## SECTION 2:

### Decision-Making Skills

<table>
<thead>
<tr>
<th>Lesson</th>
<th>Title</th>
<th>Author</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>See How We Run (Our Business)</td>
<td>Lisa Coy</td>
<td>D-1</td>
</tr>
<tr>
<td>2</td>
<td>“And By What Name Shall This Business Be Known?”</td>
<td>Lisa Coy</td>
<td>D-3</td>
</tr>
<tr>
<td>3</td>
<td>Setting Up for Business</td>
<td>Lisa Coy</td>
<td>D-5</td>
</tr>
<tr>
<td>4</td>
<td>“Going Out of Business” Successfully!</td>
<td>Jackie Taylor-Pendergrass</td>
<td>D-9</td>
</tr>
<tr>
<td>5</td>
<td>Selecting a Career Path</td>
<td>Micki Hendrix</td>
<td>D-15</td>
</tr>
<tr>
<td>6</td>
<td>How to Prepare for the First Day of Employment</td>
<td>Ernest Pounds</td>
<td>D-17</td>
</tr>
<tr>
<td>7</td>
<td>My Paycheck Amount—Computing Taxes and Withholdings</td>
<td>Kristi Matthews, Mickie Phillips, Jake Sharp, Tomi Thompson</td>
<td>D-21</td>
</tr>
<tr>
<td>8</td>
<td>Making a Circle Graph of a Sample Budget</td>
<td>Carole Cheatwood</td>
<td>D-23</td>
</tr>
<tr>
<td>9</td>
<td>Measurement Skills</td>
<td>Jannell Emerson</td>
<td>D-25</td>
</tr>
<tr>
<td>10</td>
<td>Learning to Operate a Cash Register</td>
<td>Glenda Turner</td>
<td>D-27</td>
</tr>
<tr>
<td>11</td>
<td>Clocking In On the Job</td>
<td>Kristi Matthews, Mickie Phillips, Jake Sharp, Tomi Thompson</td>
<td>D-29</td>
</tr>
<tr>
<td>12</td>
<td>Accounting the Monopoly Way</td>
<td>Jackie Taylor-Pendergrass</td>
<td>D-31</td>
</tr>
<tr>
<td>13</td>
<td>Measuring Success: Using Percent of Increase and Decrease in the Workplace</td>
<td>Chris Spiess</td>
<td>D-41</td>
</tr>
<tr>
<td>14</td>
<td>“Hey, You! Here’s a Project for You to Do!”</td>
<td>Chris Spiess</td>
<td>D-45</td>
</tr>
<tr>
<td>16</td>
<td>Industrial Measurement: Using the Industrial Ruler</td>
<td>Kathie Bowles</td>
<td>D-49</td>
</tr>
<tr>
<td>18</td>
<td>Industrial Measurement: Using Micrometers in the Workplace</td>
<td>Kathie Bowles</td>
<td>D-61</td>
</tr>
<tr>
<td>19</td>
<td>Steps of Problem Solving</td>
<td>Beverly Dean</td>
<td>D-67</td>
</tr>
<tr>
<td>20</td>
<td>How to Keep a Job</td>
<td>Glenda Turner</td>
<td>D-71</td>
</tr>
</tbody>
</table>
LESSON 21: Planning an Employee’s Lounge or Break Room .......................... Glenda Turner D-73

LESSON 22: Personal Information Card for a Job Search ....................... Kristi Matthews, Mickie Phillips, Jake Sharp, Tomi Thompson D-75

LESSON 23: Creating a Budget ................................................................. Jannell Emerson D-77

LESSON 24: Entrepreneurship: Planning to Stay in Business ..................... Gloria Rolfe D-81

The following learning activities also include Decision-Making Skills

Located in the Communications Skills section:

LESSON 3: Exploring Occupations While Improving English and Spelling ........................... C-5

LESSON 6: Entrepreneurship: Is It for Me? ................................................. C-13

LESSON 7: Entrepreneurship: What Business Am I In? ............................. C-17

LESSON 10: Students as Teachers ............................................................ C-25

Located in the Interpersonal Skills section:

LESSON 2: Feeling Puzzled? Try Teamwork! ............................................. I-5

LESSON 3: Assembly Line .......................................................................... I-7

LESSON 4: Announcing Who We Are ........................................................ I-9

LESSON 5: Working in Teams .................................................................... I-11

