditors, and requests by you for your own report. These items are shown only to you and have no impact on your creditworthiness or risk scores.

**Personal information:**

Personal information associated with your history that has been reported to Experian by you, your creditors and other sources.

May include name and Social Security number variations, employers, telephone numbers, etc. Experian lists all variations so you know what is being reported to us as belonging to you.

**Address information:**

Your current address and previous address(es)

**Personal statement:**

Any personal statement that you added to your report appears here.

Note - statements remain as part of the report for two years and display to anyone who has permission to review your report.
Purpose

Students will reflect on what they've learned about credit reports.

Suggested Grade Level:

10

Materials and Handouts

Student Reflection

Approximate Time Needed:

5 minutes

Student-Facing Instructions

Write a one-page reflection in which you address the following questions:

• What information resonated with you about today’s workshop?
• What information was new to you?
• What information was most helpful to learn about? Why?
• What knowledge can you pass on or share with family members?

Teacher Notes

This is the 3rd lesson in a 3-part series titled Credit 201.

TRAINER: Instruct students to complete the “Student Reflection” handout.

MENTOR: Ensure students individually complete the handout. Facilitate a 2-3 minute debrief around what students learned or how they can apply today’s content. Sample questions include:

• What information resonated with you about today’s workshop?
• What information was new to you?
• What information was most helpful to learn about? Why?
• What knowledge can you pass on or share with family members?

TRAINER: Provide a one minute time check. Call the class together and have 2-3 students share their learning with the class.

Assessment

Complete handout.
Instructions

Write a one-page reflection in which you address the following questions:

• What information resonated with you about today’s workshop?
• What information was new to you?
• What information was most helpful to learn about? Why?
• What knowledge can you pass on or share with family members?
In today’s workshop, I learned:

1. __________________________________________________________________________
_____________________________________________________________________________

2. __________________________________________________________________________
_____________________________________________________________________________

3. __________________________________________________________________________
_____________________________________________________________________________

The most helpful piece of information I learned was:

_____________________________________________________________________________
_____________________________________________________________________________
_____________________________________________________________________________
_____________________________________________________________________________

After today’s workshop, I plan to:

_____________________________________________________________________________
_____________________________________________________________________________
_____________________________________________________________________________
_____________________________________________________________________________

<table>
<thead>
<tr>
<th>HOMEWORK</th>
<th>PRE-WORK FOR WORKSHOP ON:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Talk with your parent(s) about credit reports and why they are important. If your parent(s) have a recent copy, ask to review it with them.</td>
<td>________________________</td>
</tr>
</tbody>
</table>
### Credit 301: Part 1- What is a Credit Card?

**Purpose**

Students will learn the basics of credit cards including key questions to ask when shopping for one and how they compare to debit cards.

**Suggested Grade Level:**

10

**Materials and Handouts**

What is a Credit Card?

**Approximate Time Needed:**

10 minutes

**Student-Facing Instructions**

Work in small groups to complete the questions in the handout.

**Teacher Notes**

This is the 1st lesson in a 6-part series titled Credit 301.

**MENTOR:**

Do a small group introduction, if appropriate.

**RECAP:** Students share key takeaways and homework completed from the previous workshop. Refer students to the “What is a Credit Card?” handout. Have students spend 5 minutes talking about credit cards and things to inquire about before opening a credit card. Credit card companies are required by law to disclose a Federal Truth in Lending Disclosure Statement providing the consumer with basic information about the credit card (i.e. APR, credit limit, grace period, minimum payment required, annual fee, etc.).

**MENTOR TIP:** Listen to what students know about credit cards and provide clarification or details as needed. Students should be guiding the discussion. Provide examples or stories where applicable.

**TRAINER:** Issue a one minute time check. Call the class together and lead a 1-2 minute debrief.

**Assessment**

What is a Credit Card?  
(Answer Key)
Teacher Resource

Directions: Work in small groups to complete the questions below.

How would you define “credit card?” How do they work?
A credit card allows you to make purchases based on your promise to pay for the good and/or services. Credit cards allow the holder to get something today and pay for it later.

What should you consider BEFORE opening a credit card?
(Hint: Think about the sort of questions you asked when opening a bank account and the pre-work)

1. **Annual Fee:** The amount a credit card company charges a credit card holder to use the card for a year. Save money by getting a card with no annual fee. Some credit card companies offer an “introductory rate” – most rates will rise drastically after this period.
   **ASK:** What is the annual fee and when is it charged?

2. **Annual Percentage Rate (APR):** A rate used to compare different loans which takes into account the interest rate, term, and fees. When borrowing money, you want a low APR.
   **ASK:** What is the APR?

3. **Credit Limit:** The maximum amount of money you can charge on your card. Once the limit is reached, the card is “maxed out.”
   **ASK:** What is the credit limit of this card?

4. **Grace Period:** Period of time after the purchase date when your balance could be paid in full to avoid paying any finance charges. No interest or finance charges are applied at this time.
   **ASK:** How long is the grace period?

5. **Minimum Payment:** The amount of payment required by the due date. This can be a percentage of the amount charged or a flat rate minimum dollar payment. Small payments may seem manageable, but the balance remaining will be hit with a large finance charge. The best approach is to pay off the balance in full each month in order to avoid paying more than needed.
   **ASK:** What is the minimum payment and when is it due?

Is a credit card the same thing as a debit card? Explain.
No, credit cards and debit cards are completely different. A credit card allows you to pay off your charges later (unlike a debit card where money is automatically deducted from your account). While that offers more flexibility, you do run the risk of accumulating debt and having to pay interest on the remaining balance. Credit cards allow you to build credit history and a bonus feature is that you can earn “points” or get freebies for signing up and using your card. The points and rewards vary by company, but could earn you cash back, free flights, gift cards, or hotel discounts. Beware of racking up a massive credit card bill and going into major debt. Credit card charges represent real money that must be repaid.

Once you have a found a credit card that suits your needs, how do you think you’d apply for an account?
The borrower must complete an application to apply for a credit card. The terms, conditions, and interest rates of a credit card are more favorable for consumers who have good credit history. Consumers who have negative credit history could be charged with a higher interest or may even be denied a credit card.

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Instructions
Work in small groups to complete the questions in the handout.
WHAT IS A CREDIT CARD?

Directions: Work in small groups to complete the questions below.

How would you define “credit card?” How do they work?

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

What should you consider BEFORE opening a credit card?  
(Hint: Think back to the sort of questions you asked when opening a bank account and the pre-work)

1. ________________________________________________________________________________
2. ________________________________________________________________________________
3. ________________________________________________________________________________
4. ________________________________________________________________________________
5. ________________________________________________________________________________

Is a credit card the same thing as a debit card? Explain.

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

Once you have a found a credit card that suits your needs, how do you think you’d apply for an account?

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

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Credit 301: Part 2- Selecting a Credit Card

Purpose
Students will compare various credit card options and decide which one is the best choice.

Suggested Grade Level: 10

Materials and Handouts
Selecting a Credit Card

Approximate Time Needed: 5 minutes

Student-Facing Instructions
You are a high school senior looking to open your first credit card. Review the three options in the handout and then select which credit card is the best fit. Discuss your choice in your small group and explain your reasoning.

Teacher Notes
This is the 2nd lesson in a 6-part series titled Credit 301.

TRAINER: Provide directions for the lesson.

MENTOR: Have students complete and discuss the “Selecting a Credit Card” handout. Students can individually or as a small group review the three options and select which is the best fit. Lead a 1-2 minute discussion about how students landed on their selection. Time permitting, find out if anyone already has a credit card. Use those students to provide insight or examples as to how they set up and manage their card.

MENTOR TIP: Students will likely land on different answers. This is fine as long as they can explain the advantages and disadvantages of the card they selected.

TRAINER: Issue a one minute time check. Call the class together and lead a 1-2 minute debrief.

Assessment
Selecting a Credit Card?
(Answer Key)

Directions: You are a high school senior looking to open your first credit card. Review the three options below and then select which credit card is the best fit. Discuss your choice in your small group and explain your reasoning.
Teacher Resource

**Which option would you select and why?**

Varies – students may end up choosing any one of the three depending on what they are looking for.

**Advantages of each:**

1. *3% cashback, 0% interest rate for the first year, potentially lower interest rate after year one.*
   *Downfalls: Interest rate increases after 12 months, $50 annual fee.*

2. *Bonus points for paying on time and staying under credit limit, 0% interest rate for first seven cycles with a potentially lower interest rate post seven months, no annual fee.*
   *Downfalls: Interest rate increases after seven months.*

3. *1% cash back plus bonus cash back; no annual fee.*
   *Downfalls: Fewer ATM locations; no introductory interest rate.*
Student Resource

**Instructions**
You are a high school senior looking to open your first credit card. Review the three options in the handout and then select which credit card is the best fit. Discuss your choice in your small group and explain your reasoning.
Directions: You are a high school senior looking to open your first credit card. Review the three options below and then select which credit card is the best fit. Discuss your choice in your small group and explain your reasoning.

<table>
<thead>
<tr>
<th>(1) “Student Credit Card”</th>
<th>(2) “College-Bound Credit Card”</th>
<th>(3) “First Credit Card”</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What You Get:</strong></td>
<td><strong>What You Get:</strong></td>
<td><strong>What You Get:</strong></td>
</tr>
<tr>
<td>• 3% cash back on all purchases. Cash back can be redeemed as a direct deposit to your bank account or you can be credited</td>
<td>• Earn 50 bonus points each billing period for paying on time and staying under your credit limit</td>
<td>• 1% cash back on all purchases plus 10% bonus on cash back for each month you pay your bill on time.</td>
</tr>
<tr>
<td>• Free online and mobile banking</td>
<td>• Earn five points for every $1 you spend; points can be redeemed for gift cards, music, electronics, and statement credits</td>
<td>• Interactive credit tool to help you track your credit</td>
</tr>
<tr>
<td>• Text alerts to give you unlimited access to your finances</td>
<td>• Free online and mobile banking</td>
<td>• Free online and mobile banking</td>
</tr>
<tr>
<td>• Set payment due date so you never need to guess when your payment is due</td>
<td>• Text alerts to give you unlimited access to your finances</td>
<td>• Free text and email alerts to give you unlimited access to your finances</td>
</tr>
<tr>
<td>• Access to 20,000 ATMs across the U.S.</td>
<td>• Set payment due date so you never need to guess when your payment is due</td>
<td>• Set payment due date so you never need to guess when your payment is due</td>
</tr>
<tr>
<td><strong>Interest Rate/Annual Fee:</strong></td>
<td><strong>Interest Rate/Annual Fee:</strong></td>
<td><strong>Interest Rate/Annual Fee:</strong></td>
</tr>
<tr>
<td>• 0% for first 12 billing cycles</td>
<td>• 0% for first 7 billing cycles</td>
<td>• 13.99-23.99%, varies depending on your credit</td>
</tr>
<tr>
<td>• 12.99-22.99% after first 12 billing cycles, varies depending on your credit</td>
<td>• 13.99-23.99% after first 7 billing cycles, varies depending on your credit</td>
<td>• No annual fee</td>
</tr>
<tr>
<td>• $50 annual fee</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Which option would you select and why?

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
Credit 301: Part 3- Credit Card Research

Purpose
Students will investigate a credit card option online and gather basic information about the account.

Suggested Grade Level:
10

Materials and Handouts
Credit Card Research

Approximate Time Needed:
15 minutes

Student-Facing Instructions
Visit the website of at least one credit card company and try to locate the information below. Time permitting, visit additional company websites to compare their credit card offerings. Search for “student” or “basic” credit cards to find credit card options that are most relevant to you. Some institutions to start with include Bank of America, Citi Bank, Discover, and Capital One.

Teacher Notes
This is the 3rd lesson in a 6-part series titled Credit 301. This lesson can be omitted if running short on time or to increase the time spent on other lessons in this unit.

MATERIALS NEEDED: Computers with Internet connection for each small group
(NOTE: If securing a computer for each group is not possible, the lesson can be completed with one computer and projector for the entire class – will require the Trainer to run the discussion – or printing out handouts)

TRAINER: Provide directions for lesson. Students will spend 8-10 minutes researching credit card options by visiting one website. Students will use their “Credit Card Research” handout and identify the answers to the questions listed.

Some credit card companies to start with:
- Bank of America: https://www.bankofamerica.com/credit-cards/products/student-cash-back-credit-card.go
- Citi Bank: https://www.citi.com/credit-cards/credit-card-details/detail.do?ID=citi-forward-credit-it-cards-for-college-students&category=all-student-credit-cards
- Discover: https://www.discover.com/credit-cards/student/?ICMPGN=HDR_ALLPS_CC_STUD_IT

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Teacher Resource

- Capital One: [http://www.capitalone.com/credit-cards/journey-student/?Log=1&EventType=Link&ComponentType=T&LOB=MTS%3A%3ALCTMMQC4S&PageName=Credit+Cards+Rewards+Browse&PortletLocation=4%3B4-12-col%3B2-1&ComponentName=browseTable&ContentElement=44%3BJourney%3Csup%3ESM%3C%2Fsup%3E+Student+Rewards&TargetLob=MTS%3A%3ALCTMMQC4S&TargetPageName=Student+Rewards+Card+Details](http://www.capitalone.com/credit-cards/journey-student/?Log=1&EventType=Link&ComponentType=T&LOB=MTS%3A%3ALCTMMQC4S&PageName=Credit+Cards+Rewards+Browse&PortletLocation=4%3B4-12-col%3B2-1&ComponentName=browseTable&ContentElement=44%3BJourney%3Csup%3ESM%3C%2Fsup%3E+Student+Rewards&TargetLob=MTS%3A%3ALCTMMQC4S&TargetPageName=Student+Rewards+Card+Details)

**TRAINER TIP:** Augment the sample websites by listing credit card companies students have heard of.

**MODIFICATIONS:**

*One computer for the class:* The Trainer will utilize student input to select a credit card company to research and will demonstrate how to locate the information mentioned in the handout. Trainers can also appoint individual students to come up and help locate information.

*Printing additional handouts:* Trainer can visit the links above and print out appropriate information for students to review. This must be done before the lesson!

**MENTOR:** Ensure students are on task and locating information. Time permitting, ask them about other credit card companies they have heard of that they can research.

**TRAINER:** Issue a one minute time check. Call the class together and lead a **1-2 minute** debrief.

**Assessment**

Complete the handout.
Instructions
Visit the website of at least one credit card company and try to locate the information below. Time permitting, visit additional company websites to compare their credit card offerings. Search for “student” or “basic” credit cards to find credit card options that are most relevant to you. Some institutions to start with include Bank of America, Citi Bank, Discover, and Capital One.
**Directions:** Visit the website of at least one credit card company and try to locate the information below. Time permitting, visit additional company websites to compare their credit card offerings. Search for “student” or “basic” credit cards to find credit card options that are most relevant to you. Some institutions to start with include Bank of America, Citi Bank, Discover, and Capital One.

<table>
<thead>
<tr>
<th>Name of Credit Card:</th>
<th>Name of Credit Card:</th>
<th>Name of Credit Card:</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is the APR?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>What is the annual fee? When is it charged?</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Are there any other fees associated with this card and if so, what are they (late fee, over-the-credit-limit fee, etc.)?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>How long is the grace period?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>What is the credit limit?</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>What is the minimum payment? When is it due?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>What are the benefits/incentives (points earned, etc.)?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Remember to read the fine print.** Look for a low, fixed APR, no annual fee, reasonable grace period (generally about 25 days), and minimal penalty fees. Contact the card’s customer service agent if you have questions.
Credit 301: Part 4- Paying Your Credit Card Bill

Purpose
Students will read a credit card statement and understand the importance of paying off their credit card balance in full.

Suggested Grade Level:
10

Approximate Time Needed:
15 minutes

Materials and Handouts
Paying Your Credit Card Bill
Reading Sample Credit Card Statements

Student-Facing Instructions
Take a look at the sample credit card statement in the Reading Sample Credit Card Statements handout and review the various sections.

Review the table in the Paying Your Credit Card Bill handout and complete the blank columns. Discuss the takeaway(s) from this handout and record your answers in the space below.

Teacher Notes
This is the 4th lesson in a 6-part series titled Credit 301.

TRAINER: Provide directions for the lesson.

MENTOR: Students have 5 minutes to review and discuss the “Reading a Sample Credit Card Statement” handout. A key piece of information on any credit card statement is the minimum balance amount. Paying only the minimum means it will take longer to pay off the full credit card balance. Consequently, the longer it takes to pay off your credit card balance, the more you spend on interest. Emphasize this key takeaway when students review the “Paying Your Credit Card Bill” handout. Spend 5-6 minutes talking about the different repayment options, noting the principal, APR, term, and total amount paid.

MENTOR TIP: Encourage students to refrain from using their credit card unless they have those funds in their bank account and can pay off the bill in full. Also reiterate the importance of making payments on time and managing accounts properly to ensure a strong credit score (a key takeaway from the previous credit lessons).

TRAINER: Issue a one minute time check. Call the class together and lead a 1-2 minute debrief.
**Assessment**

**Paying Your Credit Card Bill**
(Answer Key)

**Table One:**
**Discretionary Costs (i.e. movies, shopping)**
Total Amount Paid for Item: $716 = Principal ($500) + Interest Paid ($216)

**New Computer**
Total Amount Paid for Item: $1,516 = Principal ($1,000) + Interest Paid ($516)

**Used Car**
Total Amount Paid for Item: $3,915 = Principal ($2,500) + Interest Paid ($1,415)

**Table Two:**
Interest Paid (per line)
Line 1: $516 = Total Amount Paid ($1,516) – Principal ($1,000)
Line 2: $187 = Total Amount Paid ($1,187) – Principal ($1,000)
Line 3: $119 = Total Amount Paid ($1,119) – Principal ($1,000)
Line 4: $0 = Total Amount Paid ($1,000) – Principal ($1,000)

**Takeaway(s):** Pay off your credit card balance as soon as possible to reduce the total amount of interest paid. If you are not able to pay your credit card bill in full, consider not purchasing the item. In the case of the used car in table one, you are paying $1,415 in interest alone and it takes 10 years to fully pay of this debt. What will the value of the car be in ten years?
Student Resource

Instructions
Take a look at the sample credit card statement in the Reading Sample Credit Card Statements handout and review the various sections.

Review the table in the Paying Your Credit Card Bill handout and complete the blank columns. Discuss the takeaway(s) from this handout and record your answers in the space below.
**PAYING YOUR CREDIT CARD BILL**

**Directions:** Review the table below and complete the blank columns. Discuss the takeaway(s) from this handout and record your answers in the space below.

**TABLE ONE:**

<table>
<thead>
<tr>
<th>Item</th>
<th>Principal (Original Balance)</th>
<th>APR</th>
<th>Monthly Payment</th>
<th>Term (in Years)</th>
<th>Total Amount Paid for Item</th>
<th>Interest Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Discretionary Costs</td>
<td>$500</td>
<td>18%</td>
<td>Minimum Payment</td>
<td>5</td>
<td>$</td>
<td>$216</td>
</tr>
<tr>
<td>New Computer</td>
<td>$1,000</td>
<td>18%</td>
<td>Minimum Payment</td>
<td>7</td>
<td>$</td>
<td>$516</td>
</tr>
<tr>
<td>Used Car</td>
<td>$2,500</td>
<td>18%</td>
<td>Minimum Payment</td>
<td>10</td>
<td>$</td>
<td>$1,415</td>
</tr>
</tbody>
</table>

* Assumes your minimum balance is 4% and no additional purchases or late payments were made.

**TABLE TWO:**

<table>
<thead>
<tr>
<th>Principal (Original Balance)</th>
<th>APR</th>
<th>Monthly Payment</th>
<th>Number of Monthly Payments</th>
<th>Term (in Years)</th>
<th>Total Amount Paid</th>
<th>Interest Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1000</td>
<td>18%</td>
<td>Minimum</td>
<td>87</td>
<td>7</td>
<td>$1,516</td>
<td>$</td>
</tr>
<tr>
<td>$1000</td>
<td>18%</td>
<td>Minimum + $25</td>
<td>26</td>
<td>2</td>
<td>$1,187</td>
<td>$</td>
</tr>
<tr>
<td>$1000</td>
<td>18%</td>
<td>Minimum + $50</td>
<td>16</td>
<td>1</td>
<td>$1,119</td>
<td>$</td>
</tr>
<tr>
<td>$1000</td>
<td>18%</td>
<td>$1000</td>
<td>1</td>
<td>0</td>
<td>$1,000</td>
<td>$</td>
</tr>
</tbody>
</table>

* Assumes you are not purchasing any additional items with your credit card and payments are made on time. The minimum payment is 4%.

**Takeaway(s):**

_________________________________________________________________________________________________________________________________
_________________________________________________________________________________________________________________________________
_________________________________________________________________________________________________________________________________

**WRITTEN PERMISSION IS REQUIRED IF YOU WISH TO REPRODUCE GLOW CURRICULUM OR MATERIALS IN ANY FORM**
### Directions:
Take a look at the sample credit card statement below and review the various sections.

#### XXX Bank Credit Card Account Statement

**Account Number XXXX XXXX XXXX XXXX**  
**February 21, 2012 to March 22, 2012**

<table>
<thead>
<tr>
<th>Summary of Account Activity</th>
<th>Payment Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Previous Balance</td>
<td>New Balance</td>
</tr>
<tr>
<td>Credit limit</td>
<td>$1,786.00</td>
</tr>
<tr>
<td>Payments</td>
<td>Minimum Payment Due</td>
</tr>
<tr>
<td>Other Credits</td>
<td>$53.00</td>
</tr>
<tr>
<td>Purchases</td>
<td>Payment Due Date</td>
</tr>
<tr>
<td>Balance Transfers</td>
<td>4/20/12</td>
</tr>
<tr>
<td>Cash Advances</td>
<td>Minimum Payment Due</td>
</tr>
<tr>
<td>Past Due Amount</td>
<td>$53.00</td>
</tr>
<tr>
<td>Fees Charged</td>
<td>Payment Due Date</td>
</tr>
<tr>
<td>Interest Charged</td>
<td>4/20/12</td>
</tr>
<tr>
<td>New Balance</td>
<td>Late Payment Warning</td>
</tr>
<tr>
<td>Credit limit</td>
<td>If you make no additional charges using</td>
</tr>
<tr>
<td>Available credit</td>
<td>this card and each month you pay…</td>
</tr>
<tr>
<td>Statement closing date</td>
<td>You will pay off the balance shown on</td>
</tr>
<tr>
<td>Days in billing cycle</td>
<td>this statement in about…</td>
</tr>
<tr>
<td></td>
<td>And you will end up paying an estimated</td>
</tr>
<tr>
<td></td>
<td>total of…</td>
</tr>
</tbody>
</table>

**If you make no additional charges using this card and each month you pay…**
- **Only the minimum payment**
  - 8 years
  - $2,785
- $62
  - 3 years
  - $2,232 (Savings=$553)

If you would like information about credit counseling services, call 1-800-XXX-XXXX.

Please send billing inquiries and correspondence to:  
PO Box XXXX, Anytown, Anystate XXXXX

### Notice of Changes to Your Interest Rate

You have triggered the Penalty APR of 28.99%. This change will impact your account as follows:
- **Transactions made on or after 4/9/12:** As of 5/10/12, the Penalty APR will apply to these transactions. We may keep the APR at this level indefinitely.
- **Transactions made before 4/9/12:** Current rates will continue to apply to these transactions. However, if you become more than 60 days late on your account, the Penalty APR will apply to those transactions as well.
## Important Changes to Your Account Terms

The following is a summary of changes that are being made to your account terms. For more detailed information, please refer to the booklet enclosed with this statement.

These changes will impact your account as follows:

**Transactions made on or after 4/9/12:** As of 5/10/12, any changes to APRs described below will apply to these transactions.

**Transactions made before 4/9/12:** Current APRs will continue to apply to these transactions.

If you are already being charged a higher Penalty APR for purchases: In this case, any changes to APRs described below will not go into effect at this time. These changes will go into effect when the Penalty APR no longer applies to your account.

<table>
<thead>
<tr>
<th>Revised Terms, as of 5/10/12</th>
</tr>
</thead>
<tbody>
<tr>
<td>APR for Purchases</td>
</tr>
<tr>
<td>16.99%</td>
</tr>
</tbody>
</table>

## Transactions

<table>
<thead>
<tr>
<th>Reference Number</th>
<th>Trans Date</th>
<th>Post Date</th>
<th>Description of Transaction or Credit</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>588418E503861W6YW</td>
<td>2/22</td>
<td>2/23</td>
<td>Store #1</td>
<td>$133.74</td>
</tr>
<tr>
<td>854338203FS8800Z5</td>
<td>2/25</td>
<td>2/25</td>
<td>Paytm Thank You</td>
<td>$450.00</td>
</tr>
<tr>
<td>56486516545KOSHD</td>
<td>2/25</td>
<td>2/26</td>
<td>Store #2</td>
<td>$247.36</td>
</tr>
<tr>
<td>1542202074TWWZV48</td>
<td>2/26</td>
<td>3/1</td>
<td>Cash Advance</td>
<td>$318.00</td>
</tr>
<tr>
<td>4545754794KOHUJOS</td>
<td>2/27</td>
<td>3/1</td>
<td>Balance Transfer</td>
<td>$785.00</td>
</tr>
<tr>
<td>25645610284102515</td>
<td>2/28</td>
<td>3/1</td>
<td>Store #3</td>
<td>$34.32</td>
</tr>
<tr>
<td>04514871451879874</td>
<td>3/4</td>
<td>3/5</td>
<td>Store #4</td>
<td>$29.45</td>
</tr>
<tr>
<td>054781054489718AF</td>
<td>3/15</td>
<td>3/17</td>
<td>Store #5</td>
<td>$72.25</td>
</tr>
</tbody>
</table>

### Fees
- Late Fee: $35.00
- Balance Transfer Fee: $23.55
- Cash Advance Fee: $10.90

**TOTAL FEES FOR THIS PERIOD:** $69.45

## Interest Charged

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest Charge on Purchases</td>
<td>$6.57</td>
</tr>
<tr>
<td>Interest Charge on Cash Advances</td>
<td>$4.79</td>
</tr>
</tbody>
</table>

**TOTAL INTEREST FOR THIS PERIOD:** $11.36

## 2012 Totals Year-to-Date

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total fees charged in 2012</td>
<td>$90.14</td>
</tr>
<tr>
<td>Total interest charged in 2012</td>
<td>$18.74</td>
</tr>
</tbody>
</table>

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

<table>
<thead>
<tr>
<th>Type of Balance</th>
<th>Annual Percentage Rate (APR)</th>
<th>Balance Subject to Interest Rate</th>
<th>Interest Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchases</td>
<td>14.99% (v)</td>
<td>$533.32</td>
<td>$6.57</td>
</tr>
<tr>
<td>Cash Advances</td>
<td>21.99% (v)</td>
<td>$265.00</td>
<td>$4.79</td>
</tr>
<tr>
<td>Balance Transfers</td>
<td>0.00%</td>
<td>$575.67</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

(v) = Variable Rate
SECTIONS:

(1) **Summary of Account Activity**: Summarizes the transactions (each charge and payment made) on your account. This includes:

- **Balance**: Current amount due to the credit card company
- Payments made
- Interest and fees charged
- **Credit Limit**: Maximum amount you can charge on your card at any time
- **Available Credit**: Credit limit minus amount owed
- **Statement Closing Date**: Date the billing statement was created

(2) **Payment Information**: Lists your:

- **Balance**: Current amount due to the credit card company
  
  A. **Minimum Payment**: The minimum amount due to the credit card company though it is recommended to pay as much of the bill as possible

- **Payment Due Date**: Date the payment is due to the credit card company.

(3) **Late Payment Warning**: States that if your payment is received after this date, you may be charged a late fee and increased interest rate.

(4) **Minimum Payment Warning**: States that paying the minimum amount will increase your number of payments and total amount of interest.

(5) **Notice of Changes to Your Interest Rates**: If you trigger your penalty rate (by exceeding your credit limit or making late payments), you may be notified of an increased APR.

(6) **Changes to Your Account Terms**: Summarizes account changes including those to your APR.

(7) **Transactions**: Lists all charges and payments made to your account since your last statement. May be listed by date or type of transaction. Review this section carefully for any errors.

(8) **Fees and Interest Charges**: Lists any fees and interest charges for the statement period.

(9) **Fees and Interest Charge Year-to Date Total**: Lists the total amount of feed and interest for the current year. Some fees – such as late fees – can be easily avoided.

(10) **Interest Charge Calculation**: Summarizes the interest rates of different transactions, account balances, and interest charged for each.

BONUS:

**Payment Coupon**: Includes the key information on your statement and needs to be sent with your check if you pay your bill by mail.

---

**Account Number**: 1234 1234 1234 1234
**New Balance**: $523.20
**Scheduled Minimum Payment**: $35.00
**Scheduled Payment Due Date**: 12/01/13

**Payment Address**:
123 Any Street
Los Angeles, CA 90030-0085

**Teressa Torres**:
123 Any Street
City, CA 123456

---

**Detach a mail with check so that your payment is received no later than the “Payment Due” date. See reverse for important additional information.**

12/01/13
Credit 301: Part 5- Credit Terminology Review

Purpose
Students will review the key terms related to credit cards, building upon the terminology learned in Credit 201.

Suggested Grade Level:
10

Materials and Handouts
Credit Terminology Review Part 2

Approximate Time Needed:
15 minutes

Student-Facing Instructions
Match the terms with the correct definitions.

Teacher Notes
This is the 5th lesson in a 6-part series titled Credit 301. The “Credit Terminology Review Part 2” handout for this lesson builds upon the Credit Terminology Review handout in Credit 201: Part 1- Credit Terminology.

FOR CLASSES WITH OVER AN HOUR ALLOCATED FOR THIS LESSON
MATERIALS NEEDED: Index cards/post-its, tape

TRAINER: Pass out the index cards or post-its and give everyone (Mentors included) 1 minute to write down a credit term. Collect all the terms and ask 1-2 Mentors to attach a piece of tape to each while you provide the game instructions.

Each participant, both students and Mentors, will receive a term and attach it to their forehead – no one is allowed to look at their term. Everyone must stand, pair up, and provide a clue about the term the other person is wearing. The goal is to correctly guess the assigned term based on the clues provided from other players. Play will occur for just 1 minute. When time is called, everyone will arrange themselves in a circle and guess the term on his/her forehead. If the guess is incorrect, the class will continue to provide clues to help the person guess their term.

Students will spend the remaining time (approximately 2-3 minutes) completing the “Credit Terminology Review – Part 2” handout in their small groups.

MENTOR: Ensure students complete the handout correctly.
TRAINER: Issue a one minute time check.
Assessment

Credit Terminology Review Part 2
(Answer Key)

1. Credit: D
2. Credit Bureau: B
3. Credit Report: K
4. Credit Score: L
5. Lender: J
6. Landlord: E
7. Employer: C
8. Capacity: A
9. Character: F
10. Collateral: G
11. Annual Percentage Rate (APR): H
12. Annual Fee: M
13. Principal: I
Instructions

Match the terms with the correct definitions.
CREDIT TERMINOLOGY REVIEW – PART 2

Directions: Match the following terms with the correct definitions.

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Credit: _______</td>
<td>A. Borrower’s ability to repay the debt. Lenders look for borrowers with steady income and solid employment history.</td>
</tr>
<tr>
<td>2. Credit Bureau: _______</td>
<td>B. A company that gathers information on consumers who use credit</td>
</tr>
<tr>
<td>3. Credit Report: _______</td>
<td>C. Person or company that hires you for a job</td>
</tr>
<tr>
<td>4. Credit Score: _______</td>
<td>D. The ability to borrow money</td>
</tr>
<tr>
<td>5. Lender: _______</td>
<td>E. Person or company that you would rent an apartment/home from</td>
</tr>
<tr>
<td>6. Landlord: _______</td>
<td>F. The impression you make on the lender based on your credit history and credit report.</td>
</tr>
<tr>
<td>7. Employer: _______</td>
<td>G. Assets that you could provide the lender in case you are unable to repay your debt.</td>
</tr>
<tr>
<td>8. Capacity: _______</td>
<td>H. A rate used to compare different loans which takes into account the loan’s interest rate, term, and fees</td>
</tr>
<tr>
<td>9. Character: _______</td>
<td>I. The total amount of money borrowed not including interest or service charges.</td>
</tr>
<tr>
<td>10. Collateral: _______</td>
<td>J. Person or company that issues you a loan</td>
</tr>
<tr>
<td>11. Annual Percentage Rate (APR): _______</td>
<td>K. A document issued by an independent credit agency that contains information concerning a loan applicant’s credit history and current credit standing.</td>
</tr>
<tr>
<td>12. Annual Fee: _______</td>
<td>L. A rating system that indicates a person’s creditworthiness based on a number of criteria; this numerically indicates how reliable you are at repaying your debt</td>
</tr>
<tr>
<td>13. Principal: _______</td>
<td>M. An amount a credit card company charges a credit card holder to use the card for a year.</td>
</tr>
</tbody>
</table>
Credit 301: Part 6- Student Reflection

Purpose
Students will reflect on what they’ve learned about credit cards, debit cards, and the importance of paying off credit card balances.

Suggested Grade Level:
10

Materials and Handouts
Student Reflection

Approximate Time Needed:
5 minutes

Student-Facing Instructions
Write a one-page reflection in which you address the following questions:
• What information resonated with you about today’s workshop?
• What information was new to you?
• What information was most helpful to learn about? Why?
• What knowledge can you pass on or share with family members?

Teacher Notes
This is the 6th lesson in a 6-part series titled Credit 301.

TRAINER: Instruct students to complete the “Student Reflection” handout.

MENTOR: Ensure students individually complete the handout.
Facilitate a 2-3 minute debrief around what students learned or how they can apply today’s content. Sample questions include:
• What information resonated with you about today’s workshop?
• What information was new to you?
• What information was most helpful to learn about? Why?
• What knowledge can you pass on or share with family members?

TRAINER: Provide a one minute time check. Call the class together and have 2-3 students share their learning with the class.

Assessment
Complete handout.
Instructions

Write a one-page reflection in which you address the following questions:

- What information resonated with you about today’s workshop?
- What information was new to you?
- What information was most helpful to learn about? Why?
- What knowledge can you pass on or share with family members?
In today’s workshop, I learned:

1. ______________________________________________________________________________________
   _____________________________________________________________________________________

2. ______________________________________________________________________________________
   _____________________________________________________________________________________

3. ______________________________________________________________________________________
   _____________________________________________________________________________________

The most helpful piece of information I learned was:

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

After today’s workshop, I plan to:

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

<table>
<thead>
<tr>
<th>HOMEWORK</th>
<th>PRE-WORK FOR WORKSHOP ON:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Talk with your parent(s) about credit reports and why they are important. If your parent(s) have a recent copy, ask to review it with them.</td>
<td>_________________________</td>
</tr>
</tbody>
</table>
Civic Literacy
Examine Community and Identify Issues
# Defining “Community”

## Purpose

The purpose of this lesson is to have students develop a better understanding of their community and how to take action to positively impact that community. As they progress through the process, your students will need to explain how the issue they choose affects their community, and imagine how their community might look if the problem didn’t exist. For these reasons, developing an understanding of the word “community” and creative thinking about communities in general is a good place to start.

## Materials and Handouts

- Personal Values Checklist

## Suggested Grade Level:

9

## Approximate Time Needed:

50 minutes

## Student-Facing Instructions

Complete “Personal Values Checklist” worksheet, then get into pairs and participate in group discussions.

Refer to these discussion questions and bullet points throughout lesson:

### Before: Shared Values (10 minutes)

How did it feel to cross off values? Was it hard? Were there obvious choices?
- Why is your #1 value so important to you?
- Did our class come up with a broad variety of values or a fairly narrow list? What were some of the most popular choices?
- Are there underlying themes to the values we share? What are they? How do our individual values come together to form community values?
- How do you live your values? Can you think of times when your actions have (and have not) reflected your values? (Example: You value knowledge but you cut class.)

### During: Small Group Discussion (20 minutes)

- Define community.
- What are some signs that a community is “working” well?
- What are signs a community may not be “working” well?
- List all the communities we share as a group.

### After: Class Discussion (10-15 minutes)

- Community does not just mean neighborhood, but in fact can refer to any number of common characteristics shared by a group, such as location, history, or even race and ethnicity.
- How well a community functions is impacted by the individuals in that community and other communities.
- Communities are complex and have things that work well and things that do not work well.
BELL-RINGER: Personal values (2 minutes)
Distribute a Personal Values Checklist to every student. Have students circle the 10 values from the checklist that are most important to them.

BEFORE: Shared values (10 minutes)
Have student and a partner share the 10 values selected and explain their choices to their partner. Allow for some brief discussion in the pairs. Then ask each student to narrow his/her values down to his/her top five. Once completed, partners should again share and explain their selection. What was crossed off? What was kept? Why?

Now have students individually create a list of just three values. Ask students to think hard about the remaining values and cross off one at a time until they have only one left.
Create a quick list on the board of the values students chose as their #1 value. Put check marks next to a value every time it appears so that you can see which ones were chosen most.

- How did it feel to cross off values? Was it hard? Were there obvious choices?
- Why is your #1 value so important to you?
- Did our class come up with a broad variety of values or a fairly narrow list? What were some of the most popular choices?
- Are there underlying themes to the values we share? What are they? How do our individual values come together to form community values?
- How do you live your values? Can you think of times when your actions have (and have not) reflected your values? (Example: You value knowledge but you cut class.)

DURING: Small-group discussion (20 minutes)
Explain to students that while we are individuals that hold certain values, we also share similar values with others. Sometimes those shared values bring us together into a community. Conversely, sometimes members of a community have competing or even opposing values.

Divide the class into groups of 4 or 5. Assign one student in each group to be the note-taker and one to be a facilitator. Hand out a piece of butcher paper and markers and instruct students to split the paper into quadrants. Provide the following prompts for discussion, one to be answered in each quadrant:

- Define community.
- What are some signs that a community is “working” well?
- What are signs a community may not be “working” well?
- List all the communities we share as a group.

AFTER: Whole-class discussion (10-15 minutes)
Have each group share a response to one of the first three quadrants. Discuss the responses that each group came up with for the above questions. Answers may touch on a few of the following ideas:

- Community does not just mean neighborhood, but in fact can refer to any number of common characteristics shared by a group, such as location, history, or even race and ethnicity.
- How well a community functions is impacted by the individuals in that community and other communities.
- Communities are complex and have things that work well and things that do not work well.

Finally, ask each group to share the communities they came up with for the fourth prompt, and write them on the board. Once you have a complete list of all the communities students have brainstormed, ask the class
what similarities and differences they notice across the group. Where do we see overlap? Are there one or two communities that all members of our class belong to?

Highlight the idea that “community” does not just mean “neighborhood,” but in fact can refer to any number of common characteristics shared by a group. We all belong to many different communities. Explain to students that they will be doing a project that works towards improving their community by addressing the problems that are currently affecting their community, and that their next step is to get to know the people, buildings, businesses, and organizations in their community.

**IF TIME IS SHORT ...** Instead of putting students into small groups, ask the class as a whole what “works” in their communities and what could be most improved. Spend 10–15 minutes on this discussion.

**Assessment**

Complete the “Personal Values Checklist.”
Student Handout: **Personal Values Checklist**
What values are most important to you?

- [ ] Faith
- [ ] Knowledge
- [ ] Privacy
- [ ] Adventure
- [ ] Physical strength
- [ ] Security
- [ ] Love
- [ ] Fast living
- [ ] Leadership
- [ ] Arts
- [ ] Justice
- [ ] Merit
- [ ] Equal opportunity
- [ ] Financial success
- [ ] Fame
- [ ] Change
- [ ] Freedom
- [ ] Ethics
- [ ] Community
- [ ] Friendship
- [ ] Cooperation
- [ ] Competition
- [ ] Helping others
- [ ] Romance
- [ ] Helping society
- [ ] Self-respect
- [ ] Power
- [ ] Country
- [ ] Honesty
- [ ] Pleasure
- [ ] Creativity
- [ ] Independence
- [ ] Family
- [ ] Democracy
- [ ] Expertise
- [ ] Influencing others
- [ ] Economic security
- [ ] Inner harmony
- [ ] Personal development
- [ ] Efficiency
- [ ] Integrity
- [ ] Intellectual growth
Creating a Community Profile

**Purpose**
Participate in discussion, activity, and complete handouts.

**Materials and Handouts**
Use online tools for neighborhood data and complete the Community Mapping worksheets and handout.

**Suggested Grade Level:**
9

**Approximate Time Needed:**
Varies

**Student-Facing Instructions**
Participate in discussion, activity, and complete handouts.

**Teacher Notes**

**BELL-RINGER: I dream a community ... (5 minutes)**
Have students complete the prompt “I dream a community...” (community can be replaced with “city” or “school” or “country” or “world”). They can respond to this prompt with a captioned picture(s) or through writing.

**BEFORE: Whole class share-out (10 minutes)**
Ask for volunteers to share their ideal community with the class.

**DURING: Defining and identifying assets (10 minutes)**
Ask students if they know what an asset is. Share definition of an asset: a useful and desirable thing or quality.

Have students share the assets they described in their “dream community” from the bell-ringer and list them on the board. Ask students to brainstorm what other things might be an asset in the community. Then have students identify some challenges within the community.

**NOTE: Students often struggle with defining assets and challenges in their community. A few questions you might use to help them think about this include:**

- **Assets:** What people do you admire in your neighborhood? What stores or services in your neighborhood do you like to go to, or are good to have? What parks, libraries, houses of worship exist? What is your favorite thing to do in your neighborhood? What talents do young people bring to your neighborhood? What is a strength of your neighborhood?
• **Challenges:** What would you change about your community if you could? What is lacking in your neighborhood that would make it better? What currently exists in your community but could be improved upon?

It is important to remember that there is no right or wrong answer when identifying community assets and challenges. It is possible for people to view elements of the community quite differently (one person might think having a supermarket is a great thing while another believes the food is of poor quality and overpriced so it is a negative). This is a good opportunity to have students practice using evidence to support their opinions and to demonstrate open discourse and debate in the classroom.

**ALTERNATIVE:** Print out a map of the neighborhood in which the school is located (or the neighborhood where each student lives) and distribute maps to students. Ask them to identify on the map 3-5 assets in the community.

**Online tools for neighborhood data:**

- **City Data –** [http://city-data.com](http://city-data.com)
  This website includes data for cities all around the country (big and small), including home sales, household income, criminal records, and poverty data.

  All of the data from the last 10 years census is available online at this site.

- **NY Times census data maps –** [https://www.census.gov/data.html](https://www.census.gov/data.html)
  The New York Times takes the census data for population density, vacant lots, and racial demographics and charts them in detail by individual census tracks on interactive maps.

  These sites offer housing prices by address or neighborhood. Students can use the interactive maps to compare neighborhood housing prices.

**Online tools to enhance community mapping:**

- **Google maps –** [http://maps.google.com](http://maps.google.com)
  Your students can use Google maps to search for specific places in their neighborhood, such as “churches,” “restaurants,” or “schools.” They can also take the information about their community that they have gathered and create a detailed map with a multi-color key. They can drop pins for locations and create layers to identify different categories. See the Creating a Custom Google Map handout for instructions.

- **Map Your World –** [http://mapyourworld.org](http://mapyourworld.org)
  Have your students create interactive online maps of their community through the variety of easy-to-use tools provided through Map Your World.

**Assessment**

Complete a Community Mapping option.
**Student Handout: Option 1: Community Map**

Use the Community Mapping Notes below to take notes as you walk around your community. Mark assets and challenges related to the items listed and be sure to note the specific street/intersection/location of each item. For example, under “street conditions” you might say that there are many potholes on 16th Street between Pine and Oak street. Add items not listed under “other”.

**COMMUNITY MAPPING NOTES**

<table>
<thead>
<tr>
<th>INFRASTRUCTURE</th>
<th>PUBLIC SAFETY</th>
</tr>
</thead>
<tbody>
<tr>
<td>major intersections</td>
<td>police surveillance cameras</td>
</tr>
<tr>
<td>street conditions</td>
<td>street lights</td>
</tr>
<tr>
<td>sidewalk conditions</td>
<td>other</td>
</tr>
<tr>
<td>street lights</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>other</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>COMMUNITY ART/BEAUTIFICATION</th>
<th>TRANSPORTATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>public art</td>
<td>bike racks</td>
</tr>
<tr>
<td>community gardens</td>
<td>public transportation</td>
</tr>
<tr>
<td>other</td>
<td>public parking lots</td>
</tr>
<tr>
<td></td>
<td>pedestrian walkways</td>
</tr>
<tr>
<td></td>
<td>other</td>
</tr>
</tbody>
</table>
### PARKS AND PUBLIC SPACES
- playgrounds
- athletic fields/areas to play sports
- indoor recreation facilities
- empty lots
- other

### STREETS AND SANITATION
- garbage pick-up
- public garbage cans
- recycling
- snow removal
- street cleaning
- other

### PUBLIC SERVICES
- local elected officials’ offices
- post office
- government agencies
- community organizations
- schools
- houses of worship
- police/fire department

### COMMERCIAL
- stores
- businesses
- industrial/factories

Once you have taken your notes, use this completed worksheet to transcribe the assets and deficits onto your community map by drawing symbols or using color-coded dots to represent the items listed and creating a key on your map.
Examine Community: What Are the Assets in My Community and Why Should I Care?

LESSON 2: Creating a Community Profile

Option 2: Community Scavenger Hunt

In order to complete this activity, you're going to need to talk to people in your neighborhood. You may need to look in a phone book or ask for help from friends and neighbors if you get stuck.

COMMUNITY LEADERS
Besides your elected officials, who are two other leaders in your community, and why are they considered leaders?

Name: ____________________________

How is he/she a leader? ____________________________

Name: ____________________________

How is he/she a leader? ____________________________

BUSINESSES
What kinds of businesses exist in your neighborhood? Keep a tally under the following categories as you walk.

<table>
<thead>
<tr>
<th>Retail Stores</th>
<th>Services</th>
<th>Liquor</th>
<th>Restaurants</th>
<th>Factories</th>
<th>Other</th>
</tr>
</thead>
</table>

What kinds of businesses are most common?

What kinds of jobs exist in your community?
Examine Community: What Are the Assets in My Community and Why Should I Care?

LESSON 2: Creating a Community Profile

COMMUNITY GROUPS
What GROUPS and ORGANIZATIONS exist in your community?

Name: Address:

What they do:

Name: Address:

What they do:

Name: Address:

What they do:

COMMUNICATION
Where do people in the community get information about their community? Is there …

… a neighborhood newspaper or website?

Name of Paper: Where you saw it:

… a community bulletin board?

Where you saw it: What kinds of flyers were on it?

… a place where members of the community hang out?

Name of place: Can anyone hang out there?
LESSON 2: Creating a Community Profile

THE PEOPLE
Ask at least three different types of people who live and/or work in your community to tell you their perspective on the following:

- Their hopes or aspirations
- Things they think everyone should know about the community
- The best thing about living in the community
- The challenges in the community

Write their responses in the three spaces below. Use additional paper if necessary.

<table>
<thead>
<tr>
<th>Community role:</th>
<th>Responses:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community role:</td>
<td>Responses:</td>
</tr>
<tr>
<td>Community role:</td>
<td>Responses:</td>
</tr>
</tbody>
</table>
Examine Community: What Are the Assets in My Community and Why Should I Care?

LESSON 2: Creating a Community Profile

Option 3: Community Mapping: Class Map

1. Photo Team: Your task is to take photos of the neighborhood’s assets and challenges. Try to capture a wide variety of locations and objects. As a team, you must contribute a minimum of 20 photos.

2. Mapping Team: You’re responsible for drawing the actual large-scale map and assisting the rest of the class in attaching their contributions to the map. The map must include at least six main streets that are placed and labeled accurately and be complete before map construction day. Hint: use an online map as a guide to help you make yours (check out www.mapquest.com, maps.google.com, or maps.yahoo.com).

3. Paraphernalia Team: Your mission is to collect business cards, take-out menus, and pamphlets that represent the community’s assets or resources. You should also include any neighborhood or school newsletter or newspaper if there are any. As a team, you must have a minimum of 12 pieces of paraphernalia.

4. Assets and Challenges Team: Your team is responsible for determining what assets and challenges will be placed on the map. You must know the location of the assets and problems and decide how they will be represented on the map. In order to do so, you’ll need to survey neighbors, community leaders, local businessmen, etc. by asking them the questions below. Be sure to write down their answers!

a. What do you most like about living in this neighborhood?

b. What are some of the resources or assets this neighborhood has? What community organizations (non-profits, church groups, etc.), government services (including parks), businesses, or other groups are helping the neighborhood? How?

c. What about your neighborhood could be improved? In other words, what are some of the problems we have in this neighborhood? Do they happen in any specific location(s)? Also, are there any businesses or services that aren’t good for our neighborhood? Are we missing any businesses that would be good?

d. How do you think these problems could be improved? What do community members and other people or institutions need to do?

After you’re done surveying, you’ll need to create explanations that can be attached to the map of at least 3–4 community assets and at least 3–4 community challenges.
**Student Handout: Creating a Custom Google Map**

Follow the instructions below to create a detailed map of your community.

- Go to http://google.com/maps/preview
- Click “My custom maps.”
- Click “Create.”
- Click on the title and rename it. Click “save.”
- Type in the name of the neighborhood you wish to map or a specific address that is central in the neighborhood.
- Click on “Untitled layer” and give it a descriptive title of a category you wish to represent (e.g., stores).
- Type the name of a location for that category (e.g., Bob’s Corner Store).
- Click on the pin that is dropped for that location and click on the “add to map” that pops up.
- Click on the pin and click the edit icon (a pencil) add a description for that location (e.g., Bob’s Corner Store is where most people in the neighborhood go to buy groceries). Hit save.
- Continue to add locations for that category.
- To create a new category, click on Add New Layer (upper lefthand corner) and repeat process.
- You can use different colors for the pins in the different categories by clicking on the paint icon found in the name of the location listing.
Creating Your Civic Footprint

**Purpose**
The purpose of this lesson is to get students to think about their community through the lens of the very people who represent them. By identifying key elected officials in the community, students will link the elements that make their community with the people who make decisions that impact those very things. Your students civic footprint is their place in the civic world. This lesson introduces students to the concept of political geography and challenges them to build a quick reference of key individuals that represent the people in their community.

**Materials and Handouts**
My Civic Footprint worksheet

**Student-Facing Instructions**
Participate in discussion, activity, and complete handouts.
Complete the “My Civic Footprint” worksheet.

**Teacher Notes**

**BELL-RINGER: Free-write (5 minutes)**
Have students respond in writing to the following prompts: “Who makes important decisions for your community? Who has power in the community? What kind of power do they have?”

**BEFORE: Share out (5 minutes)**
Discuss the bell-ringer. Are the people that students identified as decision makers the same ones they identified as having power?

**DURING: Introducing civic footprint (5 minutes)**
Explain that so far we’ve identified assets and challenges within our communities, but we haven’t talked much about our communities’ decision makers. In this activity, students will be looking at the decision makers in their local government. Many of the decision makers are public officials. We have provided a teacher discussion guide to help facilitate this activity.

**AFTER: Finding your civic footprint (30 minutes)**
Students will identify local public officials by creating a civic footprint of their community. (Be sure to clarify whether students should find the civic footprint of their home or school neighborhood. If you choose that of the school, write the school’s address on the board.) Students may work in pairs or individually. If there is time, they can decorate their footprints.
Student Resource

Assessment

Complete the “My Civic Footprint” worksheet.
Examine Community: What Are the Assets in My Community and Why Should I Care?

NAME: ___________________________________________________________  DATE: _____________________________

Student Handout: Civic Footprint Worksheet

What is a Civic Footprint?
Whether or not you vote or can name your state senator, you have a civic footprint—a set of state, county, ward, and community boundaries that define your unique place in the civic world. Knowing your footprint is a key part of being able to get involved in your community. Unfortunately, it's not always easy for citizens to find out who represents them.

How do you find your Civic Footprint?
You will need to do some online searching. Below are some places to start:

https://www.senate.gov/
This site provides a database of senator’s contact information that is searchable by name, state and party.

http://house.gov/representatives/find
You can use this site to match your zip code to your congressional district and view links to your member’s website and contact page.

http://votesmart.org
You can search for who represents you in a variety of offices. Check out your state and local government websites for more information on your civic footprint. If you live in Illinois you can use:
Examine Community: What Are the Assets in My Community and Why Should I Care?

NAME: ___________________________________________________________  DATE: _____________________________

Student Handout: **My Civic Footprint**

State  City/Town  Neighborhood  Street  Street #

Elected Representative for:

Your local alderman’s name, e-mail address & phone number:

State representatives' names, e-mail addresses, and phone numbers:

U.S. Senators' names, e-mail addresses, and phone numbers:

U.S. Congressman's name, e-mail address, and phone number:
What Should I Care About My Community

**Purpose**
The purpose of this lesson is to teach students to take action to improve their community. Taking action requires effort, commitment and passion, this lesson explores students’ senses of their own social responsibility.

**Materials and Handouts**
This assignment does not have any files/URLs associated with it.

**Student-Facing Instructions**
Participate in discussion, activity, and complete the “Why I Care/Don’t Care” written assignment.

**Teacher Notes**
BEFORE the class enters the room, prepare for the activity by doing the following: Write Stand and Declare signs on chart paper and post on four corners of the room.

**BELL-RINGER: A person I care about (3 minutes)**
Have students respond to the following prompts:
Think about someone you care about and write down their name and their connection to you.
   1. List why you care about this person.
   2. How do you want others to treat this person?

**BEFORE: From individuals to community (10 minutes)**
Ask a few students to share their responses to the bell-ringer. Record their responses on a T-chart on the board, using each prompt as the heading for the columns. Conclude the discussion by doing a quick go-around where students share who they were considering when doing this activity.

Explain that today we are going to explore these very questions as relates to our community. Ask a student to review their definition of community (as defined from previous lessons). Pose the question: How do you want your community to be treated and why? Facilitate a brief discussion. Option: Do a quick go-around and have students share one thing they are proud of in their community that other people might not know.

**DURING: Stand and declare (15 minutes)**
Explain to students that we’re going to have a kind of discussion called Stand and Declare. Explain how Stand and Declare works:
Teacher Resource

- I’ll read a statement
- After the statement is read, you should decide whether you strongly agree, mostly agree, mostly disagree, or strongly disagree with the statement.
- You should then go to the sign that represents your stance.
- After everyone’s chosen a corner, you’ll have a minute to discuss with the others in your corner why you’re there. You should also choose one representative.
- Each corner representative will then have one minute to explain to the class why their stance is the best one.
- After every representative speaks, everyone will have a chance to rebut each other’s arguments.
- Arguments must be kept to 30 seconds or less so that everyone gets a chance to participate.
- Speakers should try to persuade others to move to his/her corner. If you feel persuaded at any point in the game and change your stance, you should move to the appropriate corner.
- Be sure to listen to whoever’s talking and voice your opinion respectfully. The point is for everyone’s voice to be heard and challenged in a rational manner.
- Once everyone understands how the activity works, go through steps 1–7 with a selection of the following statements (feel free to add/omit statements based on the arc of your discussion):
  - I care about my community.
  - People have a responsibility to help others in their communities.
  - I have a responsibility to help others in my community.
  - I have an obligation to help others in my community.
  - I feel good when I help others.
  - It is not my job to pick up a piece of trash I see on the ground on my way to school.
  - How other people act in my community impacts me.
  - How I act in my community impacts others.
  - Politicians should be the ones to decide what happens in/to my community.

Discuss why the different phrasing may cause some students to switch corners and what we know about how change may or may not be happening in our communities.

**AFTER: Taking a position and support it with evidence (15 minutes)**
Have each student write an extended response to the prompt “Why I care (or don’t care) about my community” Have them use evidence to support their position.

**ENRICHMENT**
You can lead a Thought Museum where equipped with a pen, students SILENTLY walk around the room, read quotes about community and action that are posted on chart paper, and write a comment or reaction to the quote (or a reaction to their classmates’ comments) on the paper. (True silence makes the activity work better because students are forced to write what they think instead of saying it aloud. This activity is meant to be a silent conversation where students talk to each other through their comments.) After 5 to 10 minutes, have students go back to the quotes they already commented on and read what others wrote. They may then comment on other people’s comments. Some quotes are provided below.

**Thought Museum Quotes**
“Injustice anywhere is a threat to justice everywhere.”
—Martin Luther King, Jr.
Teacher Resource

“I”naction may be the greatest form of action.”
—Jerry Brown
“Unless we stand for something, we shall fall for anything.”
—Peter Marshall
“You are either part of the solution, or part of the problem.”
—Eldridge Cleaver
“Better to die on one’s feet than live on one’s knees.”
—Emiliano Zapata
“If there is no struggle, there is no progress.”
—Frederick Douglass
“In Germany they came first for the Communists, and I didn’t speak up because I wasn’t a Communist. Then they came for the Jews, and I didn’t speak up because I wasn’t a Jew. Then they came for the trade unionists, and I didn’t speak up because I wasn’t a trade unionist. Then they came for the Catholics, and I didn’t speak up because I was a Protestant. Then they came for me, and by that time no one was left to speak up.”
—Martin Niemoeller

Assessment

Complete “Why I Care/Don’t Care” written assignment.
Introduction to Project Soapbox

Purpose
The purpose of this lesson is for students to identify qualities of a good speech and explore an issue that matters to them.

Materials and Handouts
Soapbox Day 1 Homework, Soapbox Speech Rubric handout, and the Evaluating Speeches handout

Approximate Time Needed:
1-2 Weeks

Student-Facing Instructions
Overview: Participate in discussion, Soapbox Image activity, and complete handouts. Complete the “Soapbox Day 1” homework. Evaluate speeches using the “Soapbox Speech Rubric” handout, and “Evaluating Speeches” handout.

SOAPBOX: You will each write a speech to answer the question, “What is the most important issue facing your community?”

DURING: Brainstorm what makes a great speech and what makes a bad speech.

AFTER: Select an Instant Speech Topics card and make a 30–60 second speech on the topic you select.

Teacher Notes
NOTE: Project Soapbox was created to be able to stand alone as a one-week public speaking curriculum. Many teachers prefer to spend two weeks so that they can give students ample time to develop, refine, and practice their speeches.

BELL-RINGER: What’s a soapbox? (5 minutes)
Project the Soapbox Image on an overhead LCD projector and have students answer the three questions in their journals.

BEFORE: Introduction to the week (5–10 minutes)
Review questions from the bell-ringer, pointing out that the speaker is impassioned and getting some response from members of the crowd. Explain that soapbox speeches have been made since the late 19th century and provide a working definition of soapbox as:

SOAPBOX: a raised platform on which one stands to make an impromptu speech, often about a political subject. Explain that in this unit, students will each write a speech to answer the question, “What is the most important issue facing your community?” Students will learn how to develop and deliver this speech and then present their speeches to judges at the end of the unit in a competition. Explain that the objective is for stu-
Teacher Resource

dents to improve their public speaking, an important academic and activist skill.

**DURING: What makes a great speech? (15 minutes)**
Ask students to brainstorm what makes a great speech and what makes a bad speech and chart answers on a T-chart on the board. Transition from the qualities identified by students to the qualities of a good speech as identified on the Project Soapbox Speech Rubric. Distribute a rubric to each student and very quickly run through the main ideas.

**Distribute the Evaluating Speeches:** Identifying the Qualities of a Good Speech worksheet and explain to students that they will use the qualities discussed in class and those on the rubric to help evaluate if a speech is good or bad and why. Play a few excerpts of speeches from the Internet. We recommend using examples of good and bad speeches (but not telling students ahead of time). Here are a few recommended speeches you can choose from (or use others):

**Examples of poor speeches:**
- Phil Davison's speech for Stark County Treasurer in Ohio is aggressive and angry. ([https://www.youtube.com/watch?v=ORfbBCYQm-4](https://www.youtube.com/watch?v=ORfbBCYQm-4))
- The assignment for speech class was to give a bad speech. This young man does his best to deliver a pretty bad speech. ([www.youtube.com/watch?v=bTKuyk5A7wQ](www.youtube.com/watch?v=bTKuyk5A7wQ))

**Examples of good speeches:**
- Mikva Challenge Project Soapbox finalists ([www.mikvachallenge.org/educators/onlineresources/issues](www.mikvachallenge.org/educators/onlineresources/issues))
- Erica Williams—young speaker representing Campus Progress at 2009 State of the Black Union Conference ([https://www.youtube.com/watch?v=oiO-4zvULaM - Start one minute into the clip.](https://www.youtube.com/watch?v=oiO-4zvULaM - Start one minute into the clip.))

**AFTER: Instant speech challenge (15 minutes)**
Explain that part of making good speeches is speaking confidently. Explain to students that confidence can be gained through practice. In order to kick off the practice, have students participate in an instant speech challenge. Have students select an Instant Speech Topics card and make a 30–60 second speech on the topic they select. You should model this for them by randomly selecting a card and giving an impromptu speech.

**NOTE:** You may also choose to pick 3 or 4 students each day over the next few days to do the instant speech challenge (randomly pick their names from a hat) to break it up.

**CLOSER: Explain homework (3 minutes)**
Remind students that what helps someone give a good speech is when they care about the topic. Explain to students that now it is their turn to think about something that they really care about for the topic of their soapbox speech.

**DIGITAL TOOLS**
The digital tools below can be used throughout Project Soapbox:
- **American Rhetoric** – [http://americanrhetoric.com](http://americanrhetoric.com)
  - This website includes a database of and index to 5000+ full text, audio, and video versions of public speeches, sermons, legal proceedings, lectures, debates, interviews, other recorded media events.
  - This site provides public speaking tips and techniques.
Teacher Resource

- **Top 10 Greatest Speeches** – [http://content.time.com/time/specials/packages/completelist/0,29569,1841228,00.html](http://content.time.com/time/specials/packages/completelist/0,29569,1841228,00.html)
  - Time magazine provides the full text and the “best line” of ten notable speeches in history.

- **Writing Commons** – [http://writingcommons.org/genres/public-speaking](http://writingcommons.org/genres/public-speaking)
  - The Writing Commons is a free, global, peer-reviewed, open-education resource that describes the many aspects of writing and delivering an effective speech including audience analysis, the importance of listening, finding a purpose, selecting a topic, writing the speech, the importance of language, and delivering the speech.

  - This collection of speeches by influential people spotlights a number of individuals who have impacted society, specifically during the 21st century.

One of the best ways to improve your students’ public speaking ability is to film them (or have them film each other) giving their speeches. Have your students watch themselves and use the Project Soapbox Speech Rubric to evaluate their speeches.

**Assessment**

Complete “Soapbox Day 1” homework handout
Choose an Issue

LESSON 1: Introduction to Project Soapbox

Soapbox Image

1. What is happening in this image? Write at least three actions you see taking place.

2. What’s the mood of the people in the image? How do you know this?

3. Why do you think the man is standing on a ladder?
**Student Handout: Project Soapbox Speech Rubric**

Circle the descriptor in each row that best describes the student’s speech performance.

<table>
<thead>
<tr>
<th>STRUCTURE AND STYLE</th>
<th>Exceeds Standard (4)</th>
<th>Meets Standard (3)</th>
<th>Nears Standard (2)</th>
<th>Needs Work (4)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CONTENT OF SPEECH</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Explains the problem clearly and coherently</td>
<td>Explains the problem clearly</td>
<td>Explains the problem minimally</td>
<td>Explains the problem in a manner that is broad and/or unclear</td>
<td></td>
</tr>
<tr>
<td>Provides abundant and varied evidence to support the significance of the problem</td>
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<td>Student does not demonstrate interest in topic, or expressiveness is inappropriate (e.g., aggressive, silly, etc.)</td>
<td></td>
</tr>
</tbody>
</table>

**Total:**

**Comments:**
Student Handout: **Evaluating Speeches: Identifying the Qualities of a Good Speech**

<table>
<thead>
<tr>
<th>Speaker:</th>
<th>Speech title:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</tbody>
</table>

What does the speaker do well?

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
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What does the speaker do poorly?

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<tr>
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<tbody>
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<td></td>
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<td></td>
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What does the speaker do poorly?
**Choose an Issue**

**LESSON 1: Introduction to Project Soapbox**

**Instant Speech Topics**

<table>
<thead>
<tr>
<th>Cafeteria food</th>
<th>Dances</th>
</tr>
</thead>
<tbody>
<tr>
<td>Best class</td>
<td>Friends</td>
</tr>
<tr>
<td>Worst class</td>
<td>Family</td>
</tr>
<tr>
<td>Video games</td>
<td>Movies</td>
</tr>
<tr>
<td>Sports teams</td>
<td>Pets</td>
</tr>
<tr>
<td>Teachers</td>
<td>Homework</td>
</tr>
<tr>
<td>Rappers</td>
<td>Ice cream</td>
</tr>
<tr>
<td>Parents</td>
<td>Hot chips</td>
</tr>
<tr>
<td>Celebrities</td>
<td>Bad boy/girlfriend</td>
</tr>
<tr>
<td>Reading</td>
<td>Gossip</td>
</tr>
<tr>
<td>Good date</td>
<td>Haters</td>
</tr>
</tbody>
</table>
Choose an Issue

NAME: ________________________________  DATE: __________________________

**Student Handout: Soapbox Day 1 Homework**

1. What are you most proud of in your school/community/city/society?

2. What do you wish you could change in your school/community/city/society?

3. Based on your answers to questions 1 and 2, name an issue that is very important to you and explain why it is important to you.

4. Who else is affected by this issue? How?

5. Why should other people care about this issue?

6. Describe what your school or community could be like if people took action on this issue.
Teacher Resource

Structuring a Speech

**Purpose**
The purpose of this lesson is for students to structure their speeches around defining a problem and issuing a call to action.

**Materials and Handouts**
- Examining Speech Structure handout
- Persuasive Appeals handout
- Project Soapbox Rough Draft Guide

**Suggested Grade Level:**
9

**Approximate Time Needed:**
60 Minutes

**Student-Facing Instructions**
Read the selected speech provided by your teacher and complete the “Examining Speech Structure” handout. Participate in class discussion.

Write a rough draft of a speech, then practice speech with peers. You should be able to identify and explain problems and calls to actions in your speech.

**Teacher Notes**

**BEFORE CLASS BEGINS**
Prepare by printing an excerpt from one (or more) of the following speeches (you may choose to play the speech and have students read along, or to just have them read the text since they are focusing on the structure of the speech, not the delivery). The speeches below provide good examples for students of how to structure their speeches using the problem–evidence–call to action structure:

- Shirley Chisholm, speaking in Congress in 1970 about the problem of sex discrimination in America and on behalf of the Equal Rights Amendment (text only): [www.americanrhetoric.com/speeches/shirleychisholmequalrights.htm](http://www.americanrhetoric.com/speeches/shirleychisholmequalrights.htm)
- Harvey Milk’s “Hope” speech discusses the need to fight against the anti-gay movement with strength and hope (text only): [www.danaroc.com/guests_harveymilk_122208.html](http://www.danaroc.com/guests_harveymilk_122208.html)
- RFK in 1968, speaking on the death of MLK, asking Americans to respond to the death with love, wisdom, and compassion (text and excerpted video): [www.americanrhetoric.com/speeches/rfkonmlkdeath.html](http://www.americanrhetoric.com/speeches/rfkonmlkdeath.html)
- Hillary Clinton speaking in Beijing on women’s rights globally (text and video): [www.americanrhetoric.com/speeches/hillaryclintonbeijingspeech.htm](http://www.americanrhetoric.com/speeches/hillaryclintonbeijingspeech.htm)
- George Bush’s 9/11 Address to the Nation (text and video): [www.americanrhetoric.com/speeches/gwbush911addresstothenation.htm](http://www.americanrhetoric.com/speeches/gwbush911addresstothenation.htm)
Teacher Resource

• Arnold Schwarzenegger’s Address to the United Nations on Global Climate Change (text and video): http://www.americanrhetoric.com/speeches/arnoldschwarzeneggerunitednations.htm

BELL-RINGER: Examining the structure of a speech (5 minutes)
Provide students the text for one of the speeches above. Have them read silently and complete the “Examining Speech Structure” handout.

BEFORE: Structuring a soapbox speech (10 minutes)
Discuss the bell-ringer. Explain that the body of their soapbox speech is going to use the same frame as the speech from the bell-ringer. They must consider their audience and:

1. Define the problem
2. Explain why this is a problem (use supporting evidence)
3. Explain what assets your school/community has that people could use to address this issue (what gives you hope?)
4. Issue a call to action (What do you want your audience to do?)

Explain that the goal of the speech is to persuade the audience to support their issue. Introduce the word rhetoric.

RHETORIC: the art of speaking or writing effectively
Distribute persuasive appeals handout and read aloud. Explain to students that as they begin to format and structure their speeches, they need to consider what they will do to persuade the audience to support their issue.

DURING: Preparing a rough draft (20–30 minutes)
Students should write a rough draft of the body of their speech using the Project Soapbox Rough Draft Guide. Have students use their homework as a jumping off point for their rough drafts. Speeches should be one to two minutes long.

AFTER: Peer feedback (10 minutes)
Divide students into pairs. Have each student read their speech to their partner while the partner writes down:

• The problem
• The explanation of the problem
• The assets that could be used to address it
• The call to action

Partners then share their notes with the speech giver and check for accuracy and understanding. If a section of the speech seems to be missing or underdeveloped, students should explain this to their partner.

CLOSER: Explain homework (3 minutes)
Students should finish/revise their rough drafts. Explain that they will have to do some research to find supporting evidence for their arguments.

Assessment
Complete rough draft of speech.
Choose an Issue

Student Handout: Examining Speech Structure

1. What problem does the speaker identify?

2. What is the evidence that there is a problem?

3. Who do you think the audience is?

4. What assets does the speaker identify that could be used to address this issue?

5. What does the speaker want the audience to do?
Choose an Issue

NAME: ___________________________________________________________  DATE: _____________________________

Student Handout: Persuasive Appeals

A good speech usually appeals to the audience’s intellect (head) or their emotions (heart) through:

Logical appeals—appeal to the audience to use reason and analysis

Example: Using statistics and facts

OR

Emotional appeal—appeal to the audience’s deep emotions

Example: Using a personal story

Remember your audience: You will be delivering your speech to your classmates and teachers, but you never know who might be listening to your speech. Your principal, your alderman, or a guest might be present at the speech competition.

Write ideas for possible logical appeals you could use.