LESSON 6: Making Birthday Calendars for Community Organizations and Businesses .......................... I-15

LESSON 8: Communicating at Work: Developing a New Product ................... I-21

Located in the Lifelong Learning Skills section:

LESSON 2: Rewarding Responsibility and Accountability: Outstanding Entrepreneurs .................. L-7

LESSON 4: Determining Needs vs. Wants .................................................... L-13

LESSON 5: Packaging Your Assets .............................................................. L-15

LESSON 7: Statistical Sampling .................................................................. L-21

LESSON 9: Business and Industry Resource Book ....................................... L-31

LESSON 10: Building Memories. ................................................................. L-33

LESSON 12: Comparative Evaluation of Different Makes of Flashlight Batteries ......................... L-41

LESSON 15: Diagnosing a Car Non-Starting Problem ................................... L-51
See How We Run (Our Business)

The learners structured the managerial system for the new class business into a collaborative decision making body, applying the knowledge gained from the field trip to a local similar professional business.

**Learning Objective**
- Learners will work together in a team approach to structure the decision making body of the business.
- Learners will outline each job position in the company, decide the appropriate chain of command to be followed in business decisions, formulate the process to follow in making company policies, and decide on the process for calling regular business meetings of the company.

**Activity Description**

1. Review with the learners the opportunity to develop and operate a new class business. (For the action research grant, our class was developing a research publication company that would research the businesses in our city and publish a resource book with the information.)

2. Review the knowledge the learners gained from the previous field trip to a local similar business. (Our class took a field trip to the local newspaper, interviewed the managing editor, and toured the plant operation.)

3. List the organizational features they observed and identified in the business they visited.

4. Next, have learners identify and list which of these organizational features would be necessary for the new class business.

5. Have the learners brainstorm to come up with any other elements that should be added to develop a collaborative decision making body which governs the new class business. (Example: Will the business have a managing editor or chairman of the business? How often will the class call business meetings to discuss progress on the project and make assignments? What position will each class member hold? How

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**Materials and Resources**
- Class notes from activity in lesson one: field trip to a similar local business.
- White board, chalk board, or flip-chart paper for listing jobs and brainstorming ideas from class members.
- Pen and paper to record class decisions.

**Learner Level**
- Basic skills, grade levels 5.0-8.9.
- Credentialing, grade levels 9.0-12.9.

Families First is the Tennessee program to provide training for those welfare recipients who lack basic education skills. While learners do work toward a GED, emphasis in these classes is shifting toward the knowledge, skills, and attitudes learners need to acquire and keep a good job.
Learner Grouping
Whole class

Time Needed
Approximately one hour

Setting
This learning activity was used in a Families First Class that met five days a week for four hours per day in a regular classroom setting.

will decisions be made? What rules will be followed in a class meeting to submit a suggestion? To agree and/or vote on a suggestion made by a class member?

6. After the class members have decided what position will conduct business meetings, guide the class to nominate persons for the position, explaining their qualifications for the position.

7. Following the nominations of at least two or three class members to the position of authority, guide the learners through a voting system. (For example: Will they use a written ballot or an open vote with all votes visible to others?)

8. After a class member has been elected as the person of authority to conduct business meetings, have that person preside over the rest of the meeting. The instructor can still offer guidance as necessary.

9. The person of authority, who will hereafter be referred to as the business manager, leads the class into considering qualifications of each member to fulfill the remaining job positions. The class decides by vote how remaining job positions will be filled. (Alternatively, the business manager could make appointments.)

10. The class, in a team approach under the direction of the business manager, brainstorms business policies regarding work ethic, attendance, dress, conduct, acting responsibly within a job position, commitment to finish assignments, etc.

11. The business manager leads the class members into voting on the exact business policies to be adopted. The class recorder documents the policies, creating a sign or notice to be displayed in the work area outlining the business policies.

Assessment
It is “democracy in action” to decide how to be governed and then to initiate the system and abide by it. There are likely to be some times when the system the learners design works better than others, but if the group works through its difficulties as they come up in the rest of the project without anarchy, then this learning activity has been a success!

The instructor can direct learners to document the specific ways in which they participated in this activity, and the experience they gained through this activity in their personal workforce journal. The workforce journal should include the learner’s personal reflections after each workforce activity.

Practitioner Reflection
I have found it to be far more challenging and time consuming to lead or guide the learners into making their own business decision than I think it would have been to just direct the new class business. I believe, however, that this direction is vitally important in enabling the learners to obtain critical decision-making skills, gain insight into the operation of a business, and develop a professional work ethic. Overall, I found this to be a profitable learning activity in guiding the learners to critical thinking regarding workforce decisions. This activity was geared toward encouraging the learners to think from an entrepreneur’s perspective, not just from an employee’s perspective within a business. It also provided the learners an opportunity to take ownership of the class business.
“And By What Name Shall This Business Be Known?”

Using a democratic process, learners decide what professional name to give the new class business.

**Learning Objective**
The learners will decide what professional name to give the new class business.

**Work-Based Skills**
*EFF Skills:* Decision Making Skills: plan, solve problems and make decisions; Interpersonal Skills: cooperate with others; *Lifelong Learning Skills:* reflect and evaluate; take responsibility for learning.

*KSAs:* Works on a team effectively; Cooperates with others; Listens for understanding; Talks respectfully

*SCANS:* *Thinking Skills:* seeing things in the mind’s eye; creative thinking, decision making, problem solving, reasoning, knowing how to learn; *Interpersonal Skills:* participates as a member of a team; *Resources:* human; *Personal Qualities:* self-esteem, self-management.

**Subjects**
- Work environment
- Critical thinking
- Job skills

**Activity Description**
1. Tell the learners that they have the opportunity to develop and operate a new class business. (For the action research grant, our class was developing a research publication company that would research the businesses in our city and publish a resource book with the information.)

2. Review learners’ knowledge gained from the previous field trip to a local similar business and the manner in which they applied that knowledge to the new class business. (Our class took a field trip to the local newspaper, interviewed the managing editor, and toured the plant operation. In the second learning activity they organized their business management system in a similar fashion.)

3. Discuss with the learners the importance of a professional name for a business. Have them list important facts to be considered in naming a business. (For example: The name should reflect the nature and possibly the owners of the business. The name should appeal to the public and be easy for the public to remember.)

4. Have learners brainstorm places they can find examples of names of similar professional businesses. List their findings for all to review and evaluate. (We searched the Internet for names of professional publishing companies, used our common knowledge of publishing compa-

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Families First is the Tennessee program to provide training for those welfare recipients who lack basic education skills. While learners do work toward a GED, emphasis in these classes is shifting toward the knowledge, skills, and attitudes learners need to acquire and keep a good job.

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Lisa Coy
Chester County
Families First
Learner Grouping
Whole class

Time Needed
Approximately one to two hours

Setting
This learning activity was used in a Families First Class that met five days a week for four hours per day in a regular classroom setting.

Assessment
This group activity is assessed by the production of a professional name of the class business. This is a group activity with no right and wrong answers. To assess their participation, the facilitator must closely observe each learner's behaviors, not allowing any one particular learner to dominate decisions and encouraging participation from any reluctant participant. The practitioner can direct learners to document the specific ways in which they participated in this activity, and the experience they gained through this activity in their personal work-force journal. The work-force journal should include the learner's personal reflections after each work-force activity.

Practitioner Reflection
I have found it to be far more challenging and time consuming to guide the learners into making their own business decision than I think it would have been to just direct the new class business. I believe, however, that this direction is vitally important in enabling the learners to obtain critical decision-making skills, gain insight into the operation of a business, and develop a professional work ethic.

If leading another class through this learning activity, I would utilize more professional resources, (i.e., business law professors and/or attorneys, successful business owners, printed documents on the process of naming a professional business). I would further emphasize the need for the name to be relatively short and easy to remember. (The class brainstormed and democratically decided to name our class business Women of Families First Publishing House which met the criteria for professional identification, but became difficult to repeat when speaking with business owners in the community.) I would ask the learners to develop a checklist of important features in a professional name after their research and brainstorming sessions. I would have them evaluate each proposed professional name for their company according to their checklist and coming to a group decision of the best one.

Overall, I found this to be a profitable learning activity in guiding the learners to critical thinking regarding work-force decisions. This activity was geared toward helping the learners think from an entrepreneur's perspective, not just from an employee’s perspective within a business. It also provided the learners an opportunity to take ownership of the class business.
Setting Up for Business

The learners, led by the class business manager, analyze the current class arrangement, evaluate what physical arrangement is needed for the class to best perform in the business, and physically labor to make the changes.