Write ideas for possible emotional appeals you could use.
### Choose an Issue

<table>
<thead>
<tr>
<th>TOPIC</th>
<th>EXPLAIN THE ASSETS</th>
<th>ACTION</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Today I am talking to you about ...</strong></td>
<td><strong>The reason why this is such a big problem is...</strong> (use logical appeals—statistics, quotes—and/or emotional appeals—personal stories and so on—to support your argument that this issue is a big problem)</td>
<td><strong>I need you to...</strong> (what do you want your audience to do as a result of your speech?)</td>
</tr>
<tr>
<td><strong>But we have tools that we can use to work on this issue...</strong> (what already exists that could help address this issue?)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Spicing up a Speech

**Purpose**
The purpose of this lesson is to introduce various rhetorical devices for students to employ as they develop their speeches.

**Materials and Handouts**
- Attention Grabbers/Closers
- Rhetorical Devices
- Rhetorical Devices and Appeal

**Suggested Grade Level:**
9

**Approximate Time Needed:**
55 Minutes

**Student-Facing Instructions**
Write an attention grabber and closer speech, listen to speeches and evaluate rhetorical devices, then apply one of more rhetorical device to your own written speech.

**Teacher Notes**

**BELL-RINGER: Journal entry (5 minutes)**
Students respond in their journals to the following questions: “What catches your attention at the beginning of a speech? How should a good speech end? After a good speech, how should the audience feel?”

**BEFORE: Attention grabber/closers (5–10 minutes)**
Have a few students share from their bell-ringer. Ask the class how it would sound if a speech started with “In this speech I will explain to you why drugs are a big problem in our community and why you should stop this problem.” Students should recognize that an opener like that would be very boring. Then ask them how it would sound if a speech ended with “And those are the problems with drugs. I’m done.” Again, they should recognize that a closer like that would not be effective. Distribute the Attention Grabbers/Closers handout and read together. Have students jot down notes for their own speeches.

**DURING: Using rhetorical devices (30–35 minutes)**
Explain that today we will examine the ways to spice up a speech with tricks of the trade. Those tricks are called rhetorical devices.

**RHETORICAL DEVICE:** strategies used to get a particular response from an audience Have students think about what types of emotions they might want to tap into—anger? fear? excitement? hope?

Distribute the Rhetorical Devices table and read aloud together. Encourage students to think of their own examples. Remind students that today’s lesson is focused on how a speech is written, not how it is delivered. Distribute the Great Speeches: Rhetorical Devices and Appeal handout. Have students read and/or listen to...
Teacher Resource

one of the speeches below and complete the handout.

• Barack Obama’s “Yes We Can” speech, New Hampshire
  www.youtube.com/watch?v=Fe751kMBwms
  repetition, imagery
• Martin Luther King, Jr.’s “I’ve Been to the Mountaintop”
  www.americanrhetoric.com/speeches/mlkivebeentothemountaintop.htm
  metaphors, repetition, imagery, hyperbole
• Ronald Reagan’s “Evil Empire” speech
  www.americanrhetoric.com/speeches/ronaldreaganevilempire.htm
  storytelling, appeal to values, imagery

AFTER: Using rhetorical devices in your speech (5 minutes and homework)
Have students go back to their rough drafts and add rhetorical devices to their speeches, and continue for homework. They should pay specific attention to writing a good attention grabber to open their speeches and a compelling closer.

Assessment
Apply “Attention Grabber/Closer” handout.
Student Handout: **Attention Grabbers/Closers**

**ATTENTION GRABBER**
A good speech grabs the audience’s attention right at the very beginning. There are a number of ways you can do that:

- Use a quote (e.g., As Gene Tunney said, “Excercise should be regarded as tribute to the heart.”)
- Make a strong statement (e.g., Our schools are failing young people.)
- Use a statistic (e.g., 80% of students report being bullied.)
- Tell a story (e.g., I will never forget the day my grandmother died of cancer.)
- Ask a rhetorical question that relates to your topic (e.g., Have you ever felt so scared and unsafe that you would not get out of bed?)
- Pose a hypothetical situation (e.g., Imagine being sent to a country where you don’t speak the language or know a single person.)

Think about an original and interesting attention grabber that would work well with your speech and describe it below.

**CLOSER**
The last thing you say to your audience should stick with them. That is why a good closer is so important. Some powerful ways to end a speech are:

- Summarize the main speech topics or main points
- Refer back to your opener
- Call them to act and offer them how-to-do-it steps (e.g., If everyone in this room called their congressperson...)
- Visualize the outcome of your call to action (e.g., Imagine a world where…)
- Transform your central idea into an easy to remember slogan (e.g., The more we share, the more we care.)
- Finish with a clinching personal anecdote (e.g., My neighbor told me of a time...)
- Provide a statistic or fact (e.g., 100 more teens will try to commit suicide by tomorrow...)

Think about how you can end your speech to leave a lasting impression on your audience and write it below.
Choose an Issue

NAME: ___________________________________________________________  DATE: _____________________________

**Rhetorical Devices**

Below are some common devices used by speech writers in their appeals:

<table>
<thead>
<tr>
<th>Rhetorical Device</th>
<th>Definition</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Metaphor or Simile</td>
<td>comparison of two unlike things</td>
<td>“… freedom is like a beautiful kite that can go higher and higher with the breeze.” —George Bush, Inaugural Address, 1989</td>
</tr>
<tr>
<td>Imagery</td>
<td>sensory details that paint a vivid picture in the audience’s mind</td>
<td>“In the year of America’s birth, in the coldest of months, a small band of patriots huddled by dying campfires on the shores of an icy river.” —Barack Obama, Inaugural Address, 2009</td>
</tr>
<tr>
<td>Alliteration</td>
<td>repetition of the beginning consonant sounds of a series of words</td>
<td>“All for which America stands is safe today because brave men and women have been ready to face the fire at freedom’s front.” —Ronald Reagan, Vietnam Veterans Memorial Address</td>
</tr>
<tr>
<td>Repetition</td>
<td>continued use of certain words or phrases</td>
<td>“I have a dream that one day this nation will rise up and live out the true meaning of its creed...I have a dream that one day on the red hills of Georgia the sons of former slaves and the sons of former slave-owners will be able to sit down together at the table of brotherhood … I have a dream that my four little children will one day live in a nation where they will not be judged by the color of their skin but by the content of their character. I have a dream today.” —Martin Luther King, “I Have a Dream”</td>
</tr>
<tr>
<td>Hyperbole</td>
<td>deliberate exaggeration or overstatement</td>
<td>“Why you got scars and knots on your head from the top of your head to the bottom of your feet. And every one of those scars is evidence against the American white man.” —Malcolm X</td>
</tr>
</tbody>
</table>
Student Handout: **Great Speeches: Rhetorical Devices and Appeal**

<table>
<thead>
<tr>
<th>Speaker:</th>
<th>Speech title:</th>
</tr>
</thead>
</table>

Give examples, if any, of how the speech appeals to the audience's intellect/logical appeals.

Give examples, if any, of how the speech appeals to the audience's emotions.

Give examples of any of the following rhetorical devices used in the speech:

- metaphor or simile:

- imagery:

- alliteration:

- repetition:

- hyperbole:
Delivering a Great Speech

**Purpose**
The purpose of this lesson is to introduce various rhetorical devices for students to employ as they develop their speeches.

**Materials and Handouts**
Read Presentation Guidelines
Review Public Speaking Rubric
Complete Peer Feedback sheets

**Student-Facing Instructions**
Assess yourself using the “Presentation Rubric” and read through the “Presentation Guidelines.” Participate in activity, get into groups and practice your speeches, then give and receive feedback.

**Teacher Notes**

**BELL-RINGER: Rubric review (5 minutes)**
Have students read the “Presentation Guidelines” and “Public Speaking Rubric”. As they read, they should re-read their speeches, looking specifically at the Content and Rhetorical Devices rows on the rubric, and self-assess their speech.

**BEFORE: Persuasive ABCs (15–20 minutes)**
Explain to the class that so far this week they have learned how to structure their speech and how to appeal to their audience. Today will focus on presentation. Read the “Meets Standard” descriptors for the category of “Delivery” on the rubric. Ask students: what might a well-delivered speech sound and look like?

Create a list on the board entitled “Good Speech Delivery” and list the student responses. Be sure to include: dramatic pauses, raised volume, dramatic body language (e.g., arm gestures, facial expressions). After each suggestion, ask a student to demonstrate what that might look like, using the ABCs as your text (e.g. a student can recite the ABCs, beginning at a normal volume and then raise the volume for letters D–G to demonstrate the importance of that part of the “speech”). You may have to model for students first.

Solicit student volunteers to recite the ABCs as expressively and persuasively as they can, using as many of the qualities listed under “Good Speech Delivery” as they can. Alternatively, you can have students turn to the person next to them and each practice reciting the ABCs persuasively to one another.

**DURING: Peer feedback (20 minutes)**
Explain to the students that this is their day to practice their speeches before the competition and receive constructive criticism. Spend a few minutes establishing expectations and guidelines for feedback (some sugges-
Teacher Resource

Divide students into pairs or groups of three. Be honest, no insults, save comments until the end. 

**NOTE:** This is an excellent opportunity for students that have not completed the homework to prepare a speech. You can move those students to one area of the room and allow other students to spread out...even in the hall if possible.

In the groups, each student should read their speech and then receive feedback from their peers using the Peer Feedback forms. If time permits, they can practice their speeches more than once.

**ENRICHMENT**
You can extend this lesson by watching examples of different well-delivered speeches and having students focus on the delivery of the speech. Some suggestions for well-delivered speeches include:

- **Sarah Palin’s 2008 Republican Convention Speech**
- **Malcolm X “Who Taught You to Hate Yourself?” speech**
  https://www.youtube.com/watch?v=bUCCANumqU4
- **Michelle Obama’s 2008 Democratic Convention Speech**
  www.youtube.com/watch?v=sTFsB09Khql
- **Bill Clinton’s 2004 Address to the DNC**
- **Marco Rubio’s Is America Still An Exceptional Nation? speech**

**AFTER: Reflection (5 minutes)**
Ask students what is the hardest part about delivering a speech? Offer suggestions and solicit ideas from students on how to address those challenges.

**CLOSER: Exit ticket (2 minutes)**
Have students write two things they will do tonight to prepare for the competition tomorrow.

**Assessment**
Participate and complete the “Peer Feedback” and “Reflection” handouts.
Choose an Issue

Public Speaking Rubric

Circle the descriptor in each row that best describes the student’s speech performance.

<table>
<thead>
<tr>
<th>Exceeds Standard (4)</th>
<th>Meets Standard (3)</th>
<th>Nears Standard (2)</th>
<th>Needs Work (4)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SPEECH</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Explains the problem clearly and coherently</td>
<td>Explains the problem clearly</td>
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<td><strong>CONTENT OF SPEECH</strong></td>
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</table>

Total:

Comments:
Presentation Guidelines

Public speaking is crucial to civic action and the struggle for social justice. Whether you are running a meeting or persuading someone to agree with your plan of action, your ability to communicate is vital if you want people to listen to you and to accomplish your goals.

General presentation rules:

- **Dress professionally.** It adds authority to your presentation and shows that you take this seriously. Remember: dressing up for a presentation is different than dressing up to go out to a club.
- **Never chew gum** or have anything in your mouth.
- **Present yourself professionally.** Use appropriate language.
- **Have a purpose.** Why should the audience listen to you?
- **Do your research** and know what you are talking about.
- **Be confident!** Practice, practice, practice and you’ll feel ready to go.
- **Be yourself.** Even strangers can recognize someone who is fake or insincere. (Don’t feel the need to be loud if you are a soft-spoken person. There are lots of effective ways to speak.)
- **Don’t freak out if you stumble.** Nobody but you knows how your speech is “supposed” to go so just roll with it. Don’t say “Wait, can I start over?” or “Oops.”
- **First impressions are powerful.** Your presentation starts before you begin speaking. Once you are announced, you are on. That means the way you approach the podium and prepare yourself is all part of your presentation!

Components of a presentation:

- **Content:** Think about the content of your presentation. What are you trying to say? Are your ideas and purpose clear? Do you have enough credible evidence to support what you’re saying? Do you offer the audience a call to action? Do you appeal to a universal value? Is your topic important?
- **Rhetorical Devices and Appeal to Audience:** Just because you care about your issue does not mean your audience does. Your job is to get them to care. How does your speech connect your audience to your issue? What rhetorical devices do you use to make that connection? Does your opener grab your audience’s attention? Does your closer leave them thinking about your issue?
- **Delivery:** How do you look when you speak? Are your hands fidgeting? Is your foot wiggling? Is all your weight on one leg? Are your eyes glued to the floor? If you want your audience to be interested and have confidence in you, first you need to look interested and confident! If you are not passionate about your cause, why should anyone else be? Your tone can be serious and solemn or bold and impassioned (depending on the topic of your speech) but it MUST be evident that you care about the topic. You should speak naturally, not simply read a speech.
Name: ___________________________________________________________  Date: _____________________________

Student Handout: **Peer Speech Practice Feedback**

Complete this form as you listen to your classmate's speech. Check off when you hear the following:

- **Attention grabber**  ○ Yes  ○ No  
- **Call to action**  ○ Yes  ○ No  
- **Explanation of the problem**  ○ Yes  ○ No  
- **Closer**  ○ Yes  ○ No  
- **Supporting evidence**  ○ Yes  ○ No  
- **Rhetorical devices**  ○ Yes  ○ No  

**Was the speaker passionate about the topic? How could you tell?**

___________________________________________________________

**What did the speaker do well?**

_________________________________________________________________________

**What could be improved?**

_________________________________________________________________________
### Purpose
The purpose of this lesson is to give the students a suggested structure for their presentations of their speeches.

### Suggested Grade Level:
9

### Approximate Time Needed:
50 Minutes

### Materials and Handouts
- Project Soapbox Peer Feedback
- Project Soapbox Speech Rubric

### Student-Facing Instructions
Deliver your speech in front of an audience, then evaluate your peers using the “Project Soapbox Speech Rubric” and provide feedback.

### Teacher Notes

#### BEFORE CLASS BEGINS
Consider inviting people from your school staff, parents, and community members to be judges. Consider bringing in decision makers like the principal and local officials so your students can begin to build a relationship with them. Use the rubric to determine the winner.

**NOTE:** When presenting Project Soapbox speeches about the issues they find most important, students may sometimes include narratives of personal trauma (e.g., abuse, serious depression, etc.) that demand further attention. It is a testament to the trust and safety of your classroom that a student would feel comfortable to share such painful personal experiences. We recommend responding by thanking the student for sharing on such a deeply important issue, recognizing that others may have had similar experiences and they are giving voice to this important issue. We would also thank the class for being a respectful and supportive group in which students feel comfortable sharing. We further recommend that you follow up with the student outside of class and refer them to any appropriate resources available in school and in the community. We have a list of resources in the Appendix and at www.mikvachallenge.org/educators/online-resources/issues/. As a mandated reporter, you may also have to report if the student shared examples of current abuse.

**BELL-RINGER: Preparation (2 minutes)**
Students should take out all necessary materials and be ready to present. They can silently practice their speeches.

**BEFORE: Speech procedure (5 minutes)**
Welcome and introduce the judges. Set up the expectations for the day by explaining that all speeches should receive wild applause when they are completed. (Have them practice giving wild applause, which is when everyone cheers loudly and enthusiastically.) Emphasize that no one should be interrupted. As they listen, students should complete Peer Feedback sheets.
Teacher Resource

**DURING: Speeches (30–35 minutes)**
Be mindful of time and try to keep the speeches moving along. Students should provide feedback when not presenting and you and the judges should complete rubrics.

**AFTER: Student vote (5 minutes)**
Have the students cast a ballot for who they consider the winner of the speech competition.

**Assessment**
Deliver speech and complete “Project Soapbox Peer Feedback.”
## Project Soapbox Speech Rubric

Circle the descriptor in each row that best describes the student’s speech performance.

<table>
<thead>
<tr>
<th>Exceeds Standard (4)</th>
<th>Meets Standard (3)</th>
<th>Nears Standard (2)</th>
<th>Needs Work (4)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Explain the problem clearly and coherently</strong></td>
<td>Explains the problem clearly</td>
<td>Explains the problem minimally</td>
<td>Explains the problem in a manner that is broad and/or unclear</td>
</tr>
<tr>
<td>Provides abundant and varied evidence to support the significance of the problem</td>
<td>Provides evidence of why the problem is significant</td>
<td>Provides little evidence of why the problem is significant</td>
<td>Provides no evidence of why this issue is a problem</td>
</tr>
<tr>
<td>Contains a passionate call to action</td>
<td>Contains a call to action</td>
<td>Contains a minimal call to action</td>
<td>Lacks any call to action</td>
</tr>
<tr>
<td>Includes a unique opener and closer that catch the audience's attention</td>
<td>Includes an effective opener and closer</td>
<td>Includes a basic opener and/or closer</td>
<td>Lacks opener and/or closer</td>
</tr>
<tr>
<td>Incorporates a number of rhetorical devices effectively (simile, hyperbole, repetition, metaphor, storytelling, imagery, alliteration)</td>
<td>Incorporates a rhetorical device effectively (simile, hyperbole, repetition, metaphor, storytelling, imagery, alliteration)</td>
<td>Attempts to incorporate a rhetorical device (simile, hyperbole, repetition, metaphor, storytelling, imagery, alliteration)</td>
<td>Does not use a rhetorical device (simile, hyperbole, repetition, metaphor, storytelling, imagery, alliteration)</td>
</tr>
<tr>
<td>The message of the speech is enhanced by exemplary organization and focus</td>
<td>Speech is well organized, focused, and easy to follow</td>
<td>Speech is mostly well organized and focused</td>
<td>Speech lacks organization and focus</td>
</tr>
<tr>
<td>Presents speech clearly and with authority</td>
<td>Presents speech clearly (rather than reading it)</td>
<td>Partially presents, partially reads speech</td>
<td>Reads speech</td>
</tr>
<tr>
<td>Masterfully uses tone, speed, pacing, and volume as tools</td>
<td>Effectively uses tone, speed, pacing, and volume as tools</td>
<td>Uses tone, speed, pacing, OR volume as tools</td>
<td>Uses tone, speed, pacing, and/or volume ineffectively so it distracts/detracts from speech</td>
</tr>
<tr>
<td>Body language enhances the message of the speech</td>
<td>Maintains good body language (eye contact, gesture, stance)</td>
<td>Mostly maintains good body language (eye contact, gesture, stance)</td>
<td>Body language is distracting (eye contact, gesture, stance)</td>
</tr>
<tr>
<td>Student is expressive and demonstrates passion for the topic</td>
<td>Student is expressive and demonstrates interest in the topic</td>
<td>Student demonstrates interest in the topic</td>
<td>Student does not demonstrate interest in topic, or expressiveness is inappropriate (e.g., aggressive, silly, etc.)</td>
</tr>
</tbody>
</table>

**Total:**

**Comments:**
Top Issues in the Community

Purpose
The purpose of this lesson links the issues identified by students with issues of importance to other community members. Students will conduct initial surveys to see what issues are important to various community members.

Materials and Handouts
Community Issues Survey
Tallying Your Survey Handout
Surveying Strangers Script

Suggested Grade Level:
9

Approximate Time Needed:
2 Days

Student-Facing Instructions

OVERVIEW: In this 2-day lesson you will conduct surveys with community members to identify top issues, then you will contribute your survey data to the class and rank the top issues in your community in order of importance to you.

DAY 1

BELL-RINGER: Answer the following question: “Based on the topics of the soapbox speeches, what are the three most important issues facing our community?”

DURING: Read the Surveying Strangers Script.

AFTER: Write out a plan to survey 10 people from your community.

DAY 2

BELL-RINGER: Use the “Tallying Your Survey” handout and tally your survey results from your community survey homework.

BEFORE: Participate in group activity and share your top three issues with the class from your homework and chart on the board.

DURING: Vote for your three favorite issues using paper clips, once votes are cast, get into groups to do preliminary research, gather petition signatures, and represent one of the issues in a debate.

Teacher Notes

DAY 1

BELL-RINGER: Top issues (5 minutes)
Have students respond to the following question: “Based on the topics of the soapbox speeches, what are the three most important issues facing our community?”

BEFORE: Charting responses (5–10 minutes)
Document issues identified in the bell-ringer on chart paper. (Save this chart paper—you will use it again the following day.)
NOTE: You may need to clarify at this point what community you are talking about. Is it the neighborhood where the students live? Is it the school? Is it your city? Young people? Which community do students most want to impact?

DURING: Explain survey procedure (10 minutes)
Have students read the Surveying Strangers Script (you can have volunteers act it out) and assess what the student did well and did poorly. Ask them what the student might do differently and ask volunteers to role play a more effective way to survey strangers.

Explain to students that we need to find out whether the issues identified by the class are the same issues that the community as a whole would identify as most important. In order to do this, we will need to survey members of our community to see what they think. Distribute the Community Issues Survey and explain the procedure for collecting information to students.

AFTER: Develop survey plan (10 minutes)
Have students write out a plan to survey 10 people. Will they do it in person? Who will they ask? If the class chooses an online survey, refer to the digital tools below.

NOTE: You may want to give students a few days to conduct surveys before doing the following lesson, or assign the survey for over the weekend. Some students may live in a neighborhood where random door-knocking and loitering outside stores might not be safe. If this is the case, possible modifications for students include focusing just on the school community and interviewing students and school staff, or interviewing family members and friends. Remind these students that telephone interviews are completely acceptable.

DIGITAL TOOLS
- Survey Monkey – http://surveymonkey.com
  Survey Monkey is easy to use. The free version has a 10-question limit and 100-response limit per survey.
- Kwik Surveys – http://kwiksurveys.com
  The free version of Kwik Surveys allows for unlimited responses, but it contains advertising, it does not allow for open ended questions, it has no built in email distribution, it does not provide support, and the surveys are removed after six months.
  This site provides basic information about other survey and poll tools.
- Facebook/Instagram – students can pose the question via sound media and have people respond. Google Forms – If you want to email through Google, you have the option of using Google Forms to survey respondents.

DAY 2
BELL-RINGER: Compiling top issues (5 minutes)
Have students tally survey results from their community survey homework. Use the Tallying Your Survey handout, if students conducted paper and pen surveys.

BEFORE: Compile master issues list on the board (20–25 minutes)
Begin reviewing list of issues compiled by your class in the last lesson (saved on chart paper).
Next, have students share their top three issues from the homework and chart on the board. If there are repeat issues, put a hash mark next to the issue every time it is mentioned.

DURING: Narrow list to top ten/vote on top three (10–15 minutes)
Teacher Resource

Tally up the hash marks for each issue, and erase all but the top ten. Write the ten issues across the board and have ten students stand up at the board—one in front of each issue. Compare this list to the list of class-generated issues from the previous lesson. Note any overlap. Explain that we want to choose issues that we care about, and our best chance for success is if we have a broad base of support from the community as well. Tell the students that they will now vote for their three favorite issues. Give each student three paper clips and explain that those are their votes. They can divide their votes any way they choose. For example, they can vote for one issue three times or for three separate issues. Have the students hand their paper clips to the student standing at the front of the room in front of the issue they want to vote for. Switch students so the ten students also get a chance to vote. Have the students count up the paper clips and tally the score. If there is a tie, allow for students to debate the issues and have a tie-breaker vote.

Explain to the students that they will divide into groups to do preliminary research, gather petition signatures, and represent one of the issues in a debate.

AFTER: Exit ticket (5 minutes)
Have students rank the top three issues in order of importance to them. Explain to students that you will try to honor their preference as much as possible in assigning them to an issue group. Ideally students can be assigned to issues that they also feel strongly about but it may be hard to assign each student his/her passion for an issue. They will work in these issue groups for the next few lessons to prepare information and debate their issue.

If time is short...

- This lesson can be simplified by collecting the completed Community Issues Survey sheets and calculating the top ten issues on your own before beginning Lesson Two. Students can then vote in class to reduce the list to the top three issues.
- You can also have each student vote only once and have the three issues with the most votes become your top issues.
- Have students vote on their top issue without completing research at this stage (they will do research in the next step).

Assessment

Complete the “Community Issue Survey.”
Choose an Issue

NAME: ___________________________________________________________  DATE: _____________________________

Surveying Strangers Script

STUDENT: Hey, I’d like to ask you a few questions.

CORNER GROCERY STORE OWNER: Hey kid, I’m working here, I don’t have time for you playing around.

STUDENT: GEEEZ! What’s up with the attitude? I just wanted to ask what you think is wrong with our community.

STORE OWNER: Whose community? What are you talking about?

STUDENT: My teacher’s making me do this lame assignment and I have to ask people what’s wrong with our community.

STORE OWNER: You want me to critique the neighborhood where my customers are? No way! That’s bad for business. Tell your teacher our community is just fine and let me get back to work.

STUDENT: (Sarcastically.) Fine. Thanks for the help, jerk.

STORE OWNER: Get outta here kid.

STUDENT: Whatever. I’ll buy my hot chips elsewhere.

In conducting an interview: What did the student do well? What did the student do poorly?
**Student Handout: Community Issues Survey**

What are the issues that your community members consider the biggest problems? Interview people in your community to help get a better idea of what different people would like to see changed in the community.

Interview at least ten people. Interview different kinds of people. Select people who you think are likely to have different views. Interview people from at least five of the different categories that are listed below:

- Family member
- Person who lives and works in the neighborhood
- Teen
- Store owner
- Person in a leadership role (of an organization, church, government position, etc.)
- Elderly person
- Friend
- Person who does a service job in the neighborhood (postal worker, police, etc.)
- A person who has children

<table>
<thead>
<tr>
<th>Name of person interviewed</th>
<th>Role in community</th>
<th>Their top three issues</th>
</tr>
</thead>
<tbody>
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<td>2.</td>
</tr>
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<td></td>
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<td>3.</td>
</tr>
</tbody>
</table>
**Tallying Your Survey**

Look at the surveys you completed for homework. Write down the issues of the people you surveyed. Each time the same issue is raised, put a hash mark next to it. When you are done, count up the hash marks and circle the three issues that had the most hash marks. See the sample below:

<table>
<thead>
<tr>
<th>ISSUE</th>
<th>NUMBER OF PEOPLE WHO MENTIONED THE ISSUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Violence</td>
<td>• • •</td>
</tr>
<tr>
<td>Teen pregnancy</td>
<td>• • • • • • • • • • • • • • • • • • •</td>
</tr>
<tr>
<td>Health care</td>
<td>• •</td>
</tr>
<tr>
<td>Bullying</td>
<td>• • • • •</td>
</tr>
</tbody>
</table>

Top 2 issues = Teen Pregnancy, Bullying
Begin Research on Top Three Issues

Purpose
In this lesson, the top three issues have been determined, and students will decide on which issue they will focus. To this end, they will conduct some foundational research into the background of three issues.

Materials and Handouts
Conducting Effective Internet Research handout
Researching the Background of an Issue handout
My Internet Search handout

Suggested Grade Level:
9

Approximate Time Needed:
45 Minutes

Student-Facing Instructions
Get into small groups to research the three issues identified from the previous lesson. Use the “Conducting Effective Internet Research and Researching the Background of an Issue” handout as a guide to your research. Don’t forget to cite your sources for future reference. Complete the “My Internet Search” handout.

Teacher Notes
BEFORE: Preparing for small group research (5 minutes)
Divide the class into small groups to research the three issues identified from the previous lesson. You can do this randomly (counting off by threes) or divide students based on their preference ranking in the previous lesson. Explain to students that these research groups are temporary and for the purpose of preparing for a debate in which the class’s issue will be chosen. For this reason it can be beneficial to have students working on an issue they already care about but it can also be a way for students to become interested in an issue they may not already be interested in.

DURING: Internet research (35 minutes)
Give each student a copy of the Conducting Effective Internet Research and Researching the Background of an Issue handout, which will guide them in their research. Remind students to cite their sources for future reference.

Remind students that the quality of their research will greatly determine their ability to persuade the class to focus on their issue during the upcoming debate.

NOTE: This assignment can take multiple days, depending on the depth of research. It is common to want to move quickly though this step, but choosing a good issue is a crucial step to a good action project. It is important that students care about the issue and that the issue is a viable one for them to work on.
If Internet access is limited, have students contact a local organization that deals with the issue or your local representative’s office to answer the questions on the sheet. This modification may also be necessary if one of the top three issues is very narrow and specific to a neighborhood or school.
Teacher Resource

AFTER: Reflecting on research (5 minutes)
Have students complete the My Internet Search handout.
If time is short...

- Bring in research for your students to look over and reference (especially if your students do not have access to computers or the Internet).
- Instead of focusing on the entire research handout, focus only on the five most important facts pertaining to your issue.

DIGITAL TOOLS

  Students can search for topics that are relevant to their issue using this repository of government data.

- **Google Scholar** – [http://scholar.google.com](http://scholar.google.com)
  Google Scholar provides a simple way to broadly search for scholarly literature. From one place, your students can search across many disciplines and sources: articles, theses, books, abstracts and court opinions, from academic publishers, professional societies, online repositories, universities, and other web sites.

- **HowStuffWorks** – [https://www.howstuffworks.com/](https://www.howstuffworks.com/)
  This site describes how things work.

- **Infomine** – [http://library.ucr.edu/onesearch/infomine](http://library.ucr.edu/onesearch/infomine)
  Infomine lists scholarly Internet resource collections.

- **MetaGlossary** – [http://metaglossary.com](http://metaglossary.com)
  This site defines more than two million terms, phrases, and acronyms.

- **Pro/Con** – [http://procon.org](http://procon.org)
  This site provides detailed and up to date data on the pro and con positions on a host of issues.

- **Sunlight Academy** – [https://github.com/sunlightlabs/sunlight-academy-content](https://github.com/sunlightlabs/sunlight-academy-content)
  Sunlight Academy on Github is a collection of interactive tutorials for journalists, activists, researchers and students to learn about tools by the Sunlight Foundation and others to unlock government data. Examples include learning about data.gov, lobbying a contribution report, and data visualizations in Google.

- **TED** – [http://ted.com](http://ted.com)
  This site contains numerous videos that are organized by subject.

Assessment

Complete the “My Internet Search” handout.
Conducting Effective Internet Research

The Internet is a great tool for research. The Internet makes it easy to find current information on the issue you have chosen, BUT it is important to remember that not all information found on the Internet is reliable.

Finding information you can trust on the Internet ...

It can be difficult to know if the information you have found on the Internet is useful or is unreliable. Below is a checklist to use to determine whether a site is reliable:

Validity

• Who is the author(s) of the site? Look for their credentials.
• Does the author provide citations to explain where s/he got his/her information?
• Is contact information provided? The author should be accountable for her/his work.
• Is there a link provided to their homepage? Look for a reliable institution

Currency

• When was the site last updated? A reliable site is frequently revised and improved.
• When was the site first created? A site’s longevity is a clue to its stability.

Content

• What is the depth and extensiveness of the information offered? Be wary of too much or too little.
• Are there links to other useful and reliable sites? They should be relevant to the subject matter.

Purpose

• Is this site trying to persuade you? Educate you? Market a product? For instance, a .com site may try to sell you something whereas a .edu site most often exists for the sake of education.
• Are there any biases that might be promoted: racial, gender, religious, or other types? Even non-profit. org sites may be biased.

Accuracy

• How can you ensure the information is precise, authoritative, and current? The author should cite the sources used. Check the sources cited.
Student Handout: Researching the Background of an Issue

What’s the Issue?
The issue my group is researching:

<table>
<thead>
<tr>
<th>Website</th>
<th>Facts about this issue</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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<td></td>
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</tr>
</tbody>
</table>

Who Cares?
What local organizations work on your issue? Find at least three organizations and write down their phone numbers. You may need to call them in order to complete this worksheet. Be sure that they are in your area, preferably in your neighborhood.

<table>
<thead>
<tr>
<th>Name of organization</th>
<th>Phone number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>
**Choose an Issue**

**LESSON 7: Begin Research on Top Three Issues**

**What's been done?**
What work has been done in the recent past (five years or less) or is currently being done to address this issue? In order to answer that, look for old local news articles, or call one of the organizations on your list. Then, fill in WHO, WHAT, and WHEN to describe two ways that the issue has been addressed by others. Write the results of each if you find out whether or not each action worked. NOTE: The WHO might be an individual or a group of people.

**EXAMPLE #1**

<table>
<thead>
<tr>
<th>Who</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>What</td>
<td></td>
</tr>
<tr>
<td>When</td>
<td></td>
</tr>
<tr>
<td>Results</td>
<td></td>
</tr>
</tbody>
</table>

**EXAMPLE #2**

<table>
<thead>
<tr>
<th>Who</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>What</td>
<td></td>
</tr>
<tr>
<td>When</td>
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<tr>
<td>Results</td>
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<tr>
<td>Name:</td>
<td></td>
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<td>---------------</td>
<td></td>
</tr>
<tr>
<td>Date:</td>
<td></td>
</tr>
</tbody>
</table>

**My task for today is ...**

**What I did first was ...**

**Then I ...**

**Reflection: (What worked/what didn’t work/what I learned)**
Issue Debate Preparation

Purpose
In this lesson, students will learn how to make the process of narrowing down to a single issue more engaging by staging a three-sided debate between the groups that researched each of the top three issues.

Materials and Handouts
The Great Debaters clip:
www.youtube.com/watch?v=lcllrqZgxwE
Issue Debate Preparation handout

Student-Facing Instructions
Watch the YouTube clip from the film, The Great Debaters: www.youtube.com/watch?v=lcllrqZgxwE
Participate in the group discussion in which you will deconstruct the debate and create a list of the qualities of a good debater. In your research group, complete the “Community Issues Debate Preparation” worksheet.

Teacher Notes
NOTE: One Issue or Many? The decision to work on a single issue or multiple issues as a class is a matter of personal preference. While not a requirement to have a successful ITA year, it is significantly more manageable (and arguably more effective) to narrow your focus to one issue per class. If the students need convincing, explain to them that their sheer numbers are their greatest asset. This will also allow for more specialization of roles in future work as students will be able to use their individual talents more often.

In some classrooms, reaching consensus takes time. We encourage you not to rush through this as consensus building within a group is an important civic skill. In addition, choosing an issue in which students are not invested will create challenges later on in the process.

BELL-RINGER: What is debate? (5 minutes)
Show a clip from the in The Great Debaters and have students respond to the question: “What is debate?” (We recommend the showing www.youtube.com/watch?v=lcllrqZgxwE)

BEFORE: Qualities of a good debater discussion (5 minutes)
Lead students in a discussion in which they deconstruct the debate and create a list of the qualities of a good debater. Explain that good debaters anticipate their opponents’ arguments and prepare rebuttals to them.

DURING: Community issues debate preparation worksheet (35 minutes)
Have research groups work together to complete the Community Issues Debate Preparation worksheet.

AFTER: Logistics (2 minutes)
Review expectations with students for when the debate will be held and what their roles will be.
Assessment

Complete the “Issue Debate Preparation” handout
**Student Handout: Community Issues Debate Preparation**

Fill out this worksheet to prepare for the debate that will decide which issue your class will focus on. The three questions in large bold print will be the three questions that you will need to answer for your issue. Effective debating is all about being well-prepared. In order to make the best case for your issue, anticipate what the other groups will say in defense of their issue and against yours. PUT YOURSELVES IN THEIR SHOES.

**QUESTION 1: Why is your issue the most important?**

**HINT:** This is where you bring up facts about your issue that you found in your research. It might also be good to bring up things that people you spoke to have said about your issue’s importance. Reasons we can bring up …

<table>
<thead>
<tr>
<th>How other groups might rebut these reasons…</th>
</tr>
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<tr>
<td>How we can respond…</td>
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<tr>
<th>Why the two other groups might say their issue is most important…</th>
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<table>
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<tr>
<th>Issue A:</th>
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<td>Issue B:</td>
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</table>

| How we can rebut their reasons… |
| Issue A: |
| Issue B: |
Student Handout: Community Issues Debate Preparation

QUESTION 2: What is currently being done to address this issue and how does that impact how we can work on the issue?