**Learning Objective**
- Learners will analyze and evaluate the current facilities and equipment and assess the needs of the business.
- Learners will physically rearrange the room into the work environment most conducive to the class business purpose.

**Work-Based Skills**

**EFF Skills:** *Decision Making Skills:* plan, solve problems and make decisions; *Interpersonal Skills:* cooperate with others; *Lifelong Learning Skills:* reflect and evaluate; take responsibility for learning.

**KSAs:** Quality in the workplace; Works on a team effectively; Cooperates with others; Listens for understanding; Talks respectfully.

**SCANS:** *Thinking Skills:* seeing things in the mind’s eye, creative thinking, decision making, problem solving, reasoning, knowing how to learn; *Interpersonal Skills:* participates as a member of a team; *Resources:* human.

**Subjects**
- Work environment
- Critical thinking
- Job Skills

**Activity Description**
1. Led by the class business manger, and guided by the practitioner as needed, the learners brainstormed the type of physical arrangement of the classroom that would best serve the purpose of the class business. (Example: Our classroom space is two small connecting rooms in an office building in downtown Henderson. One had been setup and designated as the “class setting” with tables, chairs, white boards, bulletin board, and learning materials displayed on the walls. The second room was set up as a computer room with the practitioner’s office space included.)

2. The class business manager designated a class member to record suggestions. (The main suggestions and questions were about ways to best arrange the physical equipment in each room to provide the best open space, especially within the computer room. Also, it was suggested that the computer room become the “business office.” Therefore, one room was the classroom and the second room was the office.)

3. The class analyzed and evaluated each suggestion on the list, documenting the strengths and weaknesses of each suggestion. (Example: It was important, especially within the office space, to inventory the number and arrange-
Approximately two to four hours

Setting
This learning activity was used in a Families First Class that met five days a week for four hours per day in a regular classroom setting.

4. Under the direction of the class business manager, and the practitioner as needed, the learners conveyed further ideas of what plan seemed to be the best, or how components of different plans could be utilized to develop a better plan.

5. Guided by the class business manager the class reached a final decision of the best physical layout of the room. (Example: The class members arranged the classroom into a U-shape facing the large white board. This allowed all class members to see one another and have an equal advantage of participating in the class discussions and/or academic work on the board. The class also lined the computers on tables in a U shape along the outside walls of the office. This allowed for the maximum amount of open space in the middle of the room. Bookshelves were placed against the wall connecting the two rooms, in order to be accessible to both rooms.)

6. Before physically moving any materials, furniture, or class hardware (example: computers), the class sequenced the actions that would be necessary to arrange the classroom into their work-force environment plan.

7. Under the class business manager's guidance the class members began the process of making the class changes.

8. If any problems arose, the class would evaluate the problem and choose the best alternate plan.

9. At the completion of the work-force environment arrangement, inventory was taken to insure that all materials were located in their proper place.

10. The class business manager, under the supervision of the practitioner, assigned each class member a workstation in which they were to produce their work and be responsible for its upkeep. (Example: Each class member was assigned a computer station and attractive name signs were created on the computer and placed above their station.)

Assessment
This is a group activity with no right and wrong answers. To assess their participation the practitioner must closely observe each learner's behaviors, not allowing any one particular learner to dominate decisions and encouraging participation from any reluctant participant.

The practitioner can direct learners to document the specific ways in which they participated in this activity, and the experience they gained through this activity in their personal work-force journal. The workforce journal should include the learner's personal reflections after each work-force activity.

Practitioner Reflection
This was a very challenging activity, because it took physical teamwork from every class member, including...
the practitioner. I believe that at the
end of this activity, however, the class
had a firm foundation upon which to
build the rest of the class business. The
first five activities laid the groundwork
for what was to follow. The business
organizational structure within the
classroom, the name chosen and dis-
dplayed on a business sign within the
work area, and the difference in the
physical arrangement of the room,
produced a difference within the atti-
tudes of the learners. They became
more work focused, each having a
physical workstation for which they
were responsible.

At the end of this activity, I observed a
solid cohesion among class members
regarding the nature and purpose of
their class business. I firmly believe that
this was directly influenced by their
ability to have "ownership" in the foun-
dation decisions of the company. This
attitude carried over from the class
business project into every area of their
academics. Attendance was not a prob-
lem for over 90% of learners, for they
felt a sense of belonging and purpose.
“Going Out Of Business” Successfully!

Learners successfully go out of business by developing a marketing strategy to increase sales before closing, obtaining the best prices on the resale of their equipment, moving all equipment and stock out of the store, closing shop, and paying any remaining debts. Learners file a final tax return and inform their local county clerk of their small business closeout.

Learning Objective
• Learners will strengthen their entrepreneurial skills by designing a promotional mix to increase sales before going out of business.
• Learners will gain an understanding of the depreciative value of resources by obtaining resale prices for their capital equipment and selling it at those prices.
• Learners will understand and comply with the legal procedures involved in going out of business by determining and following through with the steps necessary for closeout.

Work-Based Skills
EFF Skills: Decision Making Skills: plan; solve problems and make decisions; Interpersonal Skills: cooperate with others; Lifelong Learning Skills: learn through research, use information and communications technology, reflect and evaluate; Communication Skills: convey ideas in writing.

KSAs: Works on a team effectively; Accurately performs work; Cooperates with others; Listens for understanding; Talks respectfully; Follows instructions; Knows standard procedures.

SCANS: Basic Skills: arithmetic/mathematics, writing; Thinking Skills: seeing things in the mind’s eye, creative thinking, decision making, problem solving, reasoning; Interpersonal Skills: participates as a member of a team; Resources: human; Technology Skills: Selects technology, applies technology to tasks; Information Skills: uses computers to process information, acquires and evaluates information, organizes and maintains information, interprets and communicates information; Personal Qualities: self-esteem, self-management, sociability.

Subjects
• Life skills
• Problem solving
• Technology

Activity Description
PART I: GOING OUT WITH A BANG!
Learners develop a promotional strategy for increasing sales prior to going out of business. Developing a marketing strategy for going out of business is practically identical to the promotional strategy and marketing plan learners develop as part of the writing of their business plan in the beginning of their entrepreneurial venture.

Step 1: Reassessing the Target Market
Over the course of actual small business operations, learners have become

Families First is the Tennessee program to provide training for those welfare recipients who lack basic education skills. While learners do work toward a GED, emphasis in these classes is shifting toward the knowledge, skills, and attitudes learners need to acquire and keep a good job.
knowledgeable of who their customers are. When devising a business plan prior to opening, the students researched their target market, or what types of customers they planned on attracting to their business and, ultimately, whom they designed all advertising efforts around. Their small business marketing efforts, which they have discovered takes time and money, must be calculated and precise. Learners realize money has become tight as they approach the closing of their business, yet they have learned, through hands on experience, that it takes money to make money. A promotional plan is necessary to attract final customers before closing! Therefore, when designing marketing efforts for their going out of business plans, it would be a shame to develop a promotional campaign that did not hit the exact segment of people who are likely to support their business! In a round-table session, ask the learners to consider (or reconsider) factors like, what type of customer is likely to spend money at your establishment? How many of those customers can be found in this area? What final image do you want to portray to the public?

**Step 2: Positioning and Public Image**

Once you have reviewed who the target audience is with your class, have the learners consider the message they have been communicating. *What message has your advertising been communicating thus far? Has this message positioned your business in a favorable light? Explain the term positioning. What does this word mean? What do you think it means when it is used to refer to a small business? Explain to learners that just as you would position a model or a new car in good lighting for a good picture, we position ourselves on good terms to form good first impressions with the general public. Being in the right position is being in the right place at the right time. That’s where we strive to be for our customers.* Has our promotional message positioned us favorably with the general public? Discuss what impressions the target audience has made of their small business. *What public images, if any, need to be altered to peak sales before going out of business?* Point out to the learners that questions like these can be answered in a variety of ways, including a direct line of questioning approach in which they ask the customers about opinions, impressions, and services received, in person or by telephone. Have the learners brainstorm ways in which they could receive information about their business from their customers. Learner responses may vary, but should reflect attempts to ask the customers of their opinions: *What would the customer like to see change? What can their establishment improve on? What would the customer like to see happen before they go out of business?* Break the class into small groups of 3-4 students each, varying learner levels in each group. Appoint a recorder, speaker, and director in each group. Give the class 10 minutes to design three carefully chosen questions for a public survey. The recorder writes his/her group responses on a sheet of paper; the director makes certain each member of the group contributes to the discussion; and the speaker presents the group’s answers to the entire class. Have each group plan out their questions thoroughly, so that the questions encompass the information they are trying to obtain, and encourage consistency in the manner in which they are asked. Allow the learners to actually survey their customers, and record their results for inspection.
**Step 3: Analyzing Information**

Have the class present and analyze the information they have gathered in a roundtable format. Appoint one learner to act as class recorder and write all responses on the board. What message is the public receiving as determined by the learners’ customers? Are the learners satisfied with the message they are relating to their customers and to the general public? What messages do they need to communicate for their going out of business sale? Through what media do they need to communicate their messages? What limitations does their business face in order to communicate those messages to their target market?