**HINT:** Here’s where you look at what’s already been done on your issue and get ideas for what still could be done. People you spoke to in the community probably gave you some ideas as well. Currently being done …

How can we build on this?

What the two other groups might say...

Issue A:

Issue B:

How we can rebut their points...

Issue A:

Issue B:
The Great Debater Debate in Oklahoma City (VOST french subtitles)

https://www.youtube.com/watch?v=lcllrqZgxwE
Community Issues Debate

Purpose
In fishbowl-format debate, students will have a chance to persuade their peers that the issue they researched is the one that the class should work on. This will not only assess the quality of the research they did, but it will also allow them to practice their debating skills.

Materials and Handouts
Student Debate Scorecard worksheet
Teacher Rubric: Fishbowl Debate

Student-Facing Instructions
Participate in class debate and complete “Student Debate Scorecard” worksheet.

Teacher Notes
BEFORE CLASS BEGINS
Arrange the room so that six desks are in a circle facing each other in the center of the room. The rest of the desks should surround and face this inner circle.

BELL-RINGER/BEFORE: Introduce the debate (7 minutes)
The debate will focus on addressing three major questions:
• Which issue has the greatest need for the class’s attention?
• Which issue would be the most interesting and worthwhile to address?
• For which issue does the class have the most potential to find a winnable solution?

Six students, two from each team, will be allowed to sit in the inner circle at any given moment. Students can rotate into the inner circle by tagging another student from their team and taking their place. The only restriction on the tagging is that a student can only be tagged out of the circle after they have spoken. Remind students that all members of a group must speak at least once.

Those sitting in the outer circle will be filling out the Student Debate Scorecard worksheet as they watch. They can also pass notes of points to make and facts to share to members of their team in the inner circle.

DURING: Debate (30 minutes)
Moderate the debate by making sure these questions are each adequately addressed. Start the debate by posing the first question, and guide students during the debate to address the other two questions.

AFTER: Final vote on issue (5 minutes)
Leave at least 5 minutes after wrapping up the debate so that there is enough time for students to vote.
on their favorite issue. You can do this in a private tally or by raising hands. Remind students that the issue that wins will be the issue that they as a class work on all year so they should really consider what issue they would like to work on for the entire year.

**NOTE:** It is essential that students reach consensus and care about the issue they choose. This step can take time. If students struggle with agreeing upon an issue, you can have them revisit the Circle of Concern/Circle of Influence activity (in the Setting the Stage: Establishing the Action Civics Classroom section) to clarify issues for which they can make a difference. You may also want to bring in an “outsider” (another staff member, a community member, etc.) and have your students present their case. Often the process of having to explain why they want to choose the issue can help bring clarity around an issue. Again, don’t rush this step. Effective issue selection is vital to the success of the project.

**DIGITAL TOOLS**
The following tool can be used to help your class as they work to reach consensus on what issue to work on.

- **Poll Everywhere** – [http://polleverywhere.com](http://polleverywhere.com)
  Poll Everywhere is a free online audience response system that allows participants to use their mobile phones to submit votes or comments to a PowerPoint or Keynote slide. It is a free alternative to expensive hardware audience response clickers. Fee based options are also available.

**Assessment**
Debate participation.
Choose an Issue

NAME: ___________________________________________________________  DATE: _____________________________

Student Handout: Student Debate Scorecard

Keep track of the strong points that each group makes during the debate as they answer each question. Also, keep track of any points that are brought up as good reasons not to choose a particular issue. Fill these in under the POINTS AGAINST column.

ISSUE A:

ISSUE B:

ISSUE C:

QUESTION 1: Why is your issue the most important?

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<thead>
<tr>
<th>ISSUE</th>
<th>STRONG POINTS</th>
<th>POINTS AGAINST</th>
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Student Handout: **Teacher Rubric: Keeping Track of Fishbowl Debate**

Use this template during debate to keep track of student participation through a series of + and – marks.

<table>
<thead>
<tr>
<th>STUDENT NAME</th>
<th>USES EVIDENCE TO ARGUE THEIR POINT</th>
<th>REBUTS OTHER STUDENTS’ ARGUMENTS</th>
<th>SILENTLY ENGAGED WITH DEBATE EVEN WHEN NOT IN CIRCLE</th>
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Conduct Research
Root Causes

**Purpose**

In this lesson, students will use their research and their own expertise to examine the root causes of their issue.

**Materials and Handouts**

Root Cause Tree handout
Five Levels of Why (optional)

**Suggested Grade Level:**

9

**Approximate Time Needed:**

40 Minutes

**Student-Facing Instructions**

Participate in class discussion around symptoms to root issues and respond to the prompt, “How do you know when someone has a cold?” Then brainstorm issues and complete your own root cause tree on butcher paper for the selected class’s issue. After completed, participate in group activity.

**Teacher Notes**

**BELL-RINGER: Looking at symptoms (5 minutes)**

Have students respond the following prompt: How do you know when someone has a cold?

**BEFORE: Root cause model (15 minutes)**

Explain to students that the signs or indications of a cold are the symptoms. We can tell that someone has a cold if they are sneezing a lot. Draw a large root cause tree on the board (leave plenty of room for roots) and solicit student responses to the bell-ringer. If they are in fact symptoms, put them in the top of the tree. If a student gives you a cause, don’t write it down yet. (A model of a root cause tree for the issue of the common cold is provided in the handouts for your reference)

Explain that while a symptom indicates that someone might have a cold, it does not help us avoid getting a cold. To avoid getting a cold, we need to look at what causes a cold. Ask students to give you some causes of a cold and write those in the roots of the tree.

**SYMPTOM: a sign or indication of something**

**CAUSE: the producer of an effect**

**LESSON 1: Root Causes**

Explain that it is difficult to cut a tree down at the trunk (and to solve a problem completely or cure the common cold) but if we can choke out and kill a root (a cause), we can weaken the tree. If we can continue to kill roots, eventually the tree will die. Similarly, if we just focus on the symptoms, and not the causes, all we will do is trim branches but keep the integrity of the tree intact. When it comes to our issue, we need to look at the root causes, not the symptoms. We also need to break down the big issue into the many causes that make it such a problem. Each root cause, in turn, can be broken down into more causes and so on.
**Teacher Resource**

**ROOT CAUSE:** the fundamental, basic cause for why an issue happens

**DURING: Diagramming root causes (10 minutes)**
Have students complete a root cause tree on butcher paper for the class’s issue. It might be easier for students to partner up on this activity so they can brainstorm ideas. The purpose here is to have them practice what you just modeled for them with the cold example on their own issue. Encourage them to both go deep and wide with their roots. You may need multiple sheets of paper.

**AFTER: Root cause forest (10 minutes)**
Have students hang their trees around the room and conduct a Gallery Walk. Students should view the different root cause trees and note similarities and differences.

**CLOSER: Compilation (5 minutes)**
Solicit student responses to create a root cause tree on chart paper (that you can save) that compiles the symptoms and causes from the various trees. We recommend using sticky notes or writing in pencil so you can swap out ideas in the future. After class, create a document of all the students’ roots and symptoms for distribution the following day of class for the Ecological Model exercise.

**ENRICHMENT**
If you want to take this concept deeper or if your students are struggling with their root causes, you can try using the “Five Levels of Why” activity explained below.

Divide students into small groups and give each group a piece of butcher paper. Have them choose one root cause (or they can even choose their main issue if they are struggling with developing root causes) and write down a “why” question about the issue (e.g., Why is there violence at our school?). They should provide an answer below the question. They then take the answer and turn it into their next question. Use the models below to explain the process with your students.

**EXAMPLE 1:**

**Level 1 why question:** Why is the rate of STDs rising in (your location) teens?
**Answer:** Because teens are having unprotected sex.

**Level 2 why question:** Why are teens having unprotected sex?
**Answer:** Because they believe they don’t have an STD.

**Level 3 why question:** Why don’t they know if they have an STD or not?
**Answer:** Because they don’t get tested.

**Level 4 why question:** Why don’t they get tested?
**Answer:** Because testing is not easily accessible.

**Level 5 why question:** Why isn’t testing easily accessible?
**Answer:** Because they usually have to travel outside of their neighborhood to get it.

**Root Cause:** STD testing is neither convenient nor easily accessible for students.

**Solution:** Have a testing day at school to make getting tested easier for teens.

**Assessment**

Complete the “Root Cause Tree” worksheet and the “Five Levels of Why” (optional).
LESSON 1: Root Causes

Root Cause Tree: Cold Example

Many of the challenges you might find in your community are symptoms of the same big issue. This issue, in turn, is the result of several root causes.

Use this tree diagram to piece together your issue with its symptoms and root causes.

Your best shot at effectively tackling an issue is to go after one of its root causes.

Think about not only what causes the issue to exist, but what things make it worse. Those can be considered root causes as well.
Many of the challenges you might find in your community are symptoms of the same big issue. This issue, in turn, is the result of several root causes.

Use this tree diagram to piece together your issue with its symptoms and root causes.

Your best shot at effectively tackling an issue is to go after one of its root causes.

Think about not only what causes the issue to exist, but what things make it worse. Those can be considered root causes as well.
Connecting Root Causes to the Ecological Model

**Purpose**
In this lesson, students will take their root causes from the previous lesson and apply them to “The Ecological Model” to understand the levels of influences at work when analyzing an issue.

**Materials and Handouts**
The Ecological Model: Root Causes handout
Reading Ecological Model

**Student-Facing Instructions**
Review your “Root Cause Tree” handout from the previous lesson, then write down 4-5 root causes that you feel are the most significant causes of the issue and write each cause onto a separate sticky note. Review the “Ecological Model” & complete “The Root Causes” handout, then get into groups of 4-5 and participate in identifying where root causes fit in the ecological model. Share which level your group put their roots and discuss the following:

- How did you decide where to place a root?
- Do the levels overlap at all?

Do you think that one level affects the others? If so, how? If not, why not?

Then brainstorm 2-3 more roots in each level of “The Ecological Model.”

Once completed, start thinking about what level of causes you want your solution/action to address and complete the group activity.

**Teacher Notes**

**BELL-RINGER: Review your root cause tree (3 minutes)**
Have students review the root cause tree from the previous lesson posted on chart paper and write down on sticky notes the four or five root causes students feel are the most significant causes of the issue. Students should write one cause on each sticky note.

**BEFORE: The Ecological Model (10 minutes)**
During this section the teacher will model how to see an issue through the ecological model lens. Distribute “The Ecological Model” & “The Ecological Model: Root Causes” handouts. Have volunteers read aloud the description of each level. Explain that the Ecological Model is like looking at an object from really close up with a camera and then continuing to zoom out to gain a wider perspective.

Explain that as a group you will now examine the issue of student tardies through the “Ecological Model.” Go through each level and have students share causes of student tardiness for each level.
See examples/prompts below.

- **Individual**: What are some reasons that one might be late to school that has nothing to do with anyone else? *Examples: Stay up late the night before; press snooze too often on the alarm; take a long time getting ready.*
- **Relationship**: What are some reasons that other people might make someone late? *Examples: Have to take a sibling to school; parents are running late; friends are running late.*
- **Community**: What might be going on in one’s neighborhood/city/school that would cause them to be late? *Example: The bus runs late; the streets aren’t plowed; long line to get through metal detectors.*
- **Society**: What factors in our larger culture (laws, cultural norms/attitudes, etc.) might cause someone to be late? *Examples: School starts earlier than most teens wake up; school is really far from where students live.*

**DURING: Where root causes fit in the ecological model (15 minutes)**

Divide students into groups of 4-5. Give each group a chart paper and a blank Ecological Model. Explain that now students will place their root causes from the sticky notes they wrote in the bell-ringer onto the Ecological Model in the level where it best fits.

Have groups share which level they put their roots and discuss the following:

- How did you decide where to place a root?
- Do the levels overlap at all? Do you think that one level affects the others? If so, how? If not, why not?

Ask students to brainstorm 2-3 more roots in each level of the ecological model.

**AFTER: Gallery walk and voting (7 minutes)**

Explain that the next step in their project is to start thinking about what level of causes they want their solution/action to address. Explain that before making that decision, they need to consider:

- Which level do you have the most power/resources to change?
- Which level do you care the most about changing? Which has the biggest impact on your life?

Have students hang their Ecological Models around their room. Have students walk around and view the Ecological Models of other groups. Students should use sticky notes and write:

- Ideas for resources (people, places, partnerships) that can help the roots at each level.
- Checkmarks on the level they feel affects them the most.

**CLOSER: Exit ticket (5 minutes)**

Have students respond in writing to the following question:

- What level of “The Ecological Model” do you think our action should target? Why?

**NOTE**: The closer can be done as an exit ticket or as homework for more in-depth answers.

**Assessment**

Complete the “Ecological Model: Root Causes” handout.
Student Handout: The Ecological Model

WHAT IS IT?
- The Ecological Model is a framework first developed in the 1970s as a way to study child abuse and other types of violence.
- It is a tool that will help us think about complex issues on different levels.
- It’s useful because it forces us to think about the different influences that contribute to an issue or problem, while also encouraging us to think about how those influences interact and intersect.

WHAT DO THE DIFFERENT LEVELS MEAN?

Individual
- Looks at biological and personal history factors that influence how individuals behave and are affected by an issue.
- Some of these factors could be:
  - Age, education, income, gender, etc.
  - History of experiencing abuse
  - Substance abuse
  - Personality traits

Relationship
- Looks at close relationships, such as those between:
  - Family
  - Boyfriends/girlfriends
  - Friends
  - Peers
- Explores how these relationships influence a person’s behavior and actions.

Community
- Looks at the contexts and communities in which these relationships occur.
- Some of these “contexts” could be:
  - Schools
  - Neighborhoods
  - Workplaces
  - Churches
- This level looks at how these “contexts” influence relationships between people.

Society
- This level looks at the broad societal factors that help create a climate that supports or inhibits a problem or issue.
- This level includes things like:
  - Social and cultural norms
  - Health, social, economic, and educational laws
  - Availability of weapons

REMEMBER …
- The problems and issues that we will look at over the year are complex and multi-layered.
- Challenge yourselves to think about things on the different levels.
- How do these levels interact and overlap? How are they separate?
Student Handout: The Ecological Model: Root Causes

Example: Tardies

Society
- School starts earlier than teens wake up.
- School is really far from where most students live.

Community
- The bus runs late.
- The streets aren’t plowed.
- Long line to get through metal detectors.

Relationship
- Have to take a sibling to school.
- Parents are running late.
- Friends are running late.

Individual
- Stay up late the night before.
- Press snooze too often on the alarm.
- Take a long time getting ready.
Student Handout: The Ecological Model: Root Causes
# Introduction to Research

**Purpose**
In this lesson, students will learn about primary research and identify ways to conduct primary research on their issue.

**Materials and Handouts**
- Guiding Research Questions
- Types of Research handout

**Suggested Grade Level:**
9

**Approximate Time Needed:**
45 Minutes

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**Student-Facing Instructions**
Respond to the following prompt: “Now that we have chosen an issue, and examined some of the root causes, what do we do next?”
If willing, volunteer to participate in a role-play by presenting the issue the class. Your teacher will read aloud to you the “Types of Research” handout, and discuss the benefits of primary research, then complete the worksheet throughout your research to document and organize your findings. Complete the “Guiding Research Questions” handout and participate in research activity.

**Good Online Sources for Secondary Research**

**DIGITAL TOOLS**
In addition to general Google searches, the following sites can be good places to go for online research:

  You can search for data that is relevant to your issue.

- **Google Search** – [http://scholar.google.com](http://scholar.google.com)
  Google Scholar provides a simple way to broadly search for scholarly literature.

- **HowStuffWorks** – [http://howstuffworks.com](http://howstuffworks.com)
  This site provides information on a vast array of topics.

- **Infomine** – [http://library.ucr.edu/onesearch/infomine](http://library.ucr.edu/onesearch/infomine)
  Infomine lists scholarly Internet resource collections.

- **MetaGlossary** – [http://metaglossary.com](http://metaglossary.com)
  This site defines more than two million terms, phrases, and acronyms.

- **Sunlight Academy** – [http://training.sunlightfoundation.com](http://training.sunlightfoundation.com)
  Sunlight Academy on GitHub is a collection of interactive tutorials for journalists, activists, researchers and students to learn about tools by the Sunlight Foundation and others to unlock government data.

- **TED** – [http://ted.com](http://ted.com)
  This site contains numerous videos that are organized by subject.

- **Pro/Con** – [http://procon.org](http://procon.org)
  This site provides detailed and up to date data on the pro and con positions on a host of issues.

- **Statistics in Schools** – [https://www.census.gov/schools/](https://www.census.gov/schools/)
The Statistics in Schools program provides resources for teaching and learning with real life data. The site has maps, diagrams and tables, data access tools, data visualization and infographics, historical documents and images, news articles, and videos.

**Teacher Notes**

**BELL-RINGER: Initial planning (3–5 minutes)**
Students should respond to the following prompt: “Now that we have chosen an issue, and examined some of the root causes, what do we do next?”

**BEFORE: Importance of research (10 minutes)**
Have a student volunteer to participate in a role-play. This student is going to role play presenting the issue the class selected to a decision maker. You, the teacher, will play the decision maker. The purpose of this activity is to demonstrate the need for research. Since the students have not identified strategies yet, DO NOT question the presenter about solutions.

After the student presents the issue and explains why it is important, ask questions like:

- How many people in the community are affected by this?
- Do others in the community believe this is an issue? Where is your proof of that?
- Isn’t there already an organization addressing this issue?
- Why are you presenting this information to me? What do you think I can do about it?

The student will not be able to answer all of your questions. Explain to the class that you would not expect them to know all the answers yet, but eventually they should, and that is why it’s imperative to conduct research. Ask how many students wrote “find out more about our issue” for the bell-ringer.

**DURING: What qualifies as research? (10 minutes)**
Read aloud the Types of Research handout, discussing the benefits of primary research. Explain to students that they will be completing the worksheet throughout their research to document and organize their findings.

**AFTER: Guiding questions (10 minutes)**
Explain to students that before they begin researching, they must know what they are looking for and then figure out the best place to find that information. For examples, if we want to know how many students get lunch each day, the school should have that data. If we want to know why students are not eating the lunch, a survey is probably a better research method. And if we want to see eating habits and obesity trends for youth nationally, we can probably find that information online. Have students complete the Guiding Research Questions handout (just generating the questions).

**CLOSER: Label appropriate research methods (5–10 minutes)**
Have students refer to the Typeset Research handout, label an effective research strategy (there may be more than one) to get the information the question is seeking on their Guiding Research Questions handout. **NOTE:** Use your students’ questions from the “After” portion to develop your question focuses for Lesson 5: Survey Your Community.

**Good Online Sources for Secondary Research**

**DIGITAL TOOLS**

Teacher Resource

You can search for data that is relevant to your issue.

- **Google Search** – [http://scholar.google.com](http://scholar.google.com)
  Google Scholar provides a simple way to broadly search for scholarly literature.

- **HowStuffWorks** – [http://howstuffworks.com](http://howstuffworks.com)
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  The Statistics in Schools program provides resources for teaching and learning with real life data. The site has maps, diagrams and tables, data access tools, data visualization and infographics, historical documents and images, news articles, and videos.

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**Assessment**

“Guiding Research Questions” handout.
Student Handout: Types of Research

Research includes more than looking things up on the Internet or in a book. Sometimes the best way to learn about an issue is to go to the source and conduct your own research. This is called primary research. Both secondary and primary research are important — the key is using the right method to get the information YOU are looking for.

What types of projects or activities benefit from primary research?

• When you are working on a local problem and little research exists.

  Example: You are conducting research on a proposed smoking ban in your town. Little information has been published about the topic other than a few editorials and letters to the editor in the local paper. You can survey individuals in the community and interview local decision makers.

• When you are working on writing about a specific group of people or a specific person.

  Example: If you are writing about the activities of the football team one of the best ways to learn about the team is to go talk to them and observe their behavior.

• When you are working on a topic that is relatively new and few publications exist on the subject.

  Example: If you wanted to write on the attendance of young people at a local drop-in center, you would have to determine this yourself through primary research methods.

• You can also use primary research to confirm or dispute national results with local trends.

  Example: If you are writing about people’s opinions on Social Security reform, you could conduct a local survey and see how your local results compare to a nationwide survey.

Types of Primary Research

Interviews: Interviews can be one-on-one or small group question-and-answer sessions. Interviews can provide a lot of information from a small number of people and are useful when you want to get an expert or knowledgeable opinion on a subject.

Surveys: A survey is a form of questioning that is more rigid than interviews and that involves larger groups of people. Surveys will provide a limited amount of information from a large group of people and are useful when you want to learn what a larger population thinks.

Observations: Observations involve taking organized notes about occurrences in the world. Observations provide you insight about specific people, events, or locales and are useful when you want to learn more about an event without the biased viewpoint of an interview.
Student Handout: Guiding Research Questions

Write as many questions as you can of things you need to find out about your issue.

**WHO?**

**WHAT?**

**WHERE?**

**WHEN?**

**WHY?**

**HOW?**
# Student Handout: Guiding Research Questions

**Prompts**
Write as many questions as you can of things you need to find out in each of the 6 question areas.

| **WHO?** | Who is impacted by this problem?  
|          | Who may be causing this problem?  
|          | Who can help us solve this problem?  
|          | Who would benefit from solving this problem?  |

| **WHAT?** | What is causing this problem?  
|           | What can be done to fix this problem?  
|           | What has been done in the past? Has it worked?  
|           | What is being done elsewhere to address this issue?  
|           | What is stopping this problem from being fixed?  |

| **WHERE?** | Where is this problem mostly happening?  
|            | Where is it not happening and why?  
|            | Where else (outside of our school) is this problem happening?  |

| **WHEN?** | When does this problem mostly happen?  
|           | Was there a time when this problem did not happen?  |

| **WHY?** | Why is this problem happening?  
|          | Why hasn’t it been able to be solved?  
|          | Why are some people affected and not others?  
|          | Why haven’t previous attempts to fix the problem worked?  |

| **HOW?** | How can we fix this problem?  |
Research Through Interviews

Purpose

One of the most helpful ways for students to devise an action plan is to talk to other “experts” who have experience in dealing with the issue your students are working on. In this lesson, students will interview experts outside of class or by having a guest speaker visit class, or both and discovers which resources could be used for either situation.

Student-Facing Instructions

Reflect on an interview you have read, heard, or seen on TV that you thought was really effective. Write down a description of what exactly made it a good interview. Participate in in-class game to practice the skill, then with your classmates, generate a list of potential interviewees that might yield fruitful information.

Read “Interviewing: A Powerful Civic Skill and Using the Telephone for Social Action” handouts.

Write down what people or types of people you would want to interview and why. Explain how you would go about setting up the interview and when you would be able to conduct the interview, and begin to create questions of what you would ask.

Materials and Handouts

Interviewing: A Powerful Civic Skill handout
Phone Plan worksheet
Guest Speaker Notes & Reflections worksheet

Teacher Notes

BELL-RINGER: Reflect on interviews (3 minutes)
Ask students to reflect on an interview they have read, heard, or seen on TV that they thought was really effective. Ask them to write down a description of what exactly made it a good interview. Alternatively, you could bring in an example of an effective interview from a video or magazine and ask students to identify what makes it effective.

BEFORE: Open-ended questions game (15 minutes)
Solicit student responses from the bell-ringer. Explain to students that one of the most important skills of an interviewer is to be able to draw out information from his/her subject. This comes as a result of making the interviewee comfortable, and by the ability to ask open-ended questions.

Demonstrate asking good questions by first asking a student a series of closed-ended and yes and no questions (e.g., Did you wake up early this morning? Did you eat breakfast? What did you eat for breakfast? Do you like rap music? What movie did you last see?). Then compare this by asking another student a series of open-ended questions (e.g., Would you describe yourself as a morning person? Why or why not? Describe your ideal morning. Describe the best breakfast. What types of music do you like and who are your favorite musical
Teacher Resource

artists? What movies have you seen lately that you recommend?). Have the class compare the qualities of the two sets of answers. Explain that open-ended questions lead the subject to provide descriptive answers.

Explain that you will play a quick game to practice the skill. One person must choose a character (can be historical, real, or fictional). People must ask only open-ended questions to find out about who this character is. So instead of asking “Do you have any siblings?” one could ask “Describe the members of your family and your relationship with them.” The person being questioned will answer the questions honestly but should try not to give too much away too quickly. Anyone who asks a closed-ended question earns a strike. The goal is to guess the character correctly before earning three strikes.

DURING: Preparing for interviews (20 minutes)
Ask the class what information we could find out about our issue through interviews. Have the class generate a list of potential interviewees that might yield fruitful information. Have your students read the “Interviewing: A Powerful Civic Skill and Using the Telephone for Social Action” handouts.

AFTER: Creating an interview plan (15 minutes)
Have students write down what people or types of people they would want to interview and why. Have them explain how they would go about setting up the interview and when they would be able to conduct the interview, and begin to create questions of what they would ask. We have provided a PHONE FORM should students choose to conduct phone interviews.

CLOSER: Share out (5 minutes)
Have a few students share who they hope to interview and what they hope to find out. Allow classmates to offer suggestions and feedback when appropriate. Hearing other individuals’ plans might stimulate ideas for students who may be struggling to come up with ideas. Collect their plans so you can read them over and offer feedback.

NOTE: *We highly recommend that you bring in an expert on the issue to your classroom so the entire class can practice interviewing an expert. This is also a good idea if it would be hard for each student to do individual interviews. If you bring in a speaker, you can have your students keep notes on the “Guest Speaker Notes and Reflections” form.*

DIGITAL TOOLS
Sometimes it can be challenging for your students to get issue experts to come to your school during a particular class period because they may have other commitments or live far away. Thanks to video conferencing tools, your students can interview these experts virtually. First, connect your computer to an LCD projector so the entire class can see the person being interviewed. Second, point your video camera at your entire class or point it at an “interview chair” and have your students take turns asking the issue expert questions. We recommend doing a trial run to test your camera placement and microphone sound before the interview.

- **Google hangouts** – Your students can use Google hangouts to video chat with others if both parties have Gmail or Google+. If you have never used Google hangouts before, instructions on how to set it up can be found at: [https://support.google.com/hangouts/answer/3115553?hl=en](https://support.google.com/hangouts/answer/3115553?hl=en).

- **Screencastify** – [https://chrome.google.com/webstore/detail/screencastify-screen-vide/mmeijimgabppbg-pdklnllpncmdofkcpn?hl=en](https://chrome.google.com/webstore/detail/screencastify-screen-vide/mmeijimgabppbg-pdklnllpncmdofkcpn?hl=en)
  Screencastify is a video screen capture software for Chrome. After you download the Chrome software, your students can use Screencastify to record all of the screen activity inside a tab, including audio, by just clicking “record.”
Teacher Resource

- **Skype** – [http://skype.com](http://skype.com) – Your students can use Skype to videoconference with others as long as both parties have Skype’s software on their computers and they are signed in to Skype. You can easily download the free version of Skype’s online video conferencing software to any computer.

**Recording Interviews**

Interviews can be valuable sources of data for your students regardless of whether they are conducted in the classroom, on the street, or in someone’s office. You may want to encourage your students to videotape or audio-record their interviews so they can confirm something in their notes, see if they missed anything, or use the footage in a media campaign. Make sure they ask the people being interviewed for permission to videotape or audio-record their conversation. If your students plan to use the footage in a PSA, documentary, Twitter blast, or other media campaign, have them ask the interviewee to sign a media release form. Skype calls can be recorded for future use. Consider using this tool.

**Audio** – Most smartphones come equipped with audio recording software. Before the interview, have your students test how close the phone needs to be to the speaker to capture the dialogue clearly and check to see if there are any recording limits.

**Video** – You do not need fancy video equipment to get good footage. Most smartphones and tablets have adequate video recording capabilities. Before the interview, have the students test how close the video equipment needs to be to the participants to capture the dialogue clearly and check to see if there are any recording limits.

**Photos** – Photos can be very helpful later on if you want to create an Instagram, Twitter, and/or Facebook media campaign.

**Assessment**

Complete your Interview Plan.
Interviewing: A Powerful Civic Skill

**General Interviewing Tips**

- Schedule an appointment ahead of time. Depending on who you are interviewing, this may be done by e-mail, a phone call, a letter, or face to face. You want to make sure the person has time to talk.

- Prepare at least four to five questions to ask. Remember to ask open-ended questions to avoid yes or no answers. You want to have a structure but don’t get too tied to your prepared questions—allow room for the spontaneous questions and answers.

- Arrive on time with all of your supplies (questions, paper, pens).

- Be sure to write the name of the person (ask them to spell their name if necessary), title, contact information, and the date you met.

- Take good notes during the interview.

- If it is OK with the person you are interviewing, take his or her picture. Or better yet, have someone take a picture of the two of you together.

- Allow the interview to go off on a tangent but don’t forget to bring it back to your original questions.

- Avoid cutting people off.

- Be polite.

- Remember, you are there to listen to them so focus on listening and let them do most of the talking.

- You can ask your interviewees where they got their information. That is a good way to check the accuracy of their statements.

- If interviewees are speaking too quickly, you can ask them to slow down.

- Always thank interviewees for his or her time and then send a follow-up thank you (e-mail, letter, card).

**Phone Interviews**

**Appointment Setting**

If you are trying to set an appointment with someone, make sure to have a list of at least three or four possible times you can meet. If you are trying to set up an appointment with elected officials, you will probably need to explain what you want to their schedulers and then wait for them to get back to you.
Research the Issue

LESSON 4: Research Through Interviews

Preparing for Your Call:

• If you will be using a phone at school, make sure you have permission.

• If you are trying to speak to someone specific, try to make sure you know the proper pronunciation of their name and the gender of the person you are trying to call.

• Find a quiet place to make the call where you won’t be interrupted.

• Make sure you have enough time to talk (don’t call five minutes before your math test).

• Fill out questions 1–2 of the Phone Form before calling.

During the Call:

• Speak slowly and clearly.

• Introduce yourself and where you are from. Get the name of the person to whom you are talking (write it down).

• Briefly explain what information you are looking for and ask if the person you are talking to can help you. If they can’t, ask for the name and contact person of someone who can. Use the name when you make your next call. For example, “Hi. John Smith from the Mikva Challenge gave me your name and said you might be able to help me.”

• If the person you want to talk to cannot talk, find out when a better time would be to call them back. Write down what time he or she suggests.

• Be polite.

• Write down any answers you get. Feel free to ask people to repeat themselves or clarify any answers you don’t understand.

• Make sure you have the correct name, title, and contact information of the person you spoke to, in case you need to get back in touch.

After the Call:

• Follow up. If you told the person you were going to do something, do it.

• Write a thank you note if you felt like the person you spoke to really went out of the way to help you (for example, talked to you for a long time, mailed you a packet of information, etc.).
Student Handout: Phone Form
Fill in questions #1–2 before the interview.

1. Introduce yourself.
   **Your name:**

   Contact information where they can reach you (in case they ask):
   **Phone:**  
   **Address:**

   Explain why you are calling. If you are trying to set an appointment, write the possible times here.

2. What you want to know:

   Can the person you are talking to help you?

   If not, who else can help you?
   **Name:**  
   **Phone number:**

3. Information (write down what your contact tells you)

4. Any follow-up?

Additional notes on back of form.
Research the Issue

| NAME: ________________________________ | DATE: ________________________________ |

**Student Handout: Guest Speaker Notes and Reflections**

<table>
<thead>
<tr>
<th>Information from speaker</th>
<th>Thoughts, ideas, questions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</table>

**Next steps**

|                          |                             |
## Survey Your Community

### Purpose
The purpose of this lesson is to have students gain a deeper understanding of how the community feels about their issue. In doing so, students also will learn how to write and conduct a survey in an unbiased way.

### Materials and Handouts
- Guiding Research Questions
- Case Study: Mayoral Youth Commission Student Transit Win
- Evaluating Survey Questions handout
- Types of Survey Questions
- Survey Checklist

### Suggested Grade Level:
9

### Approximate Time Needed:
3 Days

### Student-Facing Instructions

**DAY 1**
Read the “Case Study: Mayoral Youth Commission Student Transit Win” and answer the following questions:

- What strategy did the Mayoral Youth Commission use to convince the mayor? Why was it effective?
- Do you think their argument would have worked without the survey? Why or why not?

Then look at the “Guiding Research Questions” you completed in the *Introduction to Research* lesson (Lesson 3) and review the questions that you identified as best for a survey. Get into groups and participate in the brainstorming question and prioritizing questions activity explained by your teacher.

**DAY 2**
Partner with a student to work with and review the instructions for the “Evaluating Survey Questions” handout. Review the “Types of Survey Questions” handout and the typed out questions generated from the previous day (from your teacher) and participate in activity.

**DAY 3**
Get back into your groups to edit your peers’ papers. Using the “Conducting a Community Survey Checklist” handout, you should mark up and/or correct any questions they feel are not well-written and put a star next to questions you feel are very well-written. Develop a plan of how you will conduct surveys (i.e., in teams or individually, orally or in writing), where you will go to conduct the survey, when will you go, how many surveys you are expected to gather, and how long you will have to complete this task.

### Teacher Notes
**BEFORE CLASS BEGINS**
Develop a question focus before the lesson to guide the students in generating survey questions. Use the questions your students generated on their “Guiding Research Questions” handout from *Introduction to Primary Research*. Below are some guidelines about how to create a Question Focus.
Teacher Resource

A question focus is a catalyst in that it jumpstarts the process of students brainstorming survey questions. It should be a short statement that can stimulate students’ ideas about what kinds of questions can be asked about your group’s issue.

A Question Focus:
- Must have a clear focus. The main point should be easy to identify.
- Is a statement, not a question.
- Should not reveal bias.

Examples:
Issue: Lunch Food
Question Focus: Student lunch habits at “Your” High School

Issue: Sex Education
Question Focus: Access to different types of contraception at “Your” High School
Question Focus: The need for sex education at Willow High School

Develop 1-3 question focuses depending on the scope of your issue and write them on chart paper.

DAY 1
Bell-Ringer: The Power of numbers (10 minutes)
Have students read the “Case Study: Mayoral Youth Commission Student Transit Win” and answer the following questions:
- What strategy did the Mayoral Youth Commission use to convince the mayor? Why was it effective?
- Do you think their argument would have worked without the survey? Why or why not?

Before: Review bell-ringer and guiding questions (5 minutes)
Discuss responses to the bell-ringer questions. Have students look at the “Guiding Research Questions” they completed in the Introduction to Research lesson (Lesson 3) and review the questions that they identified as best for a survey.

During: Producing questions (20 minutes)
Divide your group into groups of 3-4 students each. Each group should have a piece of chart paper with a question focus (that you have prepared prior to class based on the questions students developed in the Introduction to Primary Research lesson) and a stack of sticky notes. More than one group can have the same question focus. If you have one question focus, all groups will have the same question focus on their chart paper.

Explain to students the rules of brainstorming questions:
- Ask as many questions as you can.
- Do not stop to discuss, judge, or answer any question.
- Write down every question exactly as it is stated.
- Do NOT write statements (change all statements into question form)

Have students write as many questions as they can that are related to the question focus for about 3-5 minutes. They should write one question per sticky note. You can incentivize the process by offering a reward to the group with the most questions.

AFTER: Prioritizing question (10 minutes)
Have students group their questions into categories by moving sticky notes into groups on their chart paper.
Explain that each category should have at least one element in common.