**Step 4: Identifying Problems**

Next, have the learners identify any potential problems that may arise during their going out of business plans. Can they negotiate around these problems, plan ahead for them, or should they not deal with them until the actual problem presents itself? What consequences may arise if they choose to ignore these problems? For example, this group decided to wrap up their small business efforts by hosting an Easter Egg Hunt across the street from their small business to increase photo opportunities and awareness of the photo studio. They needed to determine how to manage pedestrian traffic back and forth across the highway from the egg hunt to their business doors. Should they try to negotiate the problem before it arises, like involving a local police officer to direct traffic; should they plan ahead for the problem by changing the location of their egg hunt; or should they wait until a problem arises, like the injury of a small child? Although this process of identifying and monitoring potential problems should be ongoing from the point the class opened their small business, they should continue to target potential situations until the day they choose to close for business.

**Step 5: Goal Setting**

After identifying potential problems and possible solutions, have the learners determine the goal of their going out of business campaign. Is the goal to increase profits by increasing sales or decreasing production costs? Is the goal to end their project maintaining a positive image for themselves and their adult basic education program? Is their goal to raise enough money to pay any outstanding debts or to prepare for a rewarding field trip? Once the learners identify their goals, have them come up with ways to meet them. Would a going out of business sale meet their goals? Would a news article in the paper meet their goal for more public exposure? Will distributing coupons at a local grocery store provide the incentive they wish to instill in the public to encourage last-chance patronage of their small business? Remind the learners they are only limited by their own imaginations. Anything they can feasibly design within the limits of the law is fair game. Are they ready to play?

**Step 6: Making a Timeline**

Although a general timeline for all marketing activities should be created and included in the business plan learners develop before opening for business, it is time to get down to the “last inning” specifics. Have the learners together develop a timeline for their going out of business plans. If they decided a going out of business sale would best help them reach their goals, then have the learners lay out all the details for that sale. Are they having professional clowns give out helium balloons at the front door? Can they afford to even hire a clown, or do they need a fellow learner to dress up as one? Where will the helium come from? When do they need to pick up the tank? When does it need to be returned? On what dates exactly do they need to have their ads placed in the local newspaper? If they are making radio announcements, who will talk to the radio
station manager and when is the target date for this to take place? How much advertising do they plan on having? Are they going to stagger their advertising over weeks to create strong public awareness of their going out of business plans, or are they just going to advertise the week before closing?

By planning ahead and doing some research, learners can ensure a much more successful campaign than if they went into this without any insight or planning. Along with the creation of their timeline, they will want to examine how much money and time they should allot to meet their goals. Remind learners to look for hidden costs in any activities they plan.

**Step 7: Evaluating Business Efforts**

Before the learners implement their going out of business efforts, explain the importance of gaining feedback from their customers. *How do you know if your marketing efforts were successful? Why would you want to know if they were successful? How do you go about determining the degree of that success?* Even though the learners are closing the business, they would want to know which of their efforts increased sales, so they may learn from their mistakes and apply those learned skills to any future ventures. Several methods of evaluating success can be created. For example, if the learners distributed coupons, they can code those coupons based upon where and to whom they were distributed to. Learners can then inventory the coupons that were redeemed at their business and determine which market brought in the most sales. The learners can also create a survey for customers who patronize their establishment during the going out of business event, comparing the customers’ first impressions with their latest. Have the learners develop their own method of evaluating success, but make certain they have a means of evaluating in place before the final event so that this crucial step of marketing is not overlooked.

**Part Two: Disposing of all assets**

Have learners take a final inventory of all products and equipment left at the end of their business venture. Ask learners what they should do with their final inventory after their going out of business event. *How can you obtain the best prices for your capital equipment and leftover inventory?*

Have learners share their ideas in a roundtable format. Break the learners into groups of 3-4, varying learner level in each group and assigning new roles to each participant of recorder, speaker, and group leader. Using an inventory worksheet, have each group decide how much they think each piece of equipment and other inventory on the list is currently worth. Next, distribute to each group a list of purchase prices for their inventory. Ask each group to compare what they actually paid for the inventory to the estimates they made of what the current inventory is worth. Ask learners several questions like: *Were your estimates lower, higher, or about the same as the purchase price? Why were your estimates lower than the actual purchase price? Why were some estimates higher?* Answers will vary, but should relate use (or lack thereof) of the inventory to its current value. Discuss the meaning of the term depreciation, what types of products tend to depreciate, which ones do not, and why. Ask groups to once again look over their inventory lists. *Are there any products on the list they think would tend to depreciate? Are there any products on the list that may tend to hold their value better than others?* Have groups decide which items of inventory can be returned, or sold to used equipment shops. Assign each group a pre-determined number of inventory items. Explain to learners they are in charge of determining the best resale value of all inventory items assigned to their group, and to whom the inventory can be sold to at that price. Give the learners approximately two days to complete this task.
In a roundtable discussion, have the speakers of each group present the information they gathered. Ask the speakers what they did to obtain their information. Decide as a group how the final inventory and capital equipment will be dispersed.

**PART THREE: THE FINAL TAX RETURN**

There are several ways to pay tax to the Federal Government, depending upon the legal structure of your learners’ small business. If you remained under your school’s non-profit status and paid sales tax on all capital equipment prior to your business opening, then you are not required to charge sales tax. If you used your tax-exempt number to purchase all capital goods, then you should have completed an application for registration, form number RV-F1300501, with the Tennessee Department of Revenue at the opening of your learners’ small business. Within a few days of applying, the Department of Revenue would have informed you which taxes your learners’ small business was required to pay. You would have received a certificate of registration, certificate of exemption, or permit within a few days after completion of this form. The certificate or permit must be publicly displayed at the learners’ business location. When a registered business closes, it is necessary to file a final return within 15 days of closing. For additional information contact your local County Clerk’s office or write:

Registration and Use Tax Division  
Tennessee Department of Revenue  
Andrew Jackson State Office Building  
Nashville, TN  37242

To obtain your free small business tax kit at the opening of your business call toll free 1-800-829-3676. The final return is a part of that tax kit.

Take a short day trip to the County Clerk’s office in the county your business resided in. Have learners report their closing plans to the clerk. The clerk will type up a form finalizing the closing of the learners’ small business. Once the clerk types up the business closeout form and the final tax return has been filed, the learners are officially out of business!

**Assessment**

Informal assessments of learner participation during roundtable discussions should be ongoing. Assessment of learner understanding of depreciation can be determined by the completion of the inventory worksheet where learners compare their estimates of current value to the inventory’s actual purchase price and actual resale value. Learners discover how to legally close their business by participating in the field trip to the County Clerk’s office and following the clerk’s instructions for closeout.

**Practitioner Reflection**

The learners needed to reach closure regarding their project, a closing process that demonstrated how businesses, in reality, prepare to go out of business. The learners’ project thus far had been an entirely hands on learning experience, and their closing process demanded actual hands on work from them as well.

When I implemented this activity, I did not have an inventory worksheet for them to record their estimates; rather, they participated in a class discussion about depreciation of goods. I have now designed a worksheet for this lesson because I feel it will help learners visualize the concept better. Also, I would advise all student operated businesses, if they cannot afford to become incorporated, to fall under the school’s non-profit status and pay sales tax on all capital goods purchased for business operations. Although charging sales tax is a good exercise in math for learners, filing the application and final return are somewhat confusing. Therefore, paying tax at the outset of the project prevents extra headaches in the long run!
## Final Inventory Worksheet

<table>
<thead>
<tr>
<th>Equipment/Stock</th>
<th>Estimated Value</th>
<th>Actual Purchase Price</th>
<th>Actual Resale Value</th>
<th>Depreciation (actual purchase price – actual resale value)</th>
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</table>

1. Were your estimates of the remaining inventory's value lower, higher, or about the same as the purchase prices? ________________ How did you decide what the value of the inventory was worth? ________________________________________________

2. Which products on the list depreciate in value?

   ________________________________________________

3. Are there any products on the list that may tend to hold their value better than others? Why or why not?

   ________________________________________________

4. Which inventory items actually depreciated the most? Why?

   ________________________________________________

5. How would you explain to a teenager the concept of depreciation when they are shopping for a new car?

   ________________________________________________
Selecting A Career Path

Learners will investigate their own values, interests, and abilities to find careers expressly suited to them.