On average, 5-10 categories are ideal. They should be broad enough that you don’t wind up with a hundred categories but not so broad that you wind up with two.

Have students title each category on the chart paper.

Students should re-read all the questions and remove any questions that are unclear or redundant. Have students hang their chart paper and give each student 8-10 sticker dots or a colored marker. They should rotate around the classroom, read all the questions, then use their sticker dots or marker to vote for the questions they think are most clear and will best gather the type of information they are looking for.

After class, tally up which questions got the most votes, and this is the foundation of your survey! Make sure you keep other questions that got a high number of votes so you have backups in case some that were chosen don’t work out.

**DAY 2**

**BEFORE CLASS BEGINS**
Type up the rough list of top questions from yesterday. Make enough copies for the whole class.

**BELL-RINGER: Pair and prep (2 minutes)**
Give students 2 minutes to find a partner to work with, and take a copy of the “Evaluating Survey Questions” handout and read the instructions.

**BEFORE: Evaluating survey questions (15 minutes)**
Check for understanding and then have students complete the “Evaluating Survey Questions” handout with their partner. Review answers with students.

**DURING: Types of survey questions (15 minutes)**
Distribute the “Types of Survey Questions” handout and the typed out questions generated from the previous day to each pair. Assign each pair a question from the list of survey questions and have them complete the “Types of Survey Questions” handout for their question. Remind students that open-ended questions are the most difficult to tally.

Explain that we are going to check each other’s work. Distribute a Survey Checklist to every student. Explain that when time is called, each pair will pass their question to the pair to their right. Explain that pairs should read the question handed to them and assess it according to numbers 1-4 of the “Survey Checklist.” Explain that if the question meets criteria 1-4, they should draw a smiley face in the upper right hand corner. If it fails to meet one of the criteria, they should write the number(s) it fails to meet in the upper right hand corner.

You can have students rotate questions a few times so that each question is assessed by more than one pair. Return questions to their original authors and allow a few minutes for revisions to the questions where necessary. Collect all the questions and solicit a volunteer to update the question list with the new, revised questions. Solicit a few students to proofread the typed survey.

**AFTER: Developing a plan (10 minutes)**
Read through #5 -10 on the “Survey Checklist” handout and lead a discussion to develop a plan for conducting the survey. Things to consider:
Teacher Resource

- Will students work as individuals or in pairs?
- Will the survey be conducted orally or in writing?
- Paper or online?
- Do we want/need demographic information like age/grade level/race/gender?
- Who will write the introduction that explains who we are, why we’re doing this survey, and ensure confidentiality of responses?
- When will we start? When will we end?

DAY 3

BELL-RINGER: Group check-in (3 minutes)
Students should meet with their groups and make sure they have a draft of a survey to circulate in class.

BEFORE: Round robin (20 minutes)
NOTE: You might want to give each group a red (or other color) pen to use, as they will be editing their peers’ papers.

Students should be seated with their group and pass their draft survey questions to the group sitting to their right. Using the “Conducting a Community Survey Checklist” handout, students should mark up and/or correct any questions they feel are not well-written. They should also put a star next to questions they feel are very well-written. Give groups three to five minutes to read and comment on each survey and then have them pass their papers to the right. Continue this process until every group has read every draft survey.

DURING: Compiling the best questions (10 minutes)
Collect all the drafts and ask students to read aloud the questions that received stars as best questions. You might want to have one student at the board or overhead copying down the questions as they are read aloud. As the best questions are compiled, have students watch for redundancy (is the same thing being asked more than once? If so, which questions get to what we are looking for the best?). Once the best questions have been compiled, ask students what, if anything, is missing. Does this collection of questions get to our goals established yesterday? If not, have students mine questions from the drafts or write new ones to address any gaps.

NOTE: You may want to have one or two students facilitate the compilation of the best questions.

AFTER: Developing a plan and a timeline (10 minutes)
Assign one student the task of typing up the agreed-upon survey and another student to proofread the typed survey. Have students develop a plan of how they will conduct the surveys (i.e., in teams or individually, orally or in writing), where they will go to conduct the survey, when will they go, how many surveys each student is expected to gather, and how long they will have to complete this task (give them a date when you will have printed out copies of the survey ready for them).

CLOSER: Review (2 minutes)
Review the established timeline and check that the typist and proofreader will be able to complete their tasks in the allotted time.

NOTES ON SURVEYS: You may want to have one or two students facilitate the compilation of the best questions.

Planning
It is recommended you give students more than one night to conduct surveys.

Safety
Some students may live in a neighborhood where random door-knocking and standing around outside stores might not be safe. If this is the case, possible modifications for students might include focusing just on the
school community and interviewing students and school staff, interviewing family members and friends, or conducting telephone interviews.

**Tips on Tallying Your Surveys**
- We recommend using the free online survey program www.surveymonkey.com. Tallying surveys electronically is not only more efficient, it provides lots of choices and options for analyzing data through cross tabs and disaggregation.
- If your survey has fewer than 10 questions and fewer than 100 respondents, you can create a template on surveymonkey.com for free and enter the data directly.
- If entering survey data manually have students work with a partner. One student can read out the answers while the enters results.

**DIGITAL TOOLS**
- **Survey Monkey** – [http://surveymonkey.com](http://surveymonkey.com)
  Survey Monkey is easy to use. The free version has a 10-question limit and 100-response limit per survey.
- **Kwik Surveys** – [http://kwiksurveys.com](http://kwiksurveys.com)
  The free version of Kwik Surveys allows for unlimited responses, but it contains advertising, it does not allow for open ended questions, it has no built in email distribution, it does not provide support, and the surveys are removed after six months.
  This site provides basic information about other survey and poll tools.
- **Facebook/Instagram** – students can pose the question via social media and have people respond.
- **Google Forms** – If you want to email through Google, you have the option of using Google Forms to survey respondents.

**Assessment**

Community Survey
Student Handout: Guiding Research Questions

Write as many questions as you can of things you need to find out about your issue.

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<thead>
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<th>WHO?</th>
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<th>HOW?</th>
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**Student Handout: Guiding Research Questions**

**Prompts**
Write as many questions as you can of things you need to find out in each of the 6 question areas.

| WHO? | Who is impacted by this problem?  
| | Who may be causing this problem?  
| | Who can help us solve this problem?  
| | Who would benefit from solving this problem?  |

| WHAT? | What is causing this problem?  
| | What can be done to fix this problem?  
| | What has been done in the past? Has it worked?  
| | What is being done elsewhere to address this issue?  
| | What is stopping this problem from being fixed?  |

| WHERE? | Where is this problem mostly happening?  
| | Where is it not happening and why?  
| | Where else (outside of our school) is this problem happening?  |

| WHEN? | When does this problem mostly happen?  
| | Was there a time when this problem did not happen?  |

| WHY? | Why is this problem happening?  
| | Why hasn't it been able to be solved?  
| | Why are some people affected and not others?  
| | Why haven't previous attempts to fix the problem worked?  |

| HOW? | How can we fix this problem?  |
Case Study: Mayoral Youth Commission’s Student Transit Win

The Mayoral Youth Commission is a diverse group of 25 youth leaders from different high schools, colleges, and universities that bring youth voice to the decision making table in Chicago. They meet with and advise the mayor and other decision makers in City Hall on key issues that affect young people in the city of Chicago.

In the summer of 2011, the Youth Commission surveyed 800 youth regarding barriers to school attendance, including transportation. The survey found that many young people struggled to pay for public transportation to get to and from school. They also found that 85% percent of young people who attended Chicago Public Schools (CPS) were eligible to receive free lunch, an economic indicator that they are living near or below the poverty line.

The Mayoral Youth Commission used this data to develop a proposal to the mayor requesting that all low-income CPS students be eligible for free public transportation. They argued that if the main reason students weren’t attending school was lack of money for transportation, then their solution could improve attendance which would in turn, improve test scores and behavior. Their data and argument was so convincing that the mayor agreed to provide transit fare for low-income students in a five school pilot program. You can see the results of the pilot program in the chart below. Because of the success of the pilot program, the free fare program has expanded to 11 schools.

<table>
<thead>
<tr>
<th>CTA Free Fare Pilot Program</th>
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<tbody>
<tr>
<td>All Schools</td>
</tr>
<tr>
<td>Attendance rate</td>
</tr>
<tr>
<td>Average money lost per student based on missing days**</td>
</tr>
</tbody>
</table>

** The district loses $111 each day a student is absent according to Chicago Schools Commissioned then Abandoned, Anti-truancy Plan. Chicago Tribune. December 24, 2012
**Student Handout: Evaluating Survey Questions**

A good survey question:
1. is specific in what it is asking
2. asks only one thing at a time
3. includes all possible responses as choices
4. is worded without bias

Use the guidelines for what makes a good survey question above and evaluate the sample survey questions below. When necessary, rewrite the question.

<table>
<thead>
<tr>
<th>Question</th>
<th>Evaluation</th>
<th>Rewrite the question (if necessary)</th>
</tr>
</thead>
</table>
| Would you actually want to have curfew hours for minors be extended until 1 a.m.?  
◯ Yes  ◯ No | Is it a good question?  
◯ Yes  ◯ No  Why? | |
| Do you support Senate Bill 472?  
◯ Yes  ◯ No | Is it a good question?  
◯ Yes  ◯ No  Why? | |
| On average, approximately how many hours per week do you watch tv?  
◯ 2-4  ◯ 4-6  ◯ 6-8 | Is it a good question?  
◯ Yes  ◯ No  Why? | |
| How many of your teachers are experienced?  
◯ 0-2  ◯ 2-4  ◯ 4-6  ◯ 6-8  ◯ more than 8 | Is it a good question?  
◯ Yes  ◯ No  Why? | |
| Do you like pizza and prunes?  
◯ Yes  ◯ No | Is it a good question?  
◯ Yes  ◯ No  Why? | |
| Should curfew for minors be extended to until 1 a.m.?  
◯ Yes  ◯ No  ◯ Undecided | Is it a good question?  
◯ Yes  ◯ No  Why? | |
**Teacher Guide: Evaluating Survey Questions**

A good survey question:
1. is specific in what it is asking
2. asks only one thing at a time
3. includes all possible responses as choices
4. is worded without bias.

<table>
<thead>
<tr>
<th>Question</th>
<th>Evaluation - Good Question?</th>
<th>Rewrite the question (if necessary)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Would you actually want to have curfew hours for minors be extended until 1 a.m.?</td>
<td>No, It show bias by using the word “actually” which is weighted.</td>
<td>Would you want to have curfew hours for minors be extended until 1 a.m.?</td>
</tr>
<tr>
<td>Do you support Senate Bill 472?</td>
<td>No, I may not know what Senate Bill 472 is.</td>
<td>Do you support Senate Bill 472, which would legalize gay marriage in the state?</td>
</tr>
<tr>
<td>On average, approximately how many hours per week do you watch tv?</td>
<td>No, no option for less than 2 hours or more than 8 hours.</td>
<td>Add more answer options.</td>
</tr>
<tr>
<td>How many of your teachers are experienced?</td>
<td>No, what does it mean to be experienced? Too vague. Also, a student might not really know that information.</td>
<td>A survey would be the wrong way to get that information.</td>
</tr>
<tr>
<td>Do you like pizza and prunes?</td>
<td>No – asking two different things in one question. A person could like pizza but not prunes and would have no way to mark that.</td>
<td>Two separate questions – Do you like pizza? Do you like prunes?</td>
</tr>
<tr>
<td>Should curfew for minors be extended to until 1 a.m.?</td>
<td>Yes! The only slight modification would be to say what curfew currently is, in case the survey respondent is unaware.</td>
<td></td>
</tr>
</tbody>
</table>
**Student Handout: Types of Survey Questions**

Write your research question in the space below. Survey questions can be written in many different ways to gather different information. Look at the various ways to write survey questions in the table below and edit your question to be written in each of these different ways. When you are done, determine which way of asking the question will gather the information you most need for your project.

**Research question:**

<table>
<thead>
<tr>
<th>Type</th>
<th>Example</th>
<th>Question Written in This Type:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Open Ended</strong></td>
<td>How should high schools be reinvented?</td>
<td></td>
</tr>
<tr>
<td><strong>Closed Ended</strong></td>
<td>Should high schools be reinvented?</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>Likert Scale</strong></td>
<td>High schools need to be reinvented. Strongly agree/Strongly disagree</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td><strong>Multiple Choice</strong></td>
<td>How should high schools be reinvented?</td>
<td></td>
</tr>
<tr>
<td>Turnarounds</td>
<td>Create small schools</td>
<td>Do nothing, high schools are fine as they are</td>
</tr>
<tr>
<td><strong>Ranking</strong></td>
<td>Which is the most effective way to reinvent high schools?</td>
<td></td>
</tr>
<tr>
<td>(Rank on a scale of 1 to 3)</td>
<td>Turnarounds</td>
<td>Create small schools</td>
</tr>
<tr>
<td><strong>Open and Closed Ended</strong></td>
<td>Should high schools be reinvented?</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

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Research the Issue

NAME: ___________________________________________________________  DATE: _____________________________

Student Handout: Survey Checklist

Does our survey ...

○ 1. … have questions that are as short and specific as possible?

○ 2. … ask only one question at a time?

○ 3. … have all possible responses for each question?

○ 4. … have neutrally worded questions that don’t show any bias?

○ 5. … have an introduction that explains who we are, why we’re doing this survey, and why people should care enough to fill it out?

○ 6. … precede personal questions by an explanation and an assurance of the respondent’s confidentiality?

Will our survey...

○ 7. … be given to a sample large enough that we can be confident that it will accurately reflect the larger population it represents? A simple rule of thumb: give the survey to at least 10% of the total population you are targeting, but give it to no fewer than 50 people, and no more than 1,000. The more people you give the survey to, the more accurate your results will be.

○ 8. … have space for people to identify their age/race/sex/income level/etc. if we want to know whether these things make a difference?

○ 9. … need to be translated to another language?
### Purpose
The purpose of this lesson is that once they have conducted all of their research, they need to synthesize their findings and draw conclusions in order to make informed policy recommendations.

### Student-Facing Instructions
You should have a small stack of sticky notes, using the “Lunchroom Food Survey Results” handout, read through the data and highlight or underline what appears to be key or important information from the survey results.

Read through your research notes, survey data etc. and identify information you think will be useful when beginning to consider what actions to take. Write each key point on a separate sticky note. Get into small groups and group your sticky notes along with theirs into categories on a piece of chart paper. At the bottom of the chart paper, write what conclusions you can draw from the data collected.

### Teacher Notes
**BELL-RINGER: Prep (3 minutes)**
Allow a few minutes for students to gather all their research and have it out on their desks. Have a student distribute a small stack of sticky notes to each student.

**BEFORE: Identifying key information (7 minutes)**
Distribute or project the “Lunch Room Food Survey Results” handout. Give students a few minutes to read through the data and highlight or underline what appears to be key or important information from the survey results. Solicit responses and discuss why. Some thoughts on the data:

- **75%** of the student body (freshman–seniors) **responded** to our survey—this is a very high number. *Makes survey reliable.*
- **80%** of students surveyed report that they **do NOT like the lunch room food**—Again, a high number reported a negative response to the food. *Seems significant.*
- **95%** of students surveyed said they **would eat from a salad bar**—This is a high number and could be used to support a recommendation.
- Of that 95%, **50% sophomores**—Unclear why this might be important.
- **12%** of students surveyed report they have some sort of **food allergy that interferes** with eating the school lunch—This could be vital information.
- **3%** of students report they have some sort of **food allergy that does not interfere** with eating the school lunch—A statistically small response. *And information does not seem redundant.*
• **12% of freshmen bring lunch** – *it is a small number. Also, it does not necessarily mean that 88% get the school lunch. Some might not eat and some might just eat snacks from the vending machine.*

• **4% of students are lactose intolerant**– *Need more data here. Do those students eat the school lunch as it exists now?*

• Of the 12% of freshmen that bring lunch, **40%** report never **having tasted the school lunch**– *unclear of how this may be significant.*

**DURING: Highlighting key points (15 minutes)**

Have students read through their research notes, survey data etc. and identify information they think will be useful as they begin to consider what actions to take. Have them write each key point on a separate sticky note.

**AFTER: Compile responses and draw conclusions (15 minutes)**

Have students create small groups (4-5 students) and group their sticky notes into categories on a piece of chart paper. At the bottom of the chart paper, they should write what conclusions they can draw from the data collected (and possibly a recommendation for action). For example, using the school lunchroom survey data we might conclude that students do not like school food and we would recommend a salad bar. We might also recommend additional research to be done to better understand WHAT about the lunch room food students do not like, and what types of foods should the salad bar include.

**CLOSER: Setting initial goals (5 minutes)**

Once students have begun to compile responses and draw conclusions, have them answer the question “What can we do about our issue?” Tell them that their answers will become their goals moving forward. Explain that their goals can and most likely will change and evolve as they continue to work on their project but they should consider what is possible, what is winnable and what would bring meaningful change.

Post all possible goals for future reference.

*NOTE: You may need to set aside additional time for students to complete this lesson.*

**Assessment**

Conclusions/recommendations.
Student Handout: Lunch Room Food Survey Results

- 75% of the student body (freshman – seniors) responded to our survey
- 80% of students surveyed report that they do NOT like the lunchroom food.
- 12% of freshmen bring lunch.
- Of the 12% of freshmen that bring lunch, 40% report never having tasted the school lunch.
- 95% of students surveyed said they would eat from a salad bar.
- Of that 95%, 50% sophomores
- 4% of students are lactose intolerant.
- 12% of students surveyed report they have some sort of food allergy that interferes with eating the school lunch.
- 3% of students report they have some sort of food allergy that does not interfere with eating the school lunch.
# Identify Decision-Making Targets

## Purpose
In this lesson, students will learn that often, there is a single person or small group of people who have the power to make a decision that would help your class reach its stated goal. This might be an executive at some level, like the mayor or even your school’s principal, or it might be a policy-making body, like the state legislature or your school’s governing board. In this activity, students will identify their key decision maker and analyze pressures on them and motivations to act.

## Materials and Handouts
- Who’s the Target? worksheet
- James’ Dilemma
- Motivation Analysis handout

## Suggested Grade Level:
9

## Approximate Time Needed:
45 Minutes

## Student-Facing Instructions
Read the “James’ Dilemma” handout and answer the three questions on the sheet and share your responses with the class. Participate in class discussion and activity and complete “Who’s the Target?” and “Motivation Analysis” worksheets.

## Teacher Notes

**Why Is This Step Important?**

This step focuses on locating and analyzing the motivations of people that will be needed to bring your students’ Issues to Action project to its successful completion. Your students will identify who these key stakeholders are in their research. This step asks students to analyze the self-interest of each target person in order to better understand how that person might react when approached by your group (step six). Working with other people will be crucial to achieving your goal(s). This step therefore helps the group to see who will be sympathetic to their wishes, and who will be less than helpful when needed. Knowing this will shape how your students establish their action plan in step five.

Before moving to the next step, make sure your students...

- Identify their decision maker.
- Locate at least one primary target.

**BELL-RINGER: James’ Dilemma (5 minutes)**
Have students read the “James’ Dilemma” handout and answer the three questions on the sheet.
BEFORE: Clarifying terms (15 minutes)
Have students share their responses to James’ Dilemma. Explain that, like James’ Dilemma, most issues can be addressed, if not totally solved, by a decision made by one or a few people. These are the people that the students’ action needs to focus on.

Introduce the following definitions:
PRIMARY TARGET: people who have the power to give you what you want and to make the change you are calling for.
SECONDARY TARGET: people who can influence your primary target to take the actions you seek

Ask who the primary and secondary targets were for James’ situation (the primary target is Ms. Potter, and the main secondary target is Mr. Everdeen, but the students may come up with other creative possibilities for secondary targets).

Explain that usually primary targets hold a positional power. They are elected officials or appointed to positions that have decision making power such as a principal, a police commander or, as in the case for James — his teacher.

Explain that secondary targets have relational power or expert power. Relational power means they have a close and/or connected relationship with the primary target. Expert power means that they have knowledge and a reputation as an expert that the primary target respects. Examples include researchers, editorial boards, community leaders, or for James—a student teacher colleague.

DURING: Who’s the target? (15 minutes)
The key to identifying the primary target is to ask questions. Have students (independently, in small groups, or as a whole class) address the questions on the Who’s the Target? worksheet for their issue.

AFTER: Motivation analysis (10 minutes)
Once your students have identified the primary and secondary targets, they will need to try to understand the motivations of those people to better frame their request. Have students start with their primary target -- their decision maker. Model the “Motivation Analysis” handout on the board over a separate issue (you can revisit the Cold example from the “Root Cause Model” and have the decision maker be the principal and the ask is for soap in the bathroom—a model is provided for you).

Prompt students to consider the many priorities and pressures on the decision maker (in the example, the principal) and fill in the bubbles accordingly. Then have them brainstorm how they can tie what the decision maker is concerned about with what they want. The goal is to enter the decision maker meeting having already thought about the pressures on your decision maker and create a win-win situation where the students tie their “ask” to a motivating factor of the decision maker. An added benefit of the Motivation Analysis handout is that it can help build empathy and understanding with the decision maker.

Once you have modeled the example, have students complete the “Motivation Analysis” handout on their issue together as a class.

DIGITAL TOOLS
The following tools can help students identify who are the decision makers with power over their issue:
Teacher Resource

  101 Cities 101 is a public resource developed by the National League of Cities to introduce and explain municipal government in the United States. It explains city structures, powers, officials, and finances.

- **Find Your Representative** – [https://www.house.gov/representatives/find-your-representative](https://www.house.gov/representatives/find-your-representative)
  Students can use this service to match their zip code to their congressional district, with links to their member’s website and contact page.

- **Find Your Senator** – [https://www.senate.gov/senators/contact/](https://www.senate.gov/senators/contact/)
  This site provides a database of senator’s’ contact information that is searchable by name, state, party, and class.

- **Project Vote Smart** – [http://votesmart.org/](http://votesmart.org/)
  Your students can search for who represents them in a variety of offices including: presidential, congressional, federal and state judicial, state legislative, gubernatorial, and other state offices.

Assessment

Complete the “Who’s the Target?” worksheet and the “Motivation Analysis” handout.
Student Handout: James’ Dilemma

It is the end of the semester and grades are due. James failed to turn in a big paper due last week and the zero on that assignment is going to drop his grade from an A to a C. His teacher, Ms. Potter, is very strict and has made it very clear that late work is not accepted. The student teacher in the class, Mr. Everdeen, is much more flexible and James has a very good relationship with him. Although Ms. Potter is the teacher in the class, Mr. Everdeen has taught for more than half of the semester and works closely with Ms. Potter. Ms. Potter likes and respects Mr. Everdeen.

Who is the single person that could make the final decision to accept James’ paper late?

Let’s say James simply asks Ms. Potter to accept his paper and she flat out says, “No way.” Is there anything James can do to try to convince her?

Who could James talk to that might help convince Ms. Potter to listen?
Analyze Power: Who Has Power on My Issue?

NAME: ___________________________________________________________  DATE: _____________________________

Student Handout: **Who’s the Target?**

<table>
<thead>
<tr>
<th>OUR GOAL:</th>
</tr>
</thead>
<tbody>
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<td></td>
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</tbody>
</table>

Answer the following questions to determine what decision maker(s) you will need to target. This list will be useful later when you are planning your action. **THIS IS ONLY A GUIDE.** You may find that your primary target will change as you learn more about your issue.

**Does our goal involve...**
1. ... passing a law?
   - ... a state law? YES, your primary target is your state representative or senator.
   - ... a local (city/town/village) law? YES, your primary target is your local council representative.
2. ... changing the way something is done in your school?
   - ... making a new rule? YES, your primary target is the principal.
   - ... putting more money towards something? YES, your primary targets are the members of your school’s governing board (local school council, school board).
3. ... changing the way something is done in your school district?
   - ... changing the way money is spent? YES, your primary target may be the local school council, district administration or the Board of Education.
   - ... changing policy for all schools in the city? YES, your primary target may be the head of one of the school district’s departments. Look at their website to find out.
4. ... a business making a new policy or changing the way it does things?
   YES, your primary target is probably the president/owner of that company, but call the business to find out if someone else makes the decision you’re seeking!
5. ... the police department doing something different?
   - ... just in my neighborhood? YES, your primary target is your district commander.
   - ... in your whole area (city/town)? YES, your primary target is the superintendent of police.

<table>
<thead>
<tr>
<th>OUR PRIMARY TARGET:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>
### Student Handout: Who’s the Target?

#### POSSIBLE SECONDARY TARGETS:

**People who work closely with the primary target:**

**People who are “above” the primary target (whoever the primary target has to answer to or the primary target’s boss):**

**Friends or allies of the primary target:**

**Others:**
Motivation Analysis: Sample

Fill in the thought bubbles to indicate the priorities and pressures of your decision maker. What is he/she most concerned about? NOTE: You can do this for any key stakeholder or target.

OUR PRIMARY TARGET

- parents
- attendance
- district mandates
- test scores
- parents
- safety
Student Handout: Motivation Analysis

Fill in the thought bubbles to indicate the priorities and pressures of your decision maker. What is he/she most concerned about? NOTE: You can do this for any key stakeholder or target.

OUR PRIMARY TARGET
Stakeholder Power Analysis

Purpose
In this lesson, students will further prepare for their action by identifying other key stakeholders on their issue. Students will then plot the different stakeholders they’ve identified on a “Power Analysis Chart” as a way to consider the relative influence that each might have on the issue.

Materials and Handouts
James’ Dilemma Revisited
Power Analysis Chart
Force Field Analysis

Suggested Grade Level:
9

Approximate Time Needed:
40 Minutes

Student-Facing Instructions
Read and respond to the questions on the “James’ Dilemma Revisited” sheet. Use the “Power Analysis Chart” and model the process using James’ Dilemma, then get into small groups and brainstorm stakeholders for your issue. Plot the primary and secondary targets. As a class, complete the “Force Field Analysis.”

Homework: Putting it All Together
Take your stakeholder and Force Field Analysis from today and write 2-3 ideas of how the class should proceed/strategize to capitalize on the positive forces/champions and to address the restraining forces.

DIGITAL TOOLS
The following digital tools can help students identify possible allies and other stakeholders.

- **Legislative Explorer**: Data Driven Discovery – [http://legex.org](http://legex.org)
  Students can use this University of Washington Center for American Politics and Public Policy site to follow bills and resolutions from the beginning to the end of a two year Congress and filter by topic, type of legislation, chamber, party, member, or specific bill.

- **Open Secrets** – [http://opensecrets.org](http://opensecrets.org)
  Want to know who contributes to your representatives (and thus may have influence with them)? Open Secrets offers an overwhelming amount of detailed data on campaign contributions and lobbying effort from the federal to the local level.

- **Open States** – [http://openstates.org](http://openstates.org)
  Students can search upcoming legislation, track state bills, and get campaign and contact information for legislators across 50 states, D.C., and Puerto Rico.
**Teacher Notes**

**BELL-RINGER: James’ Dilemma revisited (5 minutes)**
Have students read and respond to the questions on the James’ Dilemma Revisited sheet.

**BEFORE: Introducing stakeholders (15 minutes)**
Have students share their responses from the bell-ringer and explain that the other people who might have an interest in the situation are known as stakeholders. Have students brainstorm stakeholders for their issue. Introduce the idea that stakeholders can be allies or opponents. Have students take their brainstormed list of stakeholders and sort them into three groups: allies, opponents, and not sure.

**STAKEHOLDER:** Is the person who is involved in or impacted by an action or issue.
**ALLY:** Is the person who agrees with your efforts and can help you take action.
**OPPONENT:** Is the person who disagrees with what you are trying to do and may try to stop you.

**DURING: Prepare for power analysis (15 minutes)**
Distribute the “Power Analysis Chart” and model the process using James’ Dilemma. Then have students, in small groups, plot the primary and secondary targets as well as the stakeholders identified today onto the “Power Analysis Chart” for their issue, keeping in mind the relative influence and level of concern of each.

**AFTER: Force Field Analysis (10 minutes)**
In addition to charting possible stakeholders as allies, champions and opponents, it can be helpful for students to get a big picture view of other forces (in addition to people) who might be working towards their goals or against them. We recommend completing the “Force Field Analysis” together as a class, integrating stakeholders from the “Power Analysis” chart on to the “Force Field Analysis.”

**Homework: Putting it All Together**
Have students take their stakeholder and Force Field Analysis from today and write 2-3 ideas of how the class should proceed/strategize to capitalize on the positive forces/champions and to address the restraining forces.

**DIGITAL TOOLS**
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  Students can search upcoming legislation, track state bills, and get campaign and contact information for legislators across 50 states, D.C., and Puerto Rico.
Teacher Resource

**Assessment**

Complete the “Power Analysis Chart.”
Student Handout: James’ Dilemma

It is the end of the semester and grades are due. James failed to turn in a big paper due last week and the zero on that assignment is going to drop his grade from an A to a C. His teacher, Ms. Potter, is very strict and has made it very clear that late work is not accepted. The student teacher in the class, Mr. Everdeen, is much more flexible and James has a very good relationship with him. Although Ms. Potter is the teacher in the class, Mr. Everdeen has taught for more than half of the semester and works closely with Ms. Potter. Ms. Potter likes and respects Mr. Everdeen.

Who is the single person that could make the final decision to accept James’ paper late?

Let’s say James simply asks Ms. Potter to accept his paper and she flat out says, “No way.” Is there anything James can do to try to convince her?

Who could James talk to that might help convince Ms. Potter to listen?
Student Handout: Power Analysis Chart

Complete the goal section of the table. Then place all different players (targets, allies, opponents) on the chart, with the more powerful and influential people closer to the top, those who support you closer to the right, and those who are against you closer to the left. See the example included as a model.

On the back of this sheet explain, with as much detail as possible, why you chose to put these players where you did on the power analysis chart.

<table>
<thead>
<tr>
<th>Our goal:</th>
<th>Die-Hard Against</th>
<th>Actively Against</th>
<th>Leans Against</th>
<th>Not Sure</th>
<th>Leans Toward</th>
<th>Active Support</th>
<th>Huge Support</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td></td>
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<td>Very Influential</td>
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<tr>
<td>Important</td>
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<td>Significant, but Weaker</td>
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</table>

Force Field Analysis

Write your issues and primary target in the center, then list all the positive and restraining forces on the two sides. Forces can be persons, places or things. Give each a rating of how strong you think the force is on a scale of 1 (weakest force) to 10 (strongest force).
### Power Analysis Chart Using James' Dilemma

#### Our goal:
"To have Ms. Potter change her unfair grading policy"

<table>
<thead>
<tr>
<th></th>
<th>Die-Hard Against</th>
<th>Actively Against</th>
<th>Leans Against</th>
<th>Not Sure</th>
<th>Leans Toward</th>
<th>Active Support</th>
<th>Huge Support</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>Ms. Potter</td>
<td>Ms. Cullen (the principal)</td>
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</tr>
<tr>
<td>9</td>
<td>Mr. Granger (another teacher who is friends with Ms. Potter)</td>
<td>Parents</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Mr. Everdeen</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>7</td>
<td>Mr. Swan (the school social worker)</td>
<td>Students who have gotten poor grades from Ms. Potter</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Other students</td>
<td></td>
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</tbody>
</table>

### Force Field Analysis

Write your issues and primary target in the center, then list all the positive and restraining forces on the two sides. Forces can be persons, places or things. Give each a rating of how strong you think the force is on a scale of 1 (weakest force) to 10 (strongest force).

<table>
<thead>
<tr>
<th>Positive Forces (Forces for)</th>
<th>Our Issue and Primary Target</th>
<th>Restraining Forces (Forces Against)</th>
</tr>
</thead>
<tbody>
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Preparing to Meet With Decision Makers

Purpose
Since the goal of most projects will be to convince a powerful decision maker to enact change, meeting with that decision maker can be the most effective way of doing this. Because many projects will hinge on such a meeting, success at this stage depends greatly on preparation. Role-playing can be an extremely powerful means of building your class's confidence and readying them for whatever they might face in a future meeting.

Materials and Handouts
- Meeting Preparation worksheet
- Tips for Meeting with a Decision Maker handout
- Meeting Agenda Template
- Don’t Take “No” for an Answer! handout
- Don’t Take “No” for an Answer! worksheet
- Decision Maker Types reference sheet
- Decision Maker Meeting practice feedback sheet

Suggested Grade Level:
9

Approximate Time Needed:
3-4 Days

Student-Facing Instructions

DAY 1
Reflect in writing about a meeting with their decision maker and share with the class. Prepare for role-play meetings. Use the first part of the “Meeting Preparation” worksheet to brainstorm questions the decision maker may ask and/or challenges the decision maker might bring up. In groups, read through the “Tips for Meeting with a Decision Maker” handout.

DAY 2
Reflect in writing on the following questions: “When was the last time someone told you ‘no’ to something you wanted? How did you react?” Participate in class discussion around the word ‘no’ and read the “Don’t Take ‘No’ for an Answer!” handout. Complete the “Don’t Take ‘No’ for an Answer! worksheet.

DAY 3-4
Run through your agenda and practice your roles before the actual role play. During class you will participate in the actual role play and reflect on the role play.

Teacher Notes

DAY 1
BELL-RINGER: Establish meeting goals (5 minutes)
Have students reflect in writing about a meeting with their decision maker.
- What do they want to accomplish from the meeting?
BEFORE: Establish goals (5 minutes)
Have students share their answers from the bell-ringer and chart responses on chart paper. Keep goals posted for future reference.

DURING: Preparing for meetings (15 minutes)
Explain that preparation is a key element to a successful meeting with a decision maker and that to prepare, they will actually role-play the meeting. The first step to preparation, however, is to make sure that their argument is as leak-proof as possible. The class should be ready to deal with any question the decision maker may ask, or any challenges they may have to the proposal or “ask” of the students.

However, if a student doesn’t know the answer to a question, he/she should be honest and tell the decision maker he/she will get back to them with an answer as soon as possible. And then follow up! Distribute the “Meeting Preparation” worksheet. Use the first part of the “Meeting Preparation” worksheet to brainstorm questions the decision maker may ask and/or challenges the decision maker might bring up. Divide students into small groups and have them prepare responses to these questions. Be sure to explain to students that they, in groups, will apply their counterarguments in a five-minute role-play.

Help students come up with responses to any challenge that the decision maker might pose. Raise any questions that they haven’t considered, and make sure the class updates their worksheets with any new questions or answers.

AFTER: Prepare for role-play (15 minutes)
Groups will read through the “Tips for Meeting with a Decision Maker” handout. Use the “Meeting Agenda” template to create an agenda and assign roles.

DAY 2
BELL-RINGER: Reflection (5 minutes)
Have students reflect in writing on the following questions: “When was the last time someone told you ‘no’ to something you wanted? How did you react?”

BEFORE: Evaluate reactions to “no” (5 minutes)
Ask students how they reacted to hearing “no” and list the various reactions on the board. Lead a discussion of which reactions will help them in future request situations and which ones will hurt them. Remind them to keep this in mind in terms of making requests of a decision maker.

DURING: “Don’t Take ‘No’ for an Answer!” handout (25 minutes)
Distribute a copy of the “Don’t Take ‘No’ for an Answer!” handout to the students. Have students read the handout, then working either independently or with a partner, students should complete the “Don’t Take ‘No’ for an Answer!” worksheet.

AFTER: Share out (10 minutes)
Choose two or three of the prompts from the “Don’t Take ‘No’ for an Answer!” worksheet to discuss.

DAY 3-4
BELL-RINGER: Final preparation
Have students run through their agenda and practice their roles before the actual role play.

BEFORE: Explain procedure (10 minutes)
Teacher Resource

Explain that each group will be participating in a role-play with you (or another adult) playing the decision maker. The class will need to be focused on two separate goals of the exercise:

• to practice looking and behaving like a professional
• to get the decision maker to say “YES.”

Review characteristics of professional behavior. Review the feedback sheet and ensure that everyone has enough forms per groups presenting.

As for the second goal, tell the class that each role-play will feature a different style of decision maker that they may face. Distribute and quickly go over the “Decision Maker Types” handout. On their feedback sheets, they will need to try to name and describe each style for each role play group, and write down how this type should be dealt with (e.g., an aggressive decision maker). The class will discuss what they saw after each group does their five-minute role-play. If students are observing a group in the role-play, they should be taking notes on their feedback sheet.

**DURING: Role-play (30 minutes)**

When the class is ready to begin, call the first group to the “meeting area” and have the decision maker (you or another adult) leave the room. Enter in character as one of the decision maker types listed on the “Teacher’s Notes” sheet and conduct a five-minute role-play with the group running through their agenda as best as they can. While the role-play is occurring the other students are silent observers and should be completing the “Decision Maker Meeting Practice Feedback” sheet. Allow silent observers to give feedback after each role-play is completed. Repeat for each group. This may be done over a number of days if necessary.

**AFTER: Reflection (5 minutes)**

Have students discuss (in writing or orally) some or all of the following questions:

1. What did your group do well?
2. What would you do differently next time?
3. What did another group do well?
4. How well prepared are you to meet with a decision maker? Explain.

**Assessment**

Meeting preparation role play
**Student Handout: Meeting Preparation**

Your success in meeting with a decision maker will depend on how well you prepare. Fill out this worksheet to prepare yourself for whatever might happen in the meeting.

**Before the Role-Play: What questions should we be ready for?**

Put yourself in the decision maker’s shoes. List questions that he/she is likely to ask you at the meeting. Think of two types of questions: Friendly Questions, where the decision maker asks you something in order to understand the issue better; and Challenge Questions, where the decision maker shows that s/he might disagree with you. Be sure to write down how you’d answer each question you list.

**Friendly Questions**

1. ________________________________________________________________________________________________________
   
   Our response:

2. ________________________________________________________________________________________________________
   
   Our response:

3. ________________________________________________________________________________________________________
   
   Our response:

**Challenge Questions**

1. ________________________________________________________________________________________________________
   
   Our response:

2. ________________________________________________________________________________________________________
   
   Our response:

3. ________________________________________________________________________________________________________
   
   Our response:
**Before the Role-Play: What will we say if...?**
The meeting is coming to an end. How will you respond to each of these three possible outcomes after you’ve made your demands clear?

<table>
<thead>
<tr>
<th>If the decision maker says ...</th>
<th>We’ll say ...</th>
</tr>
</thead>
<tbody>
<tr>
<td>NO.</td>
<td></td>
</tr>
<tr>
<td>I’ll think about it</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>Thank you! (And be sure to ask to be included in any future meetings that take place to work out the details of your plan!)</td>
</tr>
</tbody>
</table>
Student Handout: **Tips for Meeting with a Decision Maker**

Every citizen has the right to seek a meeting with his or her legislator, councilperson, or other elected representative. Your decision maker might be a non-elected person (school principal, school district personnel etc.). In any case, these tips will help make visits effective:

**Everyone should know and agree on the main goals of a meeting before you start to practice or even put together an agenda. Goals almost always include:**

- Building relationships with decision makers.
- Learning from one another and sharing ideas.
- Having a follow up meeting.
- An “ask.”

**Put together an agenda that includes the following components, at the very least ...**

- Introductions.
- Presentation of your research and your ideas.
- Time for discussion.
- A conclusion and an “ask” of some kind.

**Assign roles, prepare and practice!**

- Have a strong facilitator run the meeting (or a pair of facilitators in case someone is absent on the day of the meeting).
- Focus on creating a conversational and comfortable atmosphere.
- Everyone present in the meeting should participate in some way.
- Focus on developing a conversation (rather than a presentation).
- Ask questions of the decision maker and engage them.
- Don’t read word for word from your the paper or powerpoint that the decision maker is looking at.
- Practice a few times.
- Role play tough questions (do not get defensive).
Prepping materials:

- When possible, get the decision maker an advance copy of any materials and agenda 2-4 days in advance.
- Have your materials proofread by strong proofreaders before you print them.
- Make sure you have enough handouts for meeting. Bring 5 extra sets of handouts just in case.
- Handouts should be used to complement the presentation—don’t read word-for-word from the handouts. Reference page numbers in your presentations.
- Nametags or table cards are useful.

Day of the meeting:

- Agree on what to wear.
- Get to meeting 15 minutes early! Don’t ever be late.
- Be direct but not threatening.
- Be professional (good posture, eye contact, speaking clearly and audibly, be polite).
- Know your facts.
- Try to get some sort of commitment from the official before you leave.
- Schedule “next steps” or your follow up before you leave.
- Leave informational material with the official.
- Take notes so that you don’t forget follow up steps
- Be sure to thank decision makers before, during and after meeting.

Post-meeting follow up:

- Send thank you notes.
- Send follow up email outlining next steps and follow through.

It is always a good idea to take the time to establish a relationship with the decision maker’s staff. Staff are generally more accessible than the decision maker and usually can help to get your message through. Don’t underestimate the power of the staffers! Being nice to the person who answers the phone can pay big dividends.
### Student Handout: Meeting Agenda Template

**Date:**

**Goals:**
- 
- 
- 
- 

**Materials Needed:**

**Total Time:**

<table>
<thead>
<tr>
<th>Agenda:</th>
<th>Presenter(s):</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welcome and Introductions</td>
<td>( ___ min)</td>
</tr>
<tr>
<td>____________________________</td>
<td>______________</td>
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<td>____________________________</td>
<td>______________</td>
</tr>
<tr>
<td>Next Steps</td>
<td>( ___ min)</td>
</tr>
</tbody>
</table>

**Other Roles:**

- **Time-Keeper:**
- **Note-Taker:**
- **Videographer:** (optional)
- **Lead Facilitators:**
Student Handout: **Don’t Take “No” for an Answer!**

**Five Ways to Deflect a Negative Response to Your Request**

1. **Ask Questions:**
   By asking questions, you can better understand the perspective of your decision maker. Keep them talking; this is a good way to diffuse anger in the decision maker, and it gives you an opportunity to hear information you could use to your advantage in the discussion.

   **Examples of effective questions:**
   - Why do you feel this way? Could you elaborate?
   - I’m unclear about your last point. Could you please tell me more about that?

   **Examples of ineffective questions:**
   - How did you become so stubborn? Are you depressed or something? What’s your problem?

2. **Paraphrase:**
   Sometimes decision makers don’t feel as though you are listening to their point of view. To show decision makers that you are listening, try paraphrasing what they are telling you. Paraphrasing means repeating, paying particular attention to the content of the message and the feeling of the person. Paraphrasing builds trust and respect since you are demonstrating that you care enough to listen to what they have to say.

   **Example of a paraphrase:**
   - A says to B: “I’m sick and tired of punk teenagers spraying graffiti all over the walls of the school!”
   - B says to A: “I hear you saying that you feel frustrated and enraged when young adults make bad decisions like defacing public buildings.”

3. **“I” Statements:**
   No one likes to feel like they’re being attacked. When you want to convey how you feel in an assertive yet non-threatening way, try using an “I” statement. It follows this format:
   I feel _________ when ____________ because ____________ and I want / don’t want ____________.

   **An example of an “I” statement:**
   - “I feel belittled when you refer to young adults as punk teenagers because most teens are genuinely good people, even if a few make bad decisions, and I don’t want you to think that these individuals represent all the individuals of their age group.”
4. Reshape And Reframe:

Some conversations will be difficult because you and the decision maker may see yourselves on opposite sides of an issue in question. Try reshaping the conversation in a way that places you and the decision maker on the same side.

The key to reshaping and reframing is to find points upon which you agree. Build off of your similarities and minimize your differences in order to keep the conversation going.

*Examples of Reshaping and Reframing:*

- “How can we stand together against the problem with teen obesity in our community?”
- “It’s good to know we share common ground on a lot of things, like we both want to find a solution to the teen obesity problem in this community.”

5. Retreat, Don’t Surrender:

You may have lost this battle, but the war goes on. If your discussion is beyond recovery right now, it doesn’t mean you give up. Here are some helpful hints for how to end a failed request attempt.

- Reiterate what went well in the conversation.
- Stress how important the issue is to all individuals concerned.
- Convey that you look forward to speaking with this person again about this issue.

*An example of Retreat:*

- “I just want to thank you for speaking with me today. I’m encouraged by how much we have in common in regards to this issue, like our shared commitment to keeping crime out of our neighborhood and our belief in using restorative justice techniques in dealing with young adult offenders. Finding a suitable resolution to this issue will mean a whole lot to the people of our community. Let’s plan to talk two weeks from today to discuss some possible additional ideas for solving our issue.”

**Above all, remember the two cardinal rules for dealing with decision makers:**

Check Your Attitude at the Door—Having an attitude with your decision maker will only shorten your conversation. Try to remain calm during the conversation, no matter how your decision maker responds.

Empower Your Decision Maker—Remember, your decision maker has been around a lot longer than you have, and chances are they have done some things on their own in regards to your issue. Be sure to convey how much you appreciate their work on your issue, and make sure they understand that you want to work with them to solve the issue, not against them!
Student Handout: Don’t Take “No” for an Answer!

For each decision maker prompt below, write what you would say in response.

1. “There’s just not enough money in the budget to host an Alternatives to Violence Conference.”

2. “I don’t think you understand the complexities of this issue, young one.”

3. “Holding an AIDS Awareness Fair will not generate the community turnout you are counting on, so I won’t spend the money on it.”

4. “I agree that drugs are an issue in our community, but your plan to provide universal drug counseling is absolutely going to send the wrong message.”

5. “You don’t actually believe that having a gun trade-in program will work, do you?”
Analyze Power: Who Has Power on My Issue?

NAME: ___________________________________________________________  DATE: _____________________________

6. “Your community litter policing idea won’t work because there are too many lazy slobs out there who would rather litter than walk two feet to a garbage can!”

7. “No, I can’t go before the school board and ask for funding to pass out condoms in school. Are you crazy?!?”

8. “We tried having a community forum three years ago, and people had great ideas as to how we can lower the levels of crime in the community, but no one followed through on their ideas. I see no point in doing this again. Sorry.”

9. “Your pedestrian bridge is an interesting idea, but I wouldn’t even know where to begin in terms of making your idea a reality.”

10. “No, teens at our school are dropping out because they’d rather sell drugs and make instant cash than study, get an education, and find a good job.”
Lemma 3: Preparing to Meet With Decision Makers (3-4 days)

Decision Maker Types—Teacher Version

This activity requires a willingness to step out of character and role play along with your students. You may want to enlist the help of another adult, be it a guest or another teacher.

Below are some common character types that your students may face in a meeting with a decision maker. One goal here is to challenge their resolve and get them prepared for what may be an intimidating meeting. In addition to this, they need to keep their goal in mind and not be distracted by the commonly used devices that these character types often use in such meetings.

**Be sure to remind students that success is not guaranteed in their meeting. If they don’t get a “YES” from the decision maker, remind them that the fight isn’t over. They will have to take a step back and figure out how they can put more pressure on him/her.

<table>
<thead>
<tr>
<th>TYPE</th>
<th>Description</th>
<th>Sample Lines</th>
<th>How to Deal With</th>
</tr>
</thead>
</table>
| 1. The Rusher | Make the students wait a few minutes before entering the room. Show up late. Be visibly in a rush, perhaps fidgety, even refusing to sit down. | “Okay kids, I’m in a big hurry here, but thanks for coming.”
“I’m sorry, I don’t have time to get into a big discussion about this right now, but leave any questions you have with my secretary.” | Encourage the students here to interrupt a “filibuster” politely by getting right to their demand: “Excuse me, Mr. _____, We came here to ask you if you would ____.” |
| 2. The Patronizer | Try to make the students feel good and assure them that you’re on their side. Make yourself out to be “the good guy,” but come short of committing to their idea. | “You guys are doing a great job, and we’re all really proud of you here. Keep up the great work.”
“Wow, I’m so impressed with your maturity. You have some great ideas. It was really a pleasure to meet with you guys.” | Again, encourage the students to see through this as a tactic to stop them. Make sure they are respectful and grateful, but that they also get their demand on the table. |
| 3. The Aggressor | Disagree with everything the students say. Bring up every possible counterargument to their case. Perhaps even be a little hostile and belittling. Though the students are very unlikely to meet a hostile decision maker, it has happened and you may want them to be prepared for how to deal with this professionally without being hostile in return. | “This is all nonsense! I don’t believe a word of it! You kids are wasting my time!”
“Do you really think I’m going to let a bunch of teenagers tell me how to do things?” | Make sure the students keep their composure and don’t lash out. Fighting back with hostility of their own could be more damaging in the long run. It’s incredibly difficult to train students to do, but here they must be trained to sit back and take the abuse, thank the decision maker for their time, and then fight back later! |
### Analyze Power: Who Has Power on My Issue?

**LESSON 3:** Preparing to Meet With Decision Makers (3-4 days)

<table>
<thead>
<tr>
<th>TYPE</th>
<th>Description</th>
<th>Sample Lines</th>
<th>How to Deal With</th>
</tr>
</thead>
<tbody>
<tr>
<td>4. The Non-Responsive</td>
<td>Sit back and let the students run the meeting. Ask no questions. Nod, look at papers, and end the meeting pledging to think about it.</td>
<td>“…” “Is that it? Okay, thanks, kids.”</td>
<td>Make sure the students are prepared to run the meeting themselves if they have to. Some decision makers would rather see nothing more than the students be so unprepared that the meeting doesn’t go anywhere.</td>
</tr>
<tr>
<td>5. The Buck-Passer</td>
<td>Insist that the decision is not yours to make. Try and confuse the students with jargon and alternative ideas to get them off your back.</td>
<td>“I might be President, but, you see, the way things work around here is…” “Look, guys, I agree with you on this one, but my hands are tied. Here’s what you should do instead: ______.”</td>
<td>Have the students prepare to tell decision makers that they know exactly what they can use their powerful position to do. Have them offer suggestions: “But, Mr. _______, couldn’t you ______?” “You alone have the power to _______. You’d be letting your community down if you didn’t.” “You have the opportunity to make a historic move and truly be a leader on this issue.”</td>
</tr>
<tr>
<td>6. The Storyteller</td>
<td>Another filibuster tactic. Enter the meeting as if it were a stage and the students are merely your audience. Don’t let them get a word in edgewise.</td>
<td>“This all reminds me of a time when …” “Let me tell you something about this issue …”</td>
<td>Again, have the students practice with polite interruptions.</td>
</tr>
</tbody>
</table>
# Analyze Power: Who Has Power on My Issue?

**Student Handout:** Decision Maker Types—Student Version

<table>
<thead>
<tr>
<th>TYPE</th>
<th>Description</th>
<th>How to Deal With</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The Rusher</td>
<td>This person is in a rush and rushes you throughout your meeting.</td>
<td>Acknowledge that their time is precious and politely get right to your demand: “Excuse me, Mr. ______. We came here to ask you if you would ________.”</td>
</tr>
<tr>
<td>2. The Patronizer</td>
<td>Is nice and supportive but doesn’t necessarily commit. Finds your civic activism “cute.”</td>
<td>Be respectful and grateful, but don’t leave without some sort of commitment.</td>
</tr>
<tr>
<td>3. The Aggressor</td>
<td>Challenging and full of counterarguments, sometimes even hostile and belittling.</td>
<td>Keep your composure and don’t lash out. Fighting back with hostility of your own could be more damaging in the long run. Listen politely and then thank the decision maker for their time and end the meeting as quickly as possible if it seems as if it is going nowhere.</td>
</tr>
<tr>
<td>4. The Non-Responsive</td>
<td>Does not challenge or commit.</td>
<td>You may need to run the meeting yourself.</td>
</tr>
<tr>
<td>5. The Buck-Passer</td>
<td>Will insist that the decision is not theirs to make. Will try and confuse you with jargon and alternative ideas to get you off their back.</td>
<td>Explain that you know exactly what he or she can use his or her powerful position to do. Offer suggestions: “But, Mr. ______, couldn’t you __________?” “You alone have the power to __________. You’d be letting your community down if you didn’t.” “You have the opportunity to make a historic move and truly be a leader on this issue.”</td>
</tr>
</tbody>
</table>
**Student Handout: Decision Maker Meeting Practice Feedback Sheet**

Fill out one for each group (except your own). Write a narrative description of how well the group did, what they did well and what they could improve. You are not scoring these meetings but providing constructive feedback.

<table>
<thead>
<tr>
<th><strong>Group Members:</strong></th>
<th></th>
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</thead>
<tbody>
<tr>
<td><strong>Agenda and goals:</strong></td>
<td></td>
</tr>
<tr>
<td>List any goals you could identify</td>
<td></td>
</tr>
<tr>
<td><strong>Listening:</strong></td>
<td></td>
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<tr>
<td>Give examples how they were listening or NOT listening</td>
<td></td>
</tr>
<tr>
<td><strong>Preparation:</strong></td>
<td></td>
</tr>
<tr>
<td>Give examples of how you could tell they were or were not prepared</td>
<td></td>
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<tr>
<td><strong>Focused and to the point:</strong></td>
<td></td>
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<tr>
<td>Give examples how they stayed on track with their goals and agenda</td>
<td></td>
</tr>
<tr>
<td><strong>Professional:</strong></td>
<td></td>
</tr>
<tr>
<td>Give examples of their professionalism (language, body language, politeness, eye contact)</td>
<td></td>
</tr>
<tr>
<td><strong>Legislator “type”:</strong></td>
<td></td>
</tr>
<tr>
<td>Describe the type, how the group dealt with him/her and give suggestions of how they could have dealt with him/her</td>
<td></td>
</tr>
</tbody>
</table>
Develop Strategies, Take Action, and Reflect
Know Your Options

Purpose

The purpose of this lesson is to expose students to various strategies to address their issue.

Materials and Handouts

Activist’s Toolbox worksheets/handouts
What Do We Know handout
Activist Toolbox Directly Ask A Decision Maker
Field of Power Worksheets

Digital Tools

FINDING DECISION MAKERS

- **POPVOX**—http://popvox.com
  POPVOX verifies, aggregates, and simplifies communication with Congress. Advocacy organizations, trade associations, unions, and other groups can send their members to POPVOX to take action on bills pending before Congress. Congressional staff and lawmakers can log into POPVOX to measure the pulse of their district.

  With thousands of Congressional staffers, finding the right person can be a challenge. Sunlight’s House

Student-Facing Instructions

DAY 1
Take out all the information you have gathered on your issue to this point (research data, root cause tree, motivation analysis etc.) and complete the “What Do We Know?” chart, then get into pairs and share what you both know about your issue. Answer questions presented by your teacher. Participate in the activity around the Field of Power worksheet. After the activity, fill in the Field of Power worksheet with ideas you might have for actions you could take for each of the bases.

DAY 2
Get into groups, each group will receive a tactic to focus on, follow the teacher’s instructions, and then complete the “Activist’s Toolbox” worksheet. Your group will briefly present your tactics and why you think those tactics would or would not be most effective for the issue the class has chosen. After, you will analyze the pros and cons of different actions. Participate in the group discussion. During the discussion, think about who is the target, their allies, and their opponents.

On a slip of paper, respond to the following:
  - How do you feel about the action(s) we have chosen?
  - What will be our biggest challenges?

Suggested Grade Level:

9

Approximate Time Needed:

2 Days
Teacher Resource

Staff Directory makes it easy to search for Capitol Hill contacts using the latest employee data available from Congress.

PRESENTATIONS

- **Gliffy** – http://gliffy.com
  Gliffy allows users to create flowcharts, organization charts, network diagrams, and technical drawings online. Please note that the diagrams are not private in the free version.

- **Periodic Table of Visualization Methods** – http://www.visual-literacy.org/periodic_table/periodic_table.html
  This site shows over 75 ways to visualize data.

- **Prezi** – http://prezi.com
  Prezi helps users create non-linear presentations by zooming into content and then back out again to see the bigger picture. Prezi has a free basic subscription.

- **Recitethis** – http://recitethis.com/#Recite
  This is a site that you can use to create free graphic “posters” that you can post online, e-mail, or download.

- **Tiki-Toki** – http://tiki-toki.com
  Tiki-Toki is a web app for creating interactive timelines.

VIDEO EDITING

- **Let’sDabble** – http://letsdabble.com/tutorials
  Let’sDabble offers free online tutorials on how to produce videos using Windows MovieMaker.

- **MediaBreaker** – http://thelamp.org/portfolio/media-breaker/
  MediaBreaker allows you to import copyrighted videos such as news clips, music videos and commercials. With a suite of audio and video editing tools, users remix and insert critical statements about those media, often calling out stereotypical representations or misleading messages. Once you submit the video, it is sent to a review board for adherence with fair use guidelines. If the video is deemed acceptable, it is posted publicly on The Learning about Multimedia Project’s (LAMP) social media portals. It also becomes the property of The LAMP, which thereby assumes any legal liabilities.

- **Screencastify** – https://chrome.google.com/webstore/detail/screencastify-screen-vide/mmeijimgabbpbgp-dklnlpmcmdofkcpn?hl=en
  Screencastify is a video screen capture software for Chrome. It allows users to record all screen activity inside a tab, including audio by just clicking “record.”

- **TubeChop** – http://tubechop.com
  Tubechop allows users to chop a section from any YouTube video and create a dedicated URL and embed code for the new segment.

- **10 Tips for Editing Video** – http://blog.ted.com/2014/05/12/10-tips-for-editing-video/
  This article by Kari Mulholland includes 10 tips for making meaningful video edits.

USING SOCIAL MEDIA

- **Blogspot** – http://blogspot.com
  Google allows you to start a blog for free with your Gmail account.

- **Facebook** – http://facebook.com
  Facebook is an online social networking site that your student can use to gather supporters by creating a group and posting relevant information, links, and photos.

- **Instagram** – http://instagram.com
  Instagram is an online social networking site that allows users to apply digital filters to photos and videos and share them on social networking services. Your students might choose to use Instagram if they have powerful or unique photos to share. For example, if they are fighting for more funding for schools, they could post photos of the poor conditions in your school.
Teacher Resource

- **Storify** – http://storify.com
  Storify is a social network site that enables users to create timelines and stories using social media such as Facebook, Instagram, and Twitter.

- **Tumblr** – http://tumblr.com
  Tumblr is a microblogging site that allows users to post multimedia and other content to a short-form blog.

- **Twitter** – http://twitter.com
  Twitter is an online social networking and microblogging service that allows users to send and read 140-character text messages, called “tweets.” You can choose to tweet to start an online conversation, tap into existing Twitter networks, or tweet a message to specific people or organizations.

- **Wordpress** – http://wordpress.com
  Wordpress is a free blog web hosting service.

- **YouTube** – http://youtube.com
  Youtube is a free video sharing website. You can use Youtube if you have the time and technology to create a powerful video that captures people’s attention and might go viral.

- **HootSuite** – https://hootsuite.com/plans/free
  Using social media dashboard HootSuite, you can build a screen that displays up to five social streams, choosing from Facebook, Twitter, LinkedIn, WordPress, MySpace, and Foursquare. You can retweet, “like,” direct message, post updates, and comment on all of the social streams from the HootSuite dashboard and schedule them to be sent at a specific time.

Teacher Notes

**DAY 1**

**BELL-RINGER: What do we know? (5 Minutes)**
Have students take out all the information they have gathered on their issue to this point (research data, root cause tree, motivation analysis etc.) and complete the “What Do We Know?” chart as best they can.

**BEFORE: Setting goals (10 minutes)**
Have students pair and share what they know about their issue from the bell-ringer. Have them answer the following prompt:
- What is it we want to accomplish? How will we know that we have been successful? Have pairs share their thoughts. Try to narrow student responses into a few targeted goals.

**DURING: Introducing Field of Power (20 minutes)**
Distribute the “Field of Power” worksheet to your students (or project it on an LCD projector) and read it together. The baseball diamond illustrates that creating policy change happens in steps. While you cannot run directly to third base, you may not have to stop at each base if another group has already done the work for you. For example, there is little need to raise awareness about corruption in politics—most Americans are aware of this issue. So for that issue, students could bypass first base and move directly to second base.

- **First Base: Raise Awareness About Your Issue.** In order to get to first base, the class must educate the public and raise awareness on the importance of the issue. It is essential that their research is complete as they need to know their issue well enough to be able to talk to many people about it. Raising awareness means helping others understand why this is a pressing issue that they should care about.

- **Second Base: Demonstrate Support.** In order to get to second base, the class must gather and demonstrate wide support for their issue (this wide support is a result of effectively raising awareness about the issue). This could include collaborating with other organizations, using petitions, or holding a public event with a lot of participants that is covered by the media. This is a great opportunity to work with other groups and/or join an existing campaign.
• **Third Base: Directly Asking a Decision Maker.** In order to make it to third base, the class needs to meet with a key decision maker in order to affect change and make a direct ask on behalf of the constituency represented in second base.

Issues to address with students:

- Can you build public support if the public is not educated on the issue? **NO!**
- Is it effective to approach a public official and request change without knowing if the public supports the change? **NO!**
- Can you make change without at least consulting with the key decision makers? **NO!**
- **You need to TOUCH EVERY BASE before you can score a HOMERUN—MAKING A CHANGE!**

Don’t forget about pinch running. Another batter (group) may have already educated the public and demonstrated support. Your group can pinch run and move right to asking the decision maker. But someone has to have gotten to second before you. It is important to accept the fact that not everyone is going to hit a home run. Your group may only get to first base. That is also OK. Remind your students that by raising awareness and educating the public, they are enabling another group to “pinch run” to second base, or to build on this work next year.

**AFTER: “Field of Power” worksheet (10 minutes)**
Have students fill in the “Field of Power” worksheet with ideas they might have for actions they could take for each of the bases. You may have them work in pairs for this activity.

**CLOSER: Share ideas (5 minutes)**
Have students share ideas from their “Field of Power” worksheet by soliciting responses for each base and charting on board.

**DAY 2**

**BELL-RINGER: The Activist’s Toolbox (5 minutes)**
Have students read through The “Activist’s Toolbox” and underline anything they do not understand.

**BEFORE: The Activist’s Toolbox (10 minutes)**
Divide class into seven groups and distribute The “Activist’s Toolbox” handout to each group. Assign each group one of the tactics to focus on and have them grade the tactic (A–F) and then complete The “Activist’s Toolbox” worksheet. Make sure the class takes special note of the fact that the chart is by no means a complete list of tools, and that many digital options are shared in the toolbox.

**DURING: Presenting and evaluating tactics (20 minutes)**
Have each group briefly present their tactics and why they think those tactics would or would not be most effective for the issue the class has chosen. After each group presents, students should give each tactic a rating.

**AFTER: Deciding on actions (20 minutes or longer)**

*NOTE: We strongly encourage all projects to include one goal that works towards sustainable policy change. While one-time impacts (i.e. an awareness day, an assembly) can be powerful, they are not creating a change in policy that will have long-term impact. Encourage students to think about a change that will be in place even after they are gone.*

Facilitate (or have a student facilitate) a discussion in which the students review the suggestions made, make additional suggestions, and decide on which action(s) they want to pursue.
Teacher Resource

Have students analyze the pros and cons of different actions. In the discussion, have students think about who is the target, their allies, and their opponents. They should also think about how much time and resources are available to them.

Allow for an open discussion and debate of ideas here, as this will be the opportunity for students to reflect before finalizing their action.

NOTE: Depending on the size of your class, you could split into committees and have them work on different actions (i.e. see Developing a Plan lesson for specifics on committees)

CLOSER: Exit ticket (2 minutes)
Students should respond on a small slip of paper to the following:
• How do you feel about the action(s) we have chosen?
• What will be our biggest challenges?

DIGITAL TOOLS
FINDING DECISION MAKERS

• **POPVOX**--[http://popvox.com](http://popvox.com)
  POPVOX verifies, aggregates, and simplifies communication with Congress. Advocacy organizations, trade associations, unions, and other groups can send their members to POPVOX to take action on bills pending before Congress. Congressional staff and lawmakers can log into POPVOX to measure the pulse of their district.

  With thousands of Congressional staffers, finding the right person can be a challenge. Sunlight’s House Staff Directory makes it easy to search for Capitol Hill contacts using the latest employee data available from Congress.

PRESENTATIONS

• **Gliffy**– [http://gliffy.com](http://gliffy.com)
  Gliffy allows users to create flowcharts, organization charts, network diagrams, and technical drawings online. Please note that the diagrams are not private in the free version.

• **Periodic Table of Visualization Methods** – [http://www.visual-literacy.org/periodic_table/periodic_table.html](http://www.visual-literacy.org/periodic_table/periodic_table.html)
  This site shows over 75 ways to visualize data.

• **Prezi**– [http://prezi.com](http://prezi.com)
  Prezi helps users create non-linear presentations by zooming into content and then back out again to see the bigger picture. Prezi has a free basic subscription.

• **Recitethis**– [http://recitethis.com/#Recite](http://recitethis.com/#Recite)
  This is a site that you can use to create free graphic “posters” that you can post online, e-mail, or download.

• **Tiki-Toki**–[http://tiki-toki.com](http://tiki-toki.com) Tiki-Toki is a web app for creating interactive timelines.

VIDEO EDITING

• **Let’sDabble**–[http://letsdabble.com/tutorials](http://letsdabble.com/tutorials)
  Let’sDabble offers free online tutorials on how to produce videos using Windows MovieMaker.

• **MediaBreaker**–[http://thelamp.org/portfolio/media-breaker/](http://thelamp.org/portfolio/media-breaker/)
Teacher Resource

MediaBreaker allows you to import copyrighted videos such as news clips, music videos and commercials. With a suite of audio and video editing tools, users remix and insert critical statements about those media, often calling out stereotypical representations or misleading messages. Once you submit the video, it is sent to a review board for adherence with fair use guidelines. If the video is deemed acceptable, it is posted publicly on The Learning about Multimedia Project’s (LAMP) social media portals. It also becomes the property of The LAMP, which thereby assumes any legal liabilities.

- **Screencastify** – [https://chrome.google.com/webstore/detail/screencastify-screen-vide/mmeijimgabbpbgpdklnlpncmdofkcpn?hl=en](https://chrome.google.com/webstore/detail/screencastify-screen-vide/mmeijimgabbpbgpdklnlpncmdofkcpn?hl=en)
  Screencastify is a video screen capture software for Chrome. It allows users to record all screen activity inside a tab, including audio by just clicking “record.”

- **TubeChop** – [http://tubechop.com](http://tubechop.com)
  TubeChop allows users to chop a section from any YouTube video and create a dedicated URL and embed code for the new segment.

- **10 Tips for Editing Video** – [http://blog.ted.com/2014/05/12/10-tips-for-editing-video/](http://blog.ted.com/2014/05/12/10-tips-for-editing-video/)
  This article by Kari Mulholland includes 10 tips for making meaningful video edits.

**USING SOCIAL MEDIA**

- **Blogspot** – [http://blogspot.com](http://blogspot.com)
  Google allows you to start a blog for free with your gmail account.

- **Facebook** – [http://facebook.com](http://facebook.com)
  Facebook is an online social networking site that your student can use to gather supporters by creating a group and posting relevant information, links, and photos.

- **Instagram** – [http://instagram.com](http://instagram.com)
  Instagram is an online social networking site that allows users to apply digital filters to photos and videos and share them on social networking services. Your students might choose to use Instagram if they have powerful or unique photos to share. For example, if they are fighting for more funding for schools, they could post photos of the poor conditions in your school.

- **Storify** – [http://storify.com](http://storify.com)
  Storify is a social network site that enables users to create timelines and stories using social media such as Facebook, Instagram, and Twitter.

- **Tumblr** – [http://tumblr.com](http://tumblr.com)
  Tumblr is a microblogging site that allows users to post multimedia and other content to a short-form blog.

- **Twitter** – [http://twitter.com](http://twitter.com)
  Twitter is an online social networking and microblogging service that allows users to send and read 140-character text messages, called “tweets.” You can choose to tweet to start an online conversation, tap into existing Twitter networks, or tweet a message to specific people or organizations.

- **Word Press** – [http://wordpress.com](http://wordpress.com)
  Wordpress is a free blog web hosting service.

- **YouTube** – [http://youtube.com](http://youtube.com)
  Youtube is a free video sharing website. You can use Youtube if you have the time and technology to create a powerful video that captures people’s attention and might go viral.

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**Assessment**

Complete the “Field of Power Activist” and “Activist’s Toolbox” Worksheets
**Student Handout: What Do We Know?**

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<tr>
<th>Who?</th>
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Decide on a Strategy and Develop a Plan

NAME: ____________________________________________ DATE: ________________________

Student Handout: Field of Power

FIRST BASE: Raise awareness about your issue
Make sure you have an important issue, and make sure you know it well enough to educate your public.

SECOND BASE: Demonstrate support
Make sure your peers know your topic and have shown their support before you move on.

What do I need to do to get to THIRD BASE?

THIRD BASE: Directly ask a decision maker
Make sure people are aware of your issue and you have plenty of support before touching this base.

What do I need to do to get to SECOND BASE?

HOME RUN: Rewrite your GOAL below
Student Handout: Field of Power Worksheet

Using the Activist’s Toolbox and your own ideas, map out your path around the bases. Remember, each base represents a different type of action, so gear each action to match its intended consequence. Write your ideas for actions that could be done at each base.

———

FIRST BASE:
Raise awareness about your issue

What do I need to do to get to SECOND BASE?

SECOND BASE:
Demonstrate support

What do I need to do to get to THIRD BASE?

THIRD BASE:
Directly ask a decision maker

What do I need to do to get to SECOND BASE?

FIRST BASE:
Raise awareness about your issue

HOME RUN:
Rewrite your GOAL below
Decide on a Strategy and Develop a Plan

Student Handout: The Activist’s Toolbox

You’ve done your research. You have goals. Now it’s time to think about what to do about it.

On the following pages are some common strategies used by activists as part of their larger campaign to push for structural change. Consider the tactics and how they might fit into your own project. Some of these tactics might look like they would be a lot of fun, but they might not be the most effective for your project. With that in mind, remember that the most important consideration in choosing what action your group will take is what will get results. Below are a few key questions you should also be thinking about while looking at the chart:

• What is our group’s goal? Which tactics would be most effective for our particular goals?
• How much time do we have to prepare?
• What resources do we have available? What resources do we need?
• Do we have money to spend? If not, how much do we need? How could we raise it?
<table>
<thead>
<tr>
<th>Tactic</th>
<th>Purpose(s)</th>
<th>Description</th>
<th>Possible Pros</th>
<th>Possible Cons</th>
<th>Rating for our Issue</th>
</tr>
</thead>
</table>
| Hold a Protest March and/or Stage a Rally | Draw attention to the issue. Educate people on the issue. Show DM how much support you have. | Gather as many people as you can and march with signs to get the attention of the public and/or DM. At end of march, hold a public gathering with speakers to deliver your message and attract supporters. You could hold rally outside of DM office. | • Can build support for issue.  
• With a large turnout, can get a lot of attention from DM, press, and public.  
• Can pressure DM to meet or make the decision you seek. | • Requires a lot of planning.  
• A small turnout makes your position look weak.  
• Needs follow-up.  
• Can embarrass a DM.  
• Not as powerful without media attention. | 746 |
| Letter-Writing or Phone-Calling Campaign | Show DM that there is support for your issue. Pressure DM. | Get as many people as you can to write letters or call a DM office asking DM to support your position or make change on an issue.                                                                 | • Demonstrate that there is support for your issue.  
• DM pays attention when a large number of letters or phone calls come in about one issue.  
• Can be a simple project that is easy to plan and execute. | Can be expensive if you provide the cost of the postcards/stamps or if the calls are long-distance.  
Can be difficult to get a lot of people to call/write. |  |
| Circulate a Petition              | Show DM how much support there is for your issue. | Collect as many signatures as possible to show that there is substantial support for your position on the issue. Deliver the petition.                                                                 | Can be a powerful way of showing a DM how many people support your position. | Can be ineffective without a large number of signatures. |  |

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### Tactic: Meet with a Decision Maker (DM) in Private

**Purpose(s):** Pressure DM to support you or initiate change.

**Description:** Have a face-to-face meeting with the key DM to discuss the issue and ask them to do what you want to make change.

**Possible Pros:**
- Allows you to make your case directly.
- Lets DM be the good guy.
- Gives you a chance to develop a personal relationship with DM.

**Possible Cons:**
- Can be difficult to arrange a meeting.
- Less public pressure for DM to say yes.
- DM can back out of their commitment.

<table>
<thead>
<tr>
<th>Possible Cons</th>
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</thead>
<tbody>
<tr>
<td>Can be seen as confrontational by DM.</td>
</tr>
<tr>
<td>If you can’t get public or press to attend, your platform will appear weak.</td>
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<tr>
<td>Requires a lot of planning.</td>
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</table>

### Tactic: Pressure DM to support you or make change leveraging public pressure

**Purpose(s):** Pressure DM to support you or make change.

**Description:** Invite the press, public, and your DM to a meeting in which you present the facts about your issue and publicly ask the DM to support you.

**Possible Pros:**
- Shows DM how much support there is in the community for your position.
- Creates opportunity for community members to become involved in your cause.

**Possible Cons:**
- Can be seen as confrontational by DM.
- If you can’t get public or press to attend, your platform will appear weak.
- Requires a lot of planning.
Student Handout: The Activist’s Toolbox Worksheet

Our Tactic:

What this could look like for our issue...

We think this would be a good tactic for our issue because...
## Lesson 1: Take Action

### Student Handout: Examples of Action Projects

<table>
<thead>
<tr>
<th>Issue</th>
<th>Action Project</th>
<th>Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lunchroom food</td>
<td>Taste Tests</td>
<td>Students organize taste tests of school food and give feedback to the school food vendor to change the school menu. Taste tests can also be paired with peer nutrition workshops.</td>
</tr>
<tr>
<td>Teen pregnancy and STI rates</td>
<td>School Condom Availability</td>
<td>Students work with school staff and administrators to find a safe, discreet, and accessible space where students can pick up male and female condoms.</td>
</tr>
<tr>
<td>School safety and student behavior</td>
<td>Peace Clocks</td>
<td>Students establish a policy for monitoring and recognition of peace within the school community. Prizes and rewards are awarded to the student body for maintaining a peaceful school.</td>
</tr>
<tr>
<td>Teen Obesity/community building/safe space</td>
<td>Before and After School Fitness Clubs</td>
<td>Students can host a before and/or after-school fitness club for students. The club provides an opportunity for students to both exercise and interact with friends.</td>
</tr>
<tr>
<td>Negative school culture and climate; bullying</td>
<td>“Be the Change” Workshops</td>
<td>A group of students can host weekly social/emotional wellness workshops throughout the school. The workshops confront the issues of bullying and self-esteem. Workshops are designed to promote a positive school culture amongst the student body.</td>
</tr>
<tr>
<td>Lack of safe transportation/teen health and obesity</td>
<td>Walk to School Week or School Bike Club</td>
<td>Students can organize a week of events to raise awareness on the importance of walking and biking to school. Some schools have created a bike club where students get bicycles donated and they learn how to repair the bikes. Younger students can organize a ‘Walking School Bus’ in which a group of children walk to school together with one or more adults.</td>
</tr>
</tbody>
</table>
### Student Handout: Examples of Action Projects

<table>
<thead>
<tr>
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<th>Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td>STI rates</td>
<td>STI Awareness and Testing</td>
<td>Students work with an outside organization to come to the school to provide free and anonymous STI testing to students and/or parents, and lead an awareness campaign about STI prevention, testing, and treatment.</td>
</tr>
<tr>
<td>Community or school safety</td>
<td>Police/Security Guard forums</td>
<td>Students organize a forum for youth and security guards and/or police to talk about safety issues in or around school and develop action steps.</td>
</tr>
<tr>
<td>Community or school safety</td>
<td>Safety Map</td>
<td>Students survey student body about safe and unsafe locations in school or neighborhood. They compile the results, identify trends and potential solutions, and present to key stakeholders including school administration, local police and school safety workers.</td>
</tr>
<tr>
<td>Bullying</td>
<td>Upstander Training</td>
<td>Students lead a school wide training on how to be an upstander—rather than a bystander—if they witness bullying in their school.</td>
</tr>
<tr>
<td>Student Voice, student/staff relations</td>
<td>Student Advisory Board for Staff Hiring</td>
<td>Students lobby school administration to be part of hiring process for teachers, school staff, or principals. They interview and then make recommendations to hiring team on applicants.</td>
</tr>
<tr>
<td>Cyber-bullying</td>
<td>Cyber-Bullying Workshops</td>
<td>Students educate teachers, students and parents on the dangers of cyber-bullying and how to protect oneself.</td>
</tr>
</tbody>
</table>
Develop a Plan

**Purpose**

The purpose of this lesson is for students to think through the steps they need to take to accomplish their action(s) successfully. Students then will divide into subcommittees and create a backwards plan.

**Materials and Handouts**

Backwards Planning Templates & Examples
Weekly Group Accountability Form

**Student-Facing Instructions**

Answer the following question in writing, “You want to throw a birthday party for your nephew in a month. What do you have to do to throw a good party?” and share your answer in class. Then get into groups and participate in class activity.

**Teacher Notes**

**BELL-RINGER: Party-planning (5 minutes)**

Have your students answer the follow question in writing, “You want to throw a birthday party for your nephew in a month. What do you have to do to throw a good party?”

**BEFORE: Setting benchmarks (5 minutes)**

Have students share out the party planning steps from the bell-ringer. Explain that planning happens in steps – first brainstorming the big steps (benchmarks), then the details. For example, if they say “Buy food,” – that is a benchmark. The details would include – How much food? What kind of food? Who will buy the food? How much money do they have for food? Etc.

Have students work in small groups to respond in writing to the following prompt:

In order to accomplish our goals, what needs to happen?

As a class, agree on 3-5 benchmarks.

**AFTER: Assign sub committees (15 minutes)**

Group work can bring with it many challenges for students and teachers. Yet learning how to effectively collaborate is a key civic skill. One of the best strategies for making group work productive and successful is by separating your students into sub-committees. This ensures that students have roles, structure, and accountability. Below are some examples of how you might chose to divide your class into sub-committees.

**See Option 1, 2, and 3 examples.**

**OPTION 1: Committees Working on Different Parts of the Same Action**

You can use this option if you have already decided on an action and established action steps. This option will work the best with actions that are bigger in scale, for example an event where there is a lot to do.

**OPTION 2: Different Committees Addressing Different Root Causes**

This approach works best if your group is still struggling to decide or gain consensus on one action. It is important
if you choose this option that students action are unified under the same goals for eliminating the issue.

**OPTION 3: Committees Addressing the Same Root but Focusing on Different Actions**

This option works best if the separate actions work well in conjunction with one another. For example, the awareness campaign is also promoting the domestic violence resource fair the other committee is working on. Depending on the dynamic in your class you may want to assign committees ahead of time, let students select their own, or have them submit a 1st and 2nd choice to you and then you decide.

Once students are in subcommittees, have each subcommittee answer the question:

- What are three ways you will know your committee has been successful?

Have them be as specific as possible. For example, if a subcommittee has the benchmark of gathering support for soap in the bathroom, three ways they will know that they were successful is that they got petition signatures of 80% of the student body, letters of support from teachers and a letter from the Board of Health.

**AFTER: Backwards planning (15 minutes)**

Assign each committee one of more benchmarks to plan for. Explain that they will need to develop a list of tasks necessary to complete that benchmark and then create a plan to accomplish those tasks. Provide the following example. The task list should cover not only what they need to do but also how.

- **Subcommittee:** Gathering Support for soap in the bathroom
- **Tasks:**
  - Write a petition (have it proofread, edited and printed)
  - Get permission to administer petition at school
  - Get clipboards and pens
  - Identify who to target, when and where
  - Set a target number of signatures
  - Prepare talking points
  - Set a schedule and assign students to gather signatures - Gather signatures
  - Collect petitions
  - Tabulate percentage of student body who signed

Have each committee put all of their tasks into the backwards planning worksheet in the order they need to get done, starting with the week of their action and working backwards. Each group should turn in their backwards plan for you to look over and make sure the goals set are realistic.

**NOTE: After the “Backwards Plan” is complete you can use the “Weekly Group Accountability” Form to help assign roles and create a more in depth plan. Consider using Google Docs/Google Forms as a way of holding students accountable. This can be an easy way to check in without taking up class time. You can use this as an opportunity to developing student leadership by meeting with a student from each committee outside of class time to check in and work on the project.**

**CLOSER: Committee accountability (5 minutes)**

Have a conversation with students about the following question:

What is going to be the process for holding committees accountable? Some Options:

- Check in’s at the beginning or end of class
- Products that are due at a certain time
- Committees grade themselves every week

**Assessment**

Complete the “Backwards Planning” Template.
 Decide on a Strategy and Develop a Plan

**LESSON 2: Develop a Plan**

**OPTION 1: Committees Working on Different Parts of the Same Action**

You can use this option if you have already decided on an action and established action steps. This option will work the best with actions that are bigger in scale, for example an event where there is a lot to do.

**Committees Created by Addressing Different Root Causes**

**EXAMPLE:**

**ISSUE: Unsafe transportation to and from school**

**ROOT 1:** Students are texting while driving  
**Committee 1:** Launch a No Text While Driving Awareness Campaign

**ROOT 2:** Bikes are getting stolen because the bike rack is across the field from school.  
**Committee 2:** Students ask principal to move bike rack closer to building to increase number of students who would want to bike to school.

**ROOT 3:** The intersection outside the school is very dangerous; the streetlight does not provide enough time for pedestrians to cross.  
**Committee 3:** Create a video demonstrating instances when cars run the intersection to present to alderman

**WHOLE CLASS:** Lobby in state legislature for “Stop for Pedestrian Bill”
**LESSON 2: Develop a Plan**

**OPTION 2: Different committees addressing different root causes**

This approach works best if your group is still struggling to decide or gain consensus on one action. If you choose this option that students action are unified under the same goals for eliminating the issue.

**Committees Created by Different Actions Addressing the Same/Similar Root**

**EXAMPLE:**

**ISSUE: Domestic Violence**

**Root Cause:** Lack of awareness/education on the topic

| Committee 1: Create an awareness campaign | Committee 2: Develop workshops to be used in senior elective courses | Committee 3: Organize a fundraiser to aid domestic violence prevention agencies |
Decide on a Strategy and Develop a Plan

LESSON 2: Develop a Plan

OPTION 3: Committees Addressing the Same Root but Focusing on Different Actions

This option works best if the separate actions work well in conjunction with one another. For example, the awareness campaign is also promoting the domestic violence resource fair the other committee is working on.

Committees Created by Different Parts of the Same Action

EXAMPLE:

| ISSUE: Abuse |
| Root Cause: Lack of student awareness of the issue; lack of space to discuss the issue. |
| Solution: Create a website that includes resources for students being abused, that will also provide a space for students to connect |

| Committee 1: Create content of the site (survey, list of resources, FAQ's, stories, videos). |
| Committee 2: Determine the design of the site (research sites that have the appearance they want to replicate, research platform they want to use) |
| Committee 3: Funding (contact professors/college students to donate time, research grants, brainstorm fundraising ideas) |
| Committee 4: Marketing (Strategize about how they will use other social media to drive traffic to site) |
**Student Handout:**

**Backwards Planning Template—Example**

**Benchmark:** Get majority of student body to sign petition for soap in the bathroom.

<table>
<thead>
<tr>
<th>Three Months Before</th>
<th>Two Months Before</th>
<th>One Month Before</th>
<th>Month of Action</th>
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<tbody>
<tr>
<td>• Get permission to do a petition</td>
<td>• Identify who to target to sign the petition</td>
<td>• Set schedule to assign students to get signatures</td>
<td>• Gather signatures</td>
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<tr>
<td>• Write a petition</td>
<td>• Decide where and when you will reach your target</td>
<td>• Gather signatures</td>
<td>• Calculate % of school who signed petition</td>
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<td>• Proof read the petition</td>
<td>• Set target # of students we want to sign the petition</td>
<td>• Check in on goals to see if we are reaching target</td>
<td>• Prepare presentation with the results of the petition</td>
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<tr>
<td>• Edit and print the petition</td>
<td>• Write Talking Points</td>
<td>• Borrow Clipboards and Pens</td>
<td>• Present to Principal</td>
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### Benchmark

<table>
<thead>
<tr>
<th>Three Months Before</th>
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<th>Month of Action</th>
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**Committee Members:** ________________________________
Student Handout: *Weekly Group Accountability Form*

<table>
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<th>Group Members:</th>
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<td>Week of:</td>
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<tr>
<th>Tasks (The To-Do List) List one task per box.</th>
<th>Student(s) Assigned to Task</th>
<th>Deadline for Task</th>
<th>Daily Progress Recorded in Fields Below</th>
<th>Out-of-Class Work?</th>
<th>Done? (Initial)</th>
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Take Action and Reflect: What Next?

Purpose
The purpose of this step of the process is when students apply all that they have learned and work to bring about change on their issue and in their communities. Because actions vary so widely, this is the step that truly will have the most variation. Included in this lesson, are some examples of actions other students have taken. You can share them with your students to help generate ideas. Also included are handouts that can be used to support your students’ implementation of their action project.

Materials and Handouts
- Writing a Petition
- Writing Letters Handout
- Applying for a Grant handout
- How to Write a Proposal handout
- Examples of Action Projects

Student-Facing Instructions
Read the handouts and complete the appropriate action for your project (Write a Petition, Write a Letter, Apply for a Grant, and/or Write a Proposal).

Teacher Notes
While your students likely have been taking action throughout the process, this may the point that an action will involve a change in the way things are done. Getting media attention on this action can be a powerful tool, through the use of tips provided in this step for leveraging journalists and social media. We encourage you to have your students reflect on their entire experience and evaluate the overall success of their project. It is also important for students to celebrate their victories, tell their story, and recognize that change is ongoing and part of a much bigger process.

Pass out all handouts.

Assessment
Varies

Suggested Grade Level:
9

Approximate Time Needed:
Varies
## Take Action and Reflect

### LESSON 1: Take Action

### Student Handout: Examples of Action Projects

<table>
<thead>
<tr>
<th>Issue</th>
<th>Action Project</th>
<th>Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lunchroom food</td>
<td>Taste Tests</td>
<td>Students organize taste tests of school food and give feedback to the school food vendor to change the school menu. Taste tests can also be paired with peer nutrition workshops.</td>
</tr>
<tr>
<td>Teen pregnancy and STI rates</td>
<td>School Condom Availability</td>
<td>Students work with school staff and administrators to find a safe, discreet, and accessible space where students can pick up male and female condoms.</td>
</tr>
<tr>
<td>School safety and student behavior</td>
<td>Peace Clocks</td>
<td>Students establish a policy for monitoring and recognition of peace within the school community. Prizes and rewards are awarded to the student body for maintaining a peaceful school.</td>
</tr>
<tr>
<td>Teen Obesity/community building/safe space</td>
<td>Before and After School Fitness Clubs</td>
<td>Students can host a before and/or after-school fitness club for students. The club provides an opportunity for students to both exercise and interact with friends.</td>
</tr>
<tr>
<td>Negative school culture and climate; bullying</td>
<td>“Be the Change” Workshops</td>
<td>A group of students can host weekly social/emotional wellness workshops throughout the school. The workshops confront the issues of bullying and self-esteem. Workshops are designed to promote a positive school culture amongst the student body.</td>
</tr>
<tr>
<td>Lack of safe transportation/teen health and obesity</td>
<td>Walk to School Week or School Bike Club</td>
<td>Students can organize a week of events to raise awareness on the importance of walking and biking to school. Some schools have created a bike club where students get bicycles donated and they learn how to repair the bikes. Younger students can organize a 'Walking School Bus' in which a group of children walk to school together with one or more adults.</td>
</tr>
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</table>
## Student Handout: Examples of Action Projects

<table>
<thead>
<tr>
<th>Issue</th>
<th>Action Project</th>
<th>Summary</th>
</tr>
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<tbody>
<tr>
<td>STI rates</td>
<td>STI Awareness and Testing</td>
<td>Students work with an outside organization to come to the school to provide free and anonymous STI testing to students and/or parents, and lead an awareness campaign about STI prevention, testing, and treatment.</td>
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<tr>
<td>Community or school safety</td>
<td>Police/Security Guard forums</td>
<td>Students organize a forum for youth and security guards and/or police to talk about safety issues in or around school and develop action steps.</td>
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<td>Community or school safety</td>
<td>Safety Map</td>
<td>Students survey student body about safe and unsafe locations in school or neighborhood. They compile the results, identify trends and potential solutions, and present to key stakeholders including school administration, local police and school safety workers.</td>
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<td>Bullying</td>
<td>Upstander Training</td>
<td>Students lead a school wide training on how to be an upstander—rather than a bystander—if they witness bullying in their school.</td>
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<tr>
<td>Student Voice, student/staff relationships</td>
<td>Student Advisory Board for Staff Hiring</td>
<td>Students lobby school administration to be part of hiring process for teachers, school staff, or principals. They interview and then make recommendations to hiring team on applicants.</td>
</tr>
<tr>
<td>Cyber-bullying</td>
<td>Cyber-Bullying Workshops</td>
<td>Students educate teachers, students and parents on the dangers of cyber-bullying and how to protect oneself.</td>
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</table>
Student Handout: Writing a Petition

A petition is a way to show a decision maker that the issue you are working on and the solution you are proposing has supporters. It also can help you by getting you the contact information of people who support your issue. However, unless you know what to include in your petition, the petition will be useless. Here are some tips for developing a good petition.

Writing the Petition

Give your petition a clear and simple title. The title should state what you want.

Know which decision maker you are going to give the petition to. The petition won’t work unless you give the petition to the person that can make the change you want.

Identify the problem on the petition. A clear statement of what you are trying to fix will make it clear to both the people that are signing the petition and the decision maker why you started a petition.

Write a request on the petition. This is very important. Unless you have something on the petition you are asking for, the decision maker can very easily ignore your petition.

Include your group’s name and contact information on the petition. This is useful so that the decision maker can know whom to contact if he/she has questions about the petition.

Make sure the petition includes a place for signers to leave their contact information. The list of people that sign the petition are people you can contact if you have a rally, a community meeting, or need any other community support as you work on your project.

Number the signature lines for easy totaling.

Every page should be a separate petition. This way, many people can get signatures at the same time.

Getting Signatures

Be able to tell people about what you are doing quickly and clearly.

Be polite and smile, even if someone doesn’t agree with what you are doing.

Let people make up their own minds.

Bring clipboards or a book for people to sign the petition on, especially if you are going to be outside. Be sure to also bring a pen.

Be safe! Don’t go door to door in your neighborhood unless you know your neighbors. If you try to get signatures in a public place, make sure it is daylight and go with a friend or adult.

Don’t forge any signatures! It is dishonest to your cause and is even illegal in some cases.

DIGITAL TOOLS

Use an online petition site like www.thepetitionsite.com, or www.change.org if possible. Results are fast and easy to tabulate but only works if your target audience has access to technology (can be done on a smart phone) and you have digital access to them. The rules above still apply.
Sample Petition
We Want Clean Air!

We, the undersigned, are deeply concerned about the health effects of smoking in public places. Secondhand smoke can cause major health problems for people, and makes clothes and hair smell bad.

We call upon City Councilman Thompson to vote “YES” on the Anti-Smoking Ordinance, #2612.

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Citizens for Clean Air • 555 W Main St. • Anytown, FL 60006
**Student Handout: Writing Letters**

As you work on your action project, there are many times when you might need to write a letter, including:
- To request information
- To thank someone for their help
- To submit an article to the editor of a newspaper or magazine
- To ask a public official or decision maker for something

The basic format for writing a letter is presented below.

```
Alderman Ed Burke
2650 W. 51st Street
Chicago, IL 60632
June 12, 2014
Dear Alderman Burke:

Thank you for all you have done to bring attention to the rampant violence that our youth are exposed to daily. Your efforts in promoting the Anti-Violence Ordinance last year are really appreciated by the students of Mikva High School.

I am writing you today to ask for your help in taking further action on the issue of youth violence. Our Social Justice class at Mikva High School has researched the effects that violence has on our school, and we’ve discovered some appalling facts. Over 75% of our students are victims of some type of violent activity before they finish high school, and over 50% of these violent acts occur within a mile of our school. We’ve determined that the solution to this problem is that there needs to be a safe place for students to go to after school.

Please support our efforts to establish a Youth Center in Ward 14 with funding from City Hall. With no comparable place for teenagers to spend their time after school anywhere in the neighborhood, a Youth Center would serve a serious community need. This is an important investment that you could make for the future of your ward.

Sincerely,

Jane Doe
1234 North 1st St.
Chicago, IL 60601
janedoe@aol.com
773-555-1212
```
LESSON 1: Take Action

Important Tips for Any Letter:
• Type or write your letter neatly.
• Make sure to include your contact information.
• Proofread your letter.
• Because of security concerns, if you are writing a letter to a public official in Washington, DC, you should fax or e-mail your letter so that it gets there sooner.

Tips on Writing a Thank You Letter
• Be sincere and make the letter personal.
• Mention at least one thing the person did that was especially interesting or helpful.
• If you have good handwriting, it is better to handwrite a thank you note rather than type it.
• Express your gratitude and tell the person you will keep them updated on your progress (then do it!).

Tips on Writing a Letter to Request Information
• In the body of your letter, make sure to identify yourself, describe your group, and state your purpose for writing (what you want from them). Thank the person for his or her time, and let them know that you look forward to hearing from them.
• Be as specific as possible in your request.

Tips on Writing a Letter to the Editor
• Contact information for the editor is usually listed in the editorial section of the newspaper or in the first few pages of a magazine. This section will also include any rules about the letter (such as length).
• Keep the letter brief and to the point.
• A letter is more likely to be published if it is timely (connected to something already of current interest or that was just covered in the publication).
• Do your homework. If you state any facts, make sure they are true.
• Make it stand out. Your letter will have a greater chance of getting published if it is interesting, funny, has a good argument, or contains a unique personal story.

Tips on Writing Letters to a Public Official
• Make sure you address the official using their correct title.
• Stick to one issue per letter. And keep the letter short!
• Do your homework! If you state any facts, make sure they are true.
• Speak from your own experiences.
• Be polite. Be complimentary. It doesn’t hurt to tell a public official something you like that they’ve done before you ask them do something or make a complaint.
• State your purpose in the first sentence of your letter. Then repeat it before you close. Make sure there is no confusion about what you want the public official to do. Use a bill number if there is one.

DIGITAL TOOLS
The following tools can help you find addresses for elected officials:
• US Senators – www.senate.gov/general/contact_information/senators_cfm.cfm
• IL State Representatives – www.elections.state.il.us/DistrictLocator/DistrictOfficialSearchByAddress.aspx
WHERE TO FIND FUNDS

In order to improve your chances of securing some additional funding, have your students apply for as many grants as possible.

There are many resources for funding your activism around the U.S. The website below lists a number of funders that your group may consider contacting for money:


In addition to other grant-making organizations, you may want to have your students contact their local legislators, non-profits and private businesses in their neighborhood.

Effective activism doesn’t have to cost thousands of dollars, but there are cases where having funds can really help your project get off the ground. Applying for a grant not only gives you the chance to receive a large amount of money, but it also gives you valuable skills for your resume.

When you apply for a grant, there are some terms that you need to know:

- **Grant**: An amount of money given to a group for a specific purpose or project. Grant amounts can range from $100 to grants that are over a million dollars. Grants are usually given out after a competitive application process.

- **Grantor**: The group that is giving away the grant.

- **Applicant**: The group that is applying for the grant.

- **Grantee**: A group that has received a grant.

- **RFP: Request for Proposal**—this is the application that organizations release when they have money they want to give away. You fill out the RFP to apply for the project.

- **Bidder’s Conference**: An information session that grantors run about the grant making process and about the application. It is a great idea to attend the Bidder’s Conference if you can—it will give you extra information about how to fill out the application and what the grantors are looking for.
Take Action and Reflect

LESSON 1: Take Action

Tips for Applying for a Grant

• Read the project requirements before applying for the grant. If your project does not meet the criteria, you won’t receive the grant.
• Fill out the application carefully and completely. Some grantors will not consider incorrect or incomplete applications.
• Proofread your application.
• Make sure there are three or four members of your group (not your teacher) who are experts on your project proposal. Some grantors may want to interview group members about the project.
• Have someone who has experience working with budgets look over your budget. This is often the hardest part for new grant writers to understand and work on.
• If you don’t get a grant the first time you apply, keep applying for other grants. Many grantors have limited budgets, and have to choose among many great applications.

Writing a Donation Letter

Writing a donation letter is a good way to get funds or materials from local businesses. When you write a donation letter, you should include the following:

• An introduction about your group and its mission.
• Why you are asking for a donation. (A specific event? An ongoing program?)
• What type of donation you are asking for? (Be specific. If you want $1,000, don’t ask for money, ask for $1,000.)
• Other donations you are looking for. A craft supply store may not be able to supply you with lunch, but might be able to introduce you to a restaurant owner that could.
• How the donor will get recognized for helping you. (For example, a thank you in an event program?)
• Your contact information.
• A thank you for their time and attention. (Tell them you look forward to hearing from them soon.)

About a week after sending your letter, be sure to follow up with the person that you sent the letter to, either by visiting the business in person or calling the person you wrote to.

DIGITAL TOOLS

The following tools can be used to help raise money for your action

Kickstarter – http://kickstarter.com
Kickstarter is a crowdfunding platform whereby people and organizations enlist financial pledges for specific projects in exchange for rewards.

GoFundMe - https://www.gofundme.com/
GoFundMe is a crowd funding platform that allows people to raise money for events or causes.
Sample Donation Letter

October 30, 2013
Michelle Martinez
Family Restaurant
1234 Western Avenue
Chicago, IL 60601

Dear Ms. Martinez,

My name is Steve Smith. I am a senior at Austin Community Academy. I am part of a group called Students for Austin Health. We are trying to lower the rates of Sexually Transmitted Infections in our community among high school students. As you may know, the quickest growing population getting STIs is high school students. We believe that we can lower that number by beginning an annual event to teach students how to be safe.

We are planning a “Day of Awareness” where students will be taught how to decrease their chances of getting an STI. We are seeking the support of Family Restaurant to provide meals for 200 students who will be attending the Day of Awareness. We will be happy to highlight your name and information at the event, and will include Family Restaurant menus in all of the information bags we will be giving to students. We will also thank you publicly at the beginning of the event.

We also require donated money ($400 to pay for 4 professional Safe Sex Educators) and donated beverages for 200 students. If you know of any other companies that may be interested in supporting our event, please get back to me. We hope to reach 200 students during this day of awareness, and if it is successful to make it an annual event for incoming freshmen.

Thank you for your time and attention. If you have any questions, please feel free to contact me. I look forward to hearing from you.

Sincerely,

Steve Smith
773-555-1212
steven@yahoo.com
Student Handout: How to Write a Proposal

A proposal is something you give to a decision maker or any group you want to influence to give your idea more power. If you have a specific request and need permission or resources to do something, a proposal is a great way to show everyone that you are serious and you have a plan for how your idea can become reality.

Your proposal should include:

- A **header**, with a title, the name of who will be receiving the proposal, and the date.
- A **brief introduction** explaining who you are and what you are hoping to accomplish.
- What your **plan of action** is (the steps you will take to reach your goal).
- **What you need** (specifically what you will need from the person you are giving the proposal to).
- A **budget**, if you are asking for money.
- A **timeline**, if you are asking for something to take place on more than one occasion.

If possible, present your proposal as part of a meeting with the decision maker. This will allow you to answer any questions the decision-maker might have, and to give them more details on your project.
A proposal to incorporate Sex Education into Freshmen Orientation at Smith High School, presented to Principal Brady on March 16, 2013.

We, the students of the Issues to Action Club, would like to organize the incorporation of Sex Ed into Freshman orientation for all incoming freshman at Smith High School. The session would be held on the third afternoon of freshman orientation (extending the freshman orientation by ½ day). The workshop will be led by experts from the Community Health Clinic and the Illinois Caucus for Adolescent Health.

**Plan:**

1. Workshops will be mandatory for all incoming freshman.
2. Workshops will be held in the afternoon from 1pm-4pm on August 29.
3. Experts from the community will lead workshops, with 10 teachers (names attached) acting as co-facilitators.
4. Ms. Romero, facilitator of the Issues to Action Club, will assist Issues to Action Club in confirming all teacher and community expert participation. Club will also divide students into groups for training.

**Needs:**

1. An extension of the freshman orientation to 4 pm on August 29.
2. Permission to use 10 classrooms for workshop.
3. Permission for 10 teachers to spend time working on this event.
4. Food to provide lunch for students and instructors. (1/2 of food and drinks will be supplied by Subway as a donation.)
5. Photocopying for 250 students of 3 sheets of paper.

**Budget:**

1. $75 or use of photocopier for handouts for students.
2. $1000 for food for students and adult volunteers ($1000 more in food will be donated).
3. Students will apply for grant from Youth Innovation Fund of Chicago to pay for food and copying.
Leveraging the Media

Purpose
In this lesson, students will learn that the media is critical to build support for your cause, and can create and keep momentum high within your own classroom. This lesson focuses on two general areas: making your students’ project newsworthy and interesting to the media, and teaching your students the nuts and bolts of getting their story heard and seen both through traditional news channels and through social media.

Materials and Handouts
Getting Press on an Action You Are Doing Handout, Getting the Media Hooked Handout, Media Planning Packet: General Tips Handout, Our Media Outlets Handout, How to Write a Press Release Handout, Media Advisory Sample, Practice Your Talking Points Handout, Create a Social Media Campaign Handout, Developing Our Social Media Strategy Handout, Going Viral Handout, Twitter Handout, Creating a Twitter Storm Handout, Facebook Handout, YouTube Handout, Instagram Handout, Creating Compelling Visuals Handout, Blogs & Tumblr Handout

Student-Facing Instructions
• Frame your story in an interesting and compelling way to present to the media.
• Write rough drafts of media advisories and press releases before sending them out.
• Research a comprehensive list of news outlets.
• Develop a social media plan.

Teacher Notes
NOTE: The activities provided here will most likely be spread out over a number of days and throughout the process.
To Do’s:
• Have students frame their story in an interesting and compelling way to present to the media.
• Have the students write rough drafts of media advisories and press releases before sending them out.
• Have students research a comprehensive list of news outlets.
• Have students develop a social media plan.

Assessment
Varies
Student Handout: Getting Press on an Action You Are Doing

Leveraging existing press is a powerful way to get your work and your message out to a large audience. It can be hard to get your story picked up by a journalist, but if there is a good story and you target the right journalist, you might have some luck. Below are suggestions for getting the press to cover an action you are doing.

Find the right journalist. You can target someone at a newspaper, radio station, TV station, or online news outlet. What matters is that you find the right person to target. Find someone who covers your issue and/or has covered stories in the past that you think were good. Look up the journalist’s contact information online.

When you contact the journalist, make a personal connection (e.g., mention an article or piece he or she did recently that you enjoyed), compliment his or her work, and then make your pitch.

In order to make your pitch effective, provide a frame for the journalists. Here are ideas on how to frame your story.

- **Make it news**—Reporters are only interested in current events, not old news. If your story is not new, find a fresh angle that makes it “unprecedented,” “groundbreaking,” or “first ever.”
- **Trend**—Reporters are interested in trends. In the news business “three is a trend.” Find at least three examples to support your assertion that a new trend is emerging.
- **Localize a national story**—A convenient news hook is to take a nationally breaking story and emphasize its local impact or to take a local story and stress the city, state, regional, or national implications.
- **Dramatic human interest**—Compelling personal stories work. Include the stories of real people, their challenges and victories.
- **Controversy**—Very simply, controversy sells and reporters love it.
- **Calendar hook**—Frame your story to capture something coming up on the calendar—“the tenth anniversary of ____,” “back to school,” “Mother’s Day,” etc.
Student Handout: **Getting the Media Hooked**

Journalists want good stories to cover. Use this handout to lay out a compelling story that they would want to cover.

**What have we done?**
Write a brief summary about what your group is doing.

**What is the hook?**
Write down a few reasons that make your story stand out. How is it more than good people doing good things? What makes it unique or interesting?

**How do we want to frame it?**
Write your spin on the story. What is your point of view on the story? How do you want your story represented? What do you want the media to say?
Take Action and Reflect

NAME: ____________________________ DATE: ____________________

Student Handout: Media Planning Packet: General Tips

Who gets the press release?
• Look up who has covered similar issues for each media outlet you will contact. For example, if your issue is school-related, search on the web for all of the newspapers and TV stations and write the name of the reporter who has covered school issues. Find their direct fax number and/or e-mail address so you can send him or her a copy of your press release.
• Contact an individual reporter whenever possible.

How do we get the press to cover us?
• Call a reporter before you send anything. Ask whether he or she prefers a fax or an e-mail.
• Fax/e-mail a media advisory three to five days before your event.
• Fax/e-mail a press release the day before or the morning of your event.
• Media advisory vs. press release
  - A media advisory is essentially an invitation to the press. It covers the basics about your event in a very specific format. *See the Media Advisory sample*
  - A press release is a short news story. It should be written the way you would like to see it appear in a newspaper. Sometimes newspapers will lift your words straight from the press release if they write an article on your story.
• After you fax or e-mail the press, follow up with phone calls.
• For media advisories and press releases, call to make sure they received what you sent them.

What do we do before the press arrives?
• Have a clear message.
• Designate class spokespeople who will conduct interviews with the media if they call or show up to an event. Make sure these spokespeople have a clear notion of what the class’s message is. For example:
  - If you are meeting with decision makers, avoid embarrassing them – it is unlikely they will be open to working with you if you make them look bad in the press.
  - Know exactly what you are asking for and be able to say it concisely and specifically.
  - Know your key facts beforehand. Memorize them.
  - Think of possible questions reporters will ask and come up with answers.

What do we do when the press shows up?
• Give them a press packet. This is a folder that should contain your group’s contact information and key information that you would like them to read later, including a one-page summary of what you’ve done so far on the issue and one or two pages that give the highlights of your research. It should also include any other press materials: a copy of your press release, brief biographies of any notable speakers, and photographs, charts, or pamphlets relevant to your issue.
• Look neat and professional.
• Be confident and energetic as a public speaker—you can speak in a conversational tone, but remember that this isn’t a conversation and avoid slang.
• Be honest—don’t lie to reporters just to make your story sound better.
• Remember to tie in personal stories to your issue.
• Respond with key messages/sound bites—Don’t just answer their questions, repeat your main points.
Student Handout: **Our Media Outlets**
Use the chart below to keep track of media contacts.

**PRINT MEDIA**

<table>
<thead>
<tr>
<th>NAME OF OUTLET</th>
<th>GENERAL INFO</th>
<th>NAME OF KEY REPORTER</th>
<th>REPORTER’S CONTACT INFO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Major newspaper:</td>
<td>WEB:</td>
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<td>E-MAIL:</td>
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<td>PHONE:</td>
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<td>FAX:</td>
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<td>Free weekly:</td>
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<td>Neighborhood paper:</td>
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<td>FAX:</td>
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</table>

**RADIO**

<table>
<thead>
<tr>
<th>NAME OF OUTLET</th>
<th>GENERAL INFO</th>
<th>NAME OF KEY REPORTER</th>
<th>REPORTER’S CONTACT INFO</th>
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<tr>
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<td>WEB:</td>
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<td>FAX:</td>
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</tbody>
</table>
**Student Handout: Our Media Outlets**

Use the chart below to keep track of media contacts.

### TELEVISION

<table>
<thead>
<tr>
<th>NAME OF OUTLET</th>
<th>GENERAL INFO</th>
<th>NAME OF KEY REPORTER</th>
<th>REPORTER'S CONTACT INFO</th>
</tr>
</thead>
<tbody>
<tr>
<td>WEB:</td>
<td>PHONE:</td>
<td>E-MAIL:</td>
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<tr>
<td>WEB:</td>
<td>PHONE:</td>
<td>E-MAIL:</td>
<td>PHONE: FAX:</td>
</tr>
</tbody>
</table>
Student Handout: How to Write a Press Release

A press release is a formal way of telling the media about something they might want to cover. Press releases follow this general format.

FOR IMMEDIATE RELEASE:
Day, Month Date, Year

CONTACT:
Firstname Lastname
(XXX) XXX-XXXX

HEADLINE
(Be creative. One sentence. Use proper capitalization—every word should be capitalized except for short words like for, of, it, the, a, an, from.)

CITY, STATE—Begin your introductory paragraph here. (Grab their attention here. A strong introductory paragraph should cover who, what, when, where, why, and how.)

Put the body of your press release here. Expand on the information provided in your introductory paragraph. Include quotes from important people involved in your story and from experts on the subject when possible. The body of your press release should contain more than one paragraph. The final paragraph should restate and summarize the key points of your news release.

Include a short background on the organization involved in the action or event right here.

-30-  
(The -30- is the official way to signal the end of the press release.)

Here are some tips for how to fill out that basic outline to make a solid press release that will get noticed:

Write your own newspaper article
In some cases, if a newspaper is interested in the story, they’ll print parts of it exactly as you wrote them! Therefore, think about what you would like to see in the newspaper. This means you should make your press release look and “sound” like a newspaper article.

Start strong
Your headline and introductory paragraph should grab your readers’ attention and give the most important basic details such as who, what, where, when, why and how.

Pick your angle
Why would a newspaper or radio station be interested in your story? Tie your news to current events. Making this connection is called an “angle.” For example, a newspaper might not write about sex education on a normal day, but they probably would if the president just recently made a big speech about it. If you can make a connection like that, work it into a quote, your headline, or somewhere else in a body paragraph. Look at the sample press release that follows, where do you see Advocates for Youth using this strategy?)
Student Handout: Sample press release

FOR IMMEDIATE RELEASE:  CONTACT:
Tuesday, February 24, 2004  Bob Barker

NEW DATA ON STDs IN AMERICANS UNDER 25 HIGHLIGHT NEED FOR HONEST SEX ED, FRANK TALK
Youth Panel Urges Bush Administration to “Get Real” About Sex Education

WASHINGTON, DC—Citing new STD data and recommendations released today by a blue ribbon panel of experts and youth educators, James Wagoner, President of Advocates for Youth, praised the call for comprehensive, science-based sex education that encourages abstinence and teaches about condoms.

“With STDs, the stakes are just too high to talk only about abstinence,” said Wagoner. “Over 27 million people between the ages of 15–24 have had sex, and they need all the facts—including medically accurate information on condoms—to protect their health.”

A new report—Our Voices, Our Lives, Our Futures—released today by the School of Journalism and Mass Communication at the University of North Carolina at Chapel Hill contains the first national estimates on new infections among Americans ages 15–24 for eight major STDs: chlamydia, genital herpes, gonorrhea, hepatitis B, HIV/AIDS, HPV, syphilis, and trichomoniasis. It also outlines strategies that can help to stem the STD epidemic in the U.S., drawing on the latest research as well as the experiences of those who will be most affected—youth.

“The most important thing to realize is this: we’ve got to get real about sex to deal with STDs,” said Shawn Carney, 17, a member of the youth panel. “Abstinence is, of course, the only 100 percent effective prevention strategy. But with 70 percent of young people having sex by the age of 18, we need to hear about more than abstinence. We need to know how to prevent STDs when we do have sex later in life.

“Sex education—whether from a parent or a teacher—isn’t about abstinence or contraception. It’s about both,” said Miriam Szatrowski, 24, a member of the youth panel. “We need to embrace a realistic approach to sex education that includes information about abstinence and condoms because—together—they are our best defense against STDs.”

Advocates for Youth is a national, nonprofit organization that creates programs and supports policies that help young people make safe, responsible decisions about their sexual and reproductive health.
Student Handout: Media Advisory Sample

Here’s an example of what a media advisory should look like. Be sure to include your group’s name and your class contact information in bold print below the words “Media Advisory.”

<table>
<thead>
<tr>
<th><strong>FOREFRONT MEDIA ADVISORY</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Who:</strong> A group of six Curie High School students who are part of the Forefront Leadership Program.</td>
</tr>
</tbody>
</table>
| **What:** A public forum with a panel of guest speakers to discuss the importance of Comprehensive Sex Education for all high school students. The teens will urge State Senator Antonio Munoz, other lawmakers, and voters to support Senate Bill 457, which would provide grants to schools and community organizations to use comprehensive sex education curricula.

The students will also be speaking to parents and students to emphasize the importance of this issue and what the federal and state government has failed to do to help schools receive good sex education. |
| **Where:** “El Valor” at 1951 W. 19th St (Corner of 19th and Damen) 312-997-2030 |
| **When:** Tuesday, May 31st from 5:00–6:30 p.m. |
| **Speakers:** Anabel Arguello, Anelle Camacho, Yessenia Cervantes, Mayra Preciado, Mariel Vega—Forefront Students, Curie High School Dr. Stacey Lindau, Department of OB/GYN, University of Chicago Hospital State Representative William Delgado, 3rd District Angelica Aguilar, teen mother |
| **Background** |
| The Forefront Leadership Program is a leadership training and civic action class at Curie High School. These six students have been working closely with the Illinois Campaign for Responsible Sex Education, a joint project of the Illinois Caucus for Adolescent Health and Planned Parenthood/Chicago Area. Senate Bill 457 provides opportunities for local schools and community groups to arm adolescents with the information, assistance, skills and support they need to enable them to make responsible decisions about their sexuality, health and well-being. The bill would provide funding for all instruction that is age-appropriate and medically accurate, and teaches abstinence as well as information on prevention, sexually transmitted diseases and pregnancy. |
Student Handout: Practice Your Talking Points

Before being interviewed by a reporter about your group’s work, complete the following:

Describe the group.
Who are you? What you are working for? How did you get started? Why are you doing this?

What are you trying to accomplish here today?

What is your big picture/vision? What would you ultimately like to see happen?
Student Handout: Create a Social Media Campaign

Social media can be a powerful way to share news and communicate a story without going through traditional news channels. Unlike writing a newspaper article or producing a news broadcast, anyone can tweet, post, or blog. The key to effectively utilizing the power of social media is to get your message to as many people as possible and have a clear call to action.

All social media campaigns should be multi-faceted and employ more than one strategy. No matter what social media forms you use, update your messages regularly.

Different demographics tend to use different forms of social media. The social media you use may depend on who your target audience is. The table below outlines the strengths and limitations of different forms of social media. Before you design your social media campaign, consider the information provided. (Social media platforms rise and fall in their popularity. The table below is not meant to be an exhaustive list of all social media options, but rather an overview of some very popular ones at the time of publication.)

<table>
<thead>
<tr>
<th>Type of social media</th>
<th>You might use it:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Twitter</td>
<td>When your message can be told in 140 characters or less; you want to send a message to specific people or organizations; you want to tap into existing Twitter networks and/or you want to start an online conversation.</td>
</tr>
<tr>
<td>Facebook</td>
<td>When you want to create an ongoing presence as opposed to a one-shot message; you want to gather supporters; and/or you want to post relevant information including links and photos.</td>
</tr>
<tr>
<td>YouTube</td>
<td>When you have the time and technology to create a powerful video that captures people's attention and might go viral.</td>
</tr>
<tr>
<td>Instagram</td>
<td>When you have powerful or unique photos to share. For example, if you are fighting for more funding for schools, photos of the poor conditions in your school could be an effective way to get that message across.</td>
</tr>
<tr>
<td>Visuals (e.g. memes, storify, etc.)</td>
<td>When you have a message that could be conveyed visually. While visual representations are not a social media form, they are powerful social media tools. Infographics visually simplify information or data, memes use a popular image with minimal text, and Storify and Prezis tell a story using images and text.</td>
</tr>
<tr>
<td>Blogs</td>
<td>When you want an online location to aggregate content.</td>
</tr>
</tbody>
</table>
Student Handout: Developing our Social Media Strategy

View the Prezi on creating an effective social media campaign at http://bit.ly/1gTI5Hh and fill in the strategy sheet below.

1. What are your social media goals?

2. Which social media will you use? Why?

   If you use Instagram....
   What images will you use? What will your tag be?

   If you use Twitter ...
   What information will you share? (Remember your tweets must be 140 characters or less.)
   What hashtags will you use?

   If you use Facebook ...
   What information will you share? Who do you want to see this?

   If you use YouTube ...
   What information will you share? What tags will you use?
   What title will you use? What description will you use?

   If you use another form ...
   What information will you share?

3. How will you measure success? What are your specific goals for your social media campaign?

   I will post ________ times in ________ days/weeks.
   I will have __________ followers/retweets/shares by ____________.
   Other metric: _______________________________________________.
Take Action and Reflect

Student Handout: Going Viral

Everyone that creates a social campaign wants his or her work to go viral. Although there is no one way to create viral content, there are some tips we can learn from past successes.

Key Words
The words you use, especially in your headlines, can make a big difference.

- Personalizing your message has a big impact. The words “you” and “your” are consistently found in top viral content (e.g., “10 things about childhood obesity you need to know”).
- Using a question to frame your message can help it gain clicks and viewers. For example, writing “Why isn’t it safe to walk home from school?” might be more effective than “It isn’t safe to walk home from school.”
- Superlatives like “the most” or the “best” are also effective in grabbing viewers’ attention (e.g., “The best reasons to stay in school”).
- “How to” is an effective attention grabber (e.g. “How to avoid fights at school”). Similarly, posting a “beginner’s guide” to something also tends to draw a lot of traffic.

Other Useful Tips
Using video and infographics and including a reference to video in your headline is a great way to draw viewers.

- Make the most of current events by connecting your headline to news and newsmakers.
- Try to tap into people’s curiosity.
- Emotional appeals are highly effective with positive emotional messaging being significantly more effective than negative messaging.
- Call the reader to action with direct action words.
- Make bold claims.
- Sound like a human, not a robot.
Student Handout: **Twitter**

Twitter is a very popular and easy-to-use form of social media. Twitter allows you to link to photos, videos, and other online sites. The power of Twitter is in the seemingly unlimited potential of having your tweets retweeted. In addition, you can also tweet directly at someone. Like Instagram and other forms of social media, tagging is a powerful tool for you to use in gaining an audience. Below are some tips for using Twitter.

- **140 characters is not much**—Use your characters carefully. Use tinyurl to shorten long website links.
- **Be specific with your tags**—Tags that are too broad don’t work because the tag is cluttered with thousands of photos. For example, #violence is probably too broad. #youthviolence, #chicagoviolence, or #gangviolence might be more effective.
- **But not too specific**—If you create a tag that only you use, others will never find you!
- **Be relevant**—You want your tweet to stand out and connect with the people most like you. Relevant tags will help you attract new followers who will take a genuine interest in your posts and continue liking and commenting on your posts over time.
- **Newsjack**—One way to be relevant is to newsjack—adapt a news story to connect to your issue/topic.
- **Be observant**—Pay attention to similar photos and look at their hashtags. Stay current with the tags others are using.
- **Research**—Search for hashtags and key words related to your issue and follow people who seem to be interested in your issue.
- **Stay away from texting language** such as LOL, U, B4 and the like. You are trying to get a message across and want to be taken seriously. Keep the texting language for personal messages.
- **Tweet often**—It makes a difference.
- **Retweet**—One way to get people to follow you is to retweet their tweets or respond to their tweets.
- **Links**—Use your tweets to link to other useful content.
- **Engage others**—Ask questions and respond to others.
- **Be human**—Be friendly.
Student Handout: **Creating a Twitter Storm**

The power of Twitter is in your ability to create a message that gets retweeted widely. Use this form to practice developing effective tweets. Fill in the following boxes with as many tweets as you can think of under that category. Remember, tweets are a maximum of 140 characters.

<table>
<thead>
<tr>
<th>Informative</th>
<th>Provocative</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sharing new information to raise awareness</td>
<td>A controversial statement that will stir a reaction</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Open-Ended</th>
<th>Conversational</th>
</tr>
</thead>
<tbody>
<tr>
<td>Posing a question and asking others to respond</td>
<td>Tweeting directly at someone to spur a conversation</td>
</tr>
</tbody>
</table>

Which two reporters or influential people on Twitter will you target with your tweets about your issue?

1.  
2.  

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Take Action and Reflect

NAME: ___________________________________________________________ DATE: _____________________________

Student Handout: Facebook

With over 1 billion users, Facebook can be a powerful tool for networking. (See an infographic of Facebook’s stats at http://bit.ly/1h9o0XO.)

If you decide to create a Facebook page, you will probably want to create a group. If the purpose is to reach as many people as possible, you should keep your group public. Read how to open a group page at http://on.fb.me/1mZRJbg.

Once you have created your page, you should consider the following:

• What images do you want on your page (e.g., your profile picture and other images)?
• Will members be allowed to post material or simply comment on posted material?
• Who will moderate comments? We recommend you establish clear guidelines and post them regarding what is acceptable on the page.
• How will you recruit members and get likes on your page? You can recruit through Facebook as well as other social media like Twitter and Instagram.
• Posting regularly is important in order to stay in people’s news feeds.
• Use the About section to fully and clearly explain the purpose of your group and the Facebook page.
• You can promote events in the Events tab.
Take Action and Reflect

Student Handout: YouTube

Everyone seems to have a video up on YouTube these days. In fact, 100 hours of video are uploaded to YouTube every minute! Posting on YouTube is only part of the action—you need to drive viewers to your video. Here are some tips to drive traffic to your video.

Create a video worth watching

• Keep it short (1–2 minutes tops) and hook the viewer in the first 10 seconds. Most people don’t have a lot of time to invest in watching your video and with so many options, you need to catch viewers early or you’ll lose them.
• Keep the video pace moving by editing out long delays and pauses.
• Add music. Emotionally stirring music (happy or serious) can be very powerful and improve the look and feel of your homemade video production. Most popular songs are copyrighted; therefore, in most cases, you may not use them in a video without first obtaining permission from the artist. Instead, search for “license-free music” or “creative commons music” online to find songs that you can use freely and legally as long as you abide by the conditions established by the artists. YouTube also has a small library of free songs that you may use in your video even if you don’t post it to YouTube, which can be found here: http://bit.ly/1jtympT

Include the necessary information for action including Twitter handles, Facebook pages, and blog addresses. If there is a call to action, put it up in text clearly and concisely so viewers know what to do.

Optimize the Google search engine

• Title—Include keywords related to your video’s content in the title. (Refer to the Going Viral handout for more tips on language.)
• Description—Describe your video using at least 2–3 keywords (also found in your title) that adequately represent what your video is about.
• Tags—Just as you would tag your blogs, highlight those common keywords you utilized in your title and description.
• Closed Captions—By including captions or subtitles, your video becomes more accessible to others. Not only will this help increase your audience base, but you are also adding to your search engine optimization rankings by associating your keywords and terms with your video.
• Annotations—Use annotations to link to other YouTube videos.

Share the YouTube link widely

Putting the video up on YouTube is only the start. You need to push it out to people through Facebook, e-mail, Twitter, Tumblr, etc.

Post at the right time

Stay away from posting your video on a Friday afternoon or a weekend. Mornings are good and Tuesday is a heavy consumption day.

Comments

If your video has a lot of comments, it will rise higher in the rankings. There is nothing wrong with you commenting on your own video. Some people like to create a controversy in the comment section to draw more viewers in.
Student Handout: Instagram

Instagram falls somewhere between creating compelling visuals (since it is image and video based) and Twitter (since you can tag with short text). Like other visuals, Instagram uses the power of images to send a message. It is free and easy to start an Instagram account. Like all social media, the power is in pushing out your image to as many followers as possible.

Like Twitter, Instagram uses hashtags. Some things to consider with hashtags:

- **Be specific**—Tags that are too broad don’t work because the tag is cluttered with thousands of photos. For example, #violence is probably too broad. #youthviolence, #chicagoviolence, or #gangviolence might be more effective.
- **But not too specific**—If you create a tag that only you use, others will never find you!
- **Be relevant**—You want your photo to stand out and connect with the people most like you. Relevant tags will help you attract new followers who will take a genuine interest in your photos and continue liking and commenting on your photos over time.
- **Newsjack**—One way to be relevant is to newsjack—adapt a news story to connect to your issue/topic.
- **Be observant**—Pay attention to similar photos and look at their hashtags. Stay current with the tags others are using.
- **Have fun with Instagram’s themes and memes**, like #throwbackthursday.
- **Stay away from texting language** such as LOL, U, B4 and the like. You are trying to get a message across and want to be taken seriously. Keep the texting language for personal messages.
- **Be consistent**—It is helpful if you can post often and consistently.
Student Handout: Creating Compelling Visuals

Since a picture is worth a thousand words, creating compelling visuals and infographics can be a powerful way to reach your audience.

Memes
Memes are fast to make and easily tweeted and posted. There are numerous websites that make creating a meme a cinch, including http://bit.ly/1nfMZRd and http://bit.ly/1jVOBHG.

Remember:
• Find the right expression to convey. Make sure your visuals match the sentiment you’re trying to portray. While humor can be very effective, if your topic is serious, using a silly image may seem inappropriate or disrespectful.
• Keep it short. Too much text on your image ruins the meme.

Infographics
Infographics are simple, visual resources that tell a story. They are captivating and appealing and have very few words. Just as the name implies, they are graphic representations of information.

You can view examples of infographics at: https://www.pinterest.com/mashable/infographics/

As you can see, infographics contain several key elements:
• Images and symbols
• Short statements
• Telling a story through categories and short glances
• Should be clear with minimal confusion

When you are ready to make a digital infographic online:
• Decide what you want others to know about your issue.
• Do your research and make sure your data is accurate and up-to-date.
• Go to an online infographic maker tool like http://bit.ly/1nre93x or http://bit.ly/1sVU46X and create your infographic.
• Get your infographic out there through Twitter, Facebook, Tumblr, and other social media.
Student Handout: Blogs and Tumblr

Blogs and Tumblr allow you to create an online location or “landing space” to aggregate all your content in one stable place. You still want to use other forms of social media to send people to your blog or Tumblr account. Blogs and Tumblr also have the advantage of having fewer space restrictions for posting content.

There are lots of free and easy sites you can use to create a blog, including Edublogs, Blogger, Weebly, Yola, and Webs. Tumblr is considered a microblog and has the advantage of being part of an online sharing network.

For an example of a youth-developed blog around the issue of teen health, check out Mikva’s Teen Health Council blog at http://bit.ly/1jEqHGy.

Some basic blogging tips are:

• **Link** your blog to other forms of social media like Twitter and Facebook. Different people feel comfortable using different forms of social media; therefore, you can expand your reach by having a presence in multiple places.

• **Update,** update, update! No one will follow your blog if your posts are old. Set a regular schedule and keep to it.

• **Encourage comments.** The best way to engage viewers is to have them engage with your content. Go to similar-themed blogs and comment on them, including a link to your blog.

• **Looks matter.** Make the blog pleasing to look at and easy to navigate. If it is hard to follow a story or find information, you will lose readers.

Another way to use a blog is as a clearinghouse of information—more like a conventional website than a storytelling center. Because there are free blog sites, if you are interested in creating a more formal website for your issue, this might be a good option for you.
Celebrate and Showcase Student Work

**Purpose**

In this lesson, students will most likely experience victories and setbacks in their work. It is important not to only celebrate the victories (which may be small) but also acknowledge the hard work, commitment, and growth that occurs through Issues to Action.

**Materials and Handouts**

The Action Project

**Suggested Grade Level:**

9

**Approximate Time Needed:**

Varies

**Student-Facing Instructions**

Participate in Recognition and Celebration activity.

**Teacher Notes**

**Action Civics Fair:** In Chicago, Mikva Challenge hosts an annual Action Civics Fair at which students from across the city showcase the work they have done around an issue and present to visitors and judges. Students use tri-fold boards filled with survey data, photos, letters, petitions, and narratives that “tell the story of their work.” We have included a copy of our judging rubric here as reference. If you are not in Chicago, we encourage you to consider hosting an Action Civics Fair of your own. Even if it is small and only represents your school, it is still a great way for students to share their work with others outside of their class and potentially network with additional stakeholders. We recommend inviting community members, elected officials, parents, the media, and any local VIPs to the event.

**Class Recognition Ceremony:** Many teachers like to recognize student growth at the end of the process through a ceremony in the class/club. One idea is to give each student a blank envelope and have them write their name on it. Then give each student as many slips of paper as there are students in the class. Have them write something about each student on a slip of paper that recognizes how they contributed to the group (e.g., Shavon did a great job in arranging the meeting with the principal or Nick gave an amazing speech for Project Soapbox). Then have students distribute the slips of paper into the appropriate envelopes. Each student receives their envelope and reads what their peers appreciated about his/her contribution. Alternatively, you can have students tape a sheet of paper on their backs. Students then walk around and write their comments on the sheets taped on their peers’ backs (this activity is appropriately called “Pat on the Back”). After everyone has commented, students can take off the paper and read the comments.

**Portfolio:** One great way to demonstrate and recognize the culmination of students’ work throughout the process is to keep a portfolio of student work. This can be done individually or as a class portfolio. The collection of work demonstrates the skills, knowledge, and dispositional growth of students.
**Assessment**

How you assess your students’ projects really depends on what skills, knowledge and dispositions you are focusing on in class. For example, one Mikva teacher has her students engage in the Issues to Action process as part of the senior research seminar at her school. As a result, the bulk of the assessment rubric focuses on student research skills. Another teacher uses Issues to Action within a US History course and asks students to write a paper drawing connections between what they learned in their action project and different movements in history. We are providing examples of general rubrics we at Mikva have used to assess student projects at our Chicago Action Civics Fair. The first example utilizes a badge system where groups are recognized for excellence in a particular area and receive a badge for that area (a physical pin they get to keep). We encourage you to use the samples here as a jumping off point and modify and adapt to the goals and objectives in your class.
LESSON 3: Celebrate and Showcase Student Work

Sample 1: Action Project Rubric

STEPS 1-2 Community Analysis

- Students achieved excellence in any of the following categories...
  - analyzed the strengths and challenges of their community
  - wrote a speech about an issue they care about in their community
  - created a map of resources in their community
  - selected an issue in a meaningful way

STEPS 3-4 Research Strategy

- Students achieved excellence in any of the following categories...
  - met with an expert on their issue
  - completed a root-cause analysis
  - interviewed people affected by their issue
  - surveyed their school or community
  - facilitated a focus group to collect data

STEPS 5-6 Taking Action

- Students achieved excellence in any of the following categories...
  - met with a decision maker
  - facilitated a meeting or workshop
  - promoted their cause on social media
  - started a petition
  - organized an event
**Take Action and Reflect**

**LESSON 3: Celebrate and Showcase Student Work**

**Sample 2: Action Project Rubric**

<table>
<thead>
<tr>
<th>Community Analysis</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Did students choose a specific community to focus on?</strong> Did they do a community profile? Is the issue they have selected a community concern? Have students shown evidence of deliberation in choosing their issue? Have students clearly explained why they chose this issue? Is there a correlation between the community analysis they have done and the issue they have selected?</td>
</tr>
<tr>
<td>Exceeds Standard</td>
</tr>
<tr>
<td>Meets Standard</td>
</tr>
<tr>
<td>Nears Standard</td>
</tr>
<tr>
<td>Needs Work</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Research</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Did students use a variety of sources for their research?</strong> Did students document their sources in standard format? Did students break their larger issue down into its root causes? Did students survey their community for research purposes?</td>
</tr>
<tr>
<td>Exceeds Standard</td>
</tr>
<tr>
<td>Meets Standard</td>
</tr>
<tr>
<td>Nears Standard</td>
</tr>
<tr>
<td>Needs Work</td>
</tr>
</tbody>
</table>
Take Action and Reflect

LESSON 3: Celebrate and Showcase Student Work

Goal Setting, Power Analysis & Strategy
Did students choose a goal that is action-oriented? Specific? Easily Understandable? Bold? Can students identify the primary decision maker for their issue? Can they identify secondary decision makers, allies, and opponents (if relevant)? Can they explain the self-interest of their decision maker? Can students explain why they took the action they did and the steps they took in order to get there?

<table>
<thead>
<tr>
<th></th>
<th>Exceeds Standard</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Students have a goal that seeks to change a policy and have developed innovative/creative approaches to addressing their issue and achieving that goal. Students demonstrate an understanding of the self-interests of their targeted decision makers and developed a strategy based on this analysis.</td>
</tr>
<tr>
<td>Meets Standard</td>
<td>Students have a goal that they can take action on and have a strategy that matches that goal. Students can accurately target a primary decision maker as well as secondary decision makers.</td>
</tr>
<tr>
<td>Nears Standard</td>
<td>Students’ goal may be broad and general; their strategy may not relate directly to their stated goal. Students target decision maker is an organization or agency.</td>
</tr>
<tr>
<td>Needs Work</td>
<td>Students lack a clearly defined goal that is forward looking and do not demonstrate a clear strategy. Students’ project has no decision maker target or their target is too broad.</td>
</tr>
</tbody>
</table>

Taking Action & Sustainability
Did students take action on their proposed solution? Is their action thoughtful and built off of their goals, research and strategy? Will their action have a one-time impact or is their solution sustainable? Have students reflected on their project? Prepared for their work to be sustained?

<table>
<thead>
<tr>
<th></th>
<th>Exceeds Standard</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Students achieve their stated goal(s) through taking action. Students have developed systems to continue their work in the future (grants, funding, club, etc.)</td>
</tr>
<tr>
<td>Meets Standard</td>
<td>Students take action on their issue. Students have a feasible plan to continue their work after the Civics Fair.</td>
</tr>
<tr>
<td>Nears Standard</td>
<td>Students’ action is forthcoming. Students have a desire to continue working on their issue with no clear plan in place.</td>
</tr>
<tr>
<td>Needs Work</td>
<td>Students have no plan for their action and have not considered project sustainability post Civics Fair.</td>
</tr>
</tbody>
</table>
**Take Action and Reflect**

**LESSON 3: Celebrate and Showcase Student Work**

<table>
<thead>
<tr>
<th><strong>Quality of Presentation</strong></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Have students effectively used visuals to enhance the communication of their ideas? Created a neat and professional looking product? Have students communicated their ideas clearly and succinctly? Are students knowledgeable about their issue and proposed solutions?</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Standard</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exceeds Standard</td>
<td>Students’ visual enhances the meaning and depth of their presentation. Students can speak extensively and knowledgeably on their issue and field questions from the judges.</td>
</tr>
<tr>
<td>Meets Standard</td>
<td>Students’ visual clearly and coherently highlights their work, and is effectively used as a tool in their presentation. Students’ oral presentation clearly and comprehensively explains the process and content of their project.</td>
</tr>
<tr>
<td>Nears Standard</td>
<td>Students have a visual aid that clearly highlights their work but is not effectively incorporated into their presentation. Students’ oral presentation somewhat clearly explains the process and content of their project.</td>
</tr>
<tr>
<td>Needs Work</td>
<td>Students have a visual aid that lacks substantial content. Students’ oral presentation does not clearly explain the process or content of their project.</td>
</tr>
</tbody>
</table>
LESSON 3: Celebrate and Showcase Student Work

Sample 3: Action Project Rubric

<table>
<thead>
<tr>
<th></th>
<th>Exceeds</th>
<th>Meets</th>
<th>Nears</th>
<th>Needs Work</th>
<th>Points Awarded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Analysis and Issue Selection:</td>
<td>15</td>
<td>13</td>
<td>12</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>Did students identify a specific community to focus on? Did they do a community profile? Is the issue they have selected a community concern? Have students shown evidence of deliberation in choosing their issue? Have students clearly explained why they chose this issue? Is there a correlation between the community analysis they have done and the issue they have selected?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Researching Issue:</td>
<td>25</td>
<td>21</td>
<td>17</td>
<td>13</td>
<td></td>
</tr>
<tr>
<td>Did students use a variety of sources for their research? Did students document their sources in standard format? Did students identify a root cause to address with their solution? Did students survey their community for research purposes?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goal Setting, Power Analysis &amp; Strategy:</td>
<td>25</td>
<td>21</td>
<td>17</td>
<td>13</td>
<td></td>
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<tr>
<td>Did students choose a goal that is action-oriented? Specific? Easily Understandable? Bold? Can students identify the primary decision maker for their issue? Can they identify secondary decision makers, allies, and opponents (if relevant)? Can they explain self-interests of their decision maker? Can students explain why they took the action they did and the steps they took in order to get there?</td>
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<td>Taking Action &amp; Sustainability:</td>
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<td>21</td>
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<td>13</td>
<td></td>
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<tr>
<td>Did students take action on their proposed solution? Is their action thoughtful and built off of their goals, research and strategy? Will their action have a one-time impact or is their solution lasting? Have students reflected on their project? Prepared for their work to be sustained?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quality of Presentation:</td>
<td>10</td>
<td>8</td>
<td>7</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Have students effectively used visuals to enhance the communication of their ideas? Created a neat and professional looking product? Have students communicated their ideas clearly and succinctly? Are students knowledgeable about their issue and proposed solutions?</td>
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Comments:
Evaluate and Reflect on the Process

Purpose
In this lesson, after taking action, any activist group should have a number of questions based on their achieved level of success. These questions are often critical to moving forward, but they can easily be lost in the thrill of victory (or the agony of defeat). The tendency can be to pat oneself on the back without evaluation or reflection. Having the students take a close look at the results of their efforts is not only important for furthering their goals, but also for learning valuable lessons about the nature of political action itself.

Materials and Handouts
Reflection/Evaluation worksheet

Student-Facing Instructions
Respond to the questions on the Reflection/Evaluation worksheet and participate in the class discussion.

Teacher Notes
BELL-RINGER: Group evaluation (10 minutes)
Have students respond to the questions on the Reflection/Evaluation worksheet.

BEFORE: Small group discussions (10 minutes)

DURING: Whole class discussion (15 minutes)
Have the entire class share their ideas. This may extend into the next day, especially if one of the outcomes of the discussion is to plan future action. Encourage students to view their work as part of a continuum. You may want to revisit historical activism to provide perspective of an ongoing struggle for change (anti-slavery efforts, women’s suffrage, civil rights). It is important for students to understand the long-term nature of meaningful change so as not to get frustrated and give up.

AFTER: Lessons learned (10 minutes)
Have students write a short paragraph to a future student activist summarizing the key lessons they learned through this process.

Assessment
Complete the “Reflection/Evaluation” worksheet.
Take Action and Reflect

NAME: ___________________________________________________________  DATE: _____________________________

Reflection/Evaluation

1. Were we successful in achieving our goal(s)? How do we know? What evidence do we have that our ideas will be, or were, put into effect?

2. What worked with the action(s) we took? What was successful?

3. What could have been improved upon? How could we have made our action more effective?

4. Did we make a good choice in our goal? Our strategy? Could we have chosen a different action to take? Why?
5. How did I personally contribute to the project? What part of my contribution am I most proud of?

6. What have I learned about the ability of everyday people to create change? Is it possible? What are the most important reasons why some people succeed and others don’t?

7. What have I learned about my own power (think about your skills, knowledge, and attitudes as a result of taking this class—how have they changed)?
We tend to want our victories glorious and immediate. Our founding fathers created a democracy that could change to reflect the needs of the people, but deliberately safeguarded those changes to be slow through separation of powers. Understanding that change is a long and ongoing process is one of the most important lessons for activists to learn, along with understanding how to maintain focus and not give up!

One challenge of doing an action project in a school year is it can send the inaccurate message that when the school year ends, the work dies. This lesson was created in an effort to have students see their work as part of a long process for change. The lesson requires students to apply their persuasive communication skills and make a case for continuing with the work.

Respond to the following prompt: What does the phrase “in it for the long haul” mean to you? Then share your answer with the class. Next, brainstorm examples from history or from current events of change that occurred.

Get into small groups (no more than four) and create a persuasive presentation for next year’s class. Your presentation should build on your evaluation/ reflection and should address the following points:

- What you learned about our issue
- Summarize the goal and action(s)
- Assess and evaluate the success of your work
- Make recommendations for how next year’s class should proceed

Then you will share your presentations with one another.

**Teacher Notes**

**BELL-RINGER: Reflection (3–4 minutes)**
Have students respond to the following prompt: What does the phrase “in it for the long haul” mean to you?

**BEFORE: Change takes time (15 minutes)**
Have students share from their bell-ringer. Lead a quick Stand and Declare using the statement “Meaningful
change in policy happens quickly.” Have students discuss this statement. Additional statements you might use here are: “I feel discouraged and disillusioned about the political process,” and “Nothing will ever change.” Have students brainstorm examples from history or from current events of change that occurred. Provide a few examples to get them going (e.g., end of slavery, right to vote for women). Ask them if those changes occurred quickly or gradually over time. What did it take for that change to occur?

**DURING: Should this work continue? (Times will vary)**

Ask students, “Should next year’s class take on this issue and continue to work on creating change? Why or why not?” Ask whether there is unfinished work here that should be done. Ask if the issue is worthy of continued effort. Remind students of the research and effort put into their issue this year. Would they like next year’s class to be able to build on that foundation?

Explain to your students they will have the chance to use their expertise from this year to try to persuade next year’s class and guide them in their work. Have students form small groups (no more than four) and create a persuasive presentation for next year’s class. Their presentations should build on their evaluation/reflection and should address the following points:

- What we learned about our issue
- Summarize the goal and action(s)
- Assess and evaluate the success of their work
- Make recommendations for how next year’s class should proceed

**Format suggestions:** Groups may choose to present with a slideshow presentation, a display board, a video, or a written narrative.

**NOTE:** It does not matter what the recommendations are (stay with the issue, choose a different root, choose a different action, keep up the same action, choose a different issue). The purpose here is to have students practice their persuasive communication skills, to place their work in a larger context, and to make recommendations based on their assessments of their work this year.

**AFTER: Presentations (Times will vary)**

Have students share their presentations with one another. Stress that these presentations will be shared with next year’s class during the investigating issues stage of the process. If students are not seniors, they can come back and present their recommendations in person next year. The presentations should be able to stand alone so that the teacher can share with next year’s class and this year’s students can have their voices heard.

**Assessment**

Presentations