Learning Objective
Learner will individually identify careers well matched to their own values, interests, and abilities.

Work-Based Skills
EFF Skills: Decision Making Skills: plan, solve problems and make decisions; Communication Skills: convey ideas in writing, observe critically; Lifelong Learning Skills: reflect and evaluate.

KSAs: Accurately performs work; Listens for understanding; Evaluates information.

SCANS: Personal Qualities: self-esteem, self-management; Basic Skills: writing.

Subjects
Employability

Activity Description

1. Instructor discusses values, interests, and abilities, defining each one.

2. Learners catalog their interests by making a checklist of their interests as the instructor presents various questions. (Examples: Do they enjoy working with people? Do they want to work with their hands? Do they enjoy working on the computer? Do they enjoy caring for animals? etc.)

3. Learners explore their values by making a checklist of them as the instructor presents various questions. (Examples: Do they prefer working days or nights? Do they object to working on Sunday? Do they want time with their children? Do they want overtime? etc.)

4. Learners inventory their abilities (with help from the practitioner). Learners look at reading/math/computer abilities as well as social skills.

5. Learners summarize their values, interests, and abilities in a writing activity (may be essay).

6. Learners assess their values, interests, and abilities to determine careers that fit them individually and set career goals.

Assessment
Instructor looks at the learners’ writings and surveys to help them determine if they are truly finding career matches suited to them. Lastly, the practitioner helps learners map out their plan to achieve the desired career.

Practitioner Reflection
Many of the learners did not have any idea of a career direction. They

Project
This lesson can be a stand-alone, or it can be a springboard to investigating careers.

Materials and Resources
Learners will need paper and pencil. The instructor may guide them orally or may choose to provide printed surveys to assess the learners’ values, interests, and abilities. There are also computer interests and aptitude tests available, though they are not necessary. Some examples of resources:
Steck Vaughn’s Life Skills for Today’s World of Work, Necessary Skills for the Workforce (SV), Job Hunting Handbook (Dahlstrom & Company), Destinations’ Career Interest and Aptitude Test (Computer).
Search mode on the internet: CAREER, INTERESTS

Learner Level
All levels

Learner Grouping
Whole class

Time Needed
Several class sessions

Families First is the Tennessee program to provide training for those welfare recipients who lack basic education skills. While learners do work toward a GED, emphasis in these classes is shifting toward the knowledge, skills, and attitudes learners need to acquire and keep a good job.
Setting
The setting is a Families First (adult learners) AE/workforce readiness class that meets five days per week, four hours per day. Average attendance is 8-10 learners.

had not deliberately thought about their own values, interests, and abilities and how they might actually take charge and “choose” a direction for their employment to take. Therefore, they had never set any career goals, as such.

This activity inspired several learners to seek specific careers. The activity also made them realize that everyone has abilities, though diverse. Final note: Job shadowing is recommended to reinforce career path choices. Some learners have decided to reconsider their career choices after job shadowing.
How to Prepare for the First Day of Employment

This activity prepares learners for their first day of employment at a local grocery store. The learners discuss in class how to dress appropriately for their job, the importance of being well groomed, how to properly clock in and out and use time sheets to record their activities, and especially how to follow directions and advice of their supervisors while on the job.

Learning Objective
Learners will anticipate what to expect and plan how to respond to their first day on the job at a grocery store.

Work-Based Skills
EFF Skills: Decision Making Skills: plan, solve problems and make decisions; Interpersonal Skills: cooperate with others.

KSAs: Cooperates with others; Listens for understanding; Talks respectfully.

SCANS: Thinking Skills: seeing things in the mind’s eye, creative thinking, decision making, problem solving, reasoning; Resources: human.

Subjects
• Adult basic education
• Family literacy

Activity Description
1. Spend a few minutes discussing the grocery store (or other business) where the learners will be employed. Make positive comments about the business, the manager, and what will be expected of the learners on the job.

2. Discuss how to be properly groomed and dressed for the new job. (Show photos from “How to Dress For Success.”) Explain that the dress code will differ depending of the type of job a person may have.

3. Discuss the importance of being on time for the job. Stress not missing work unless it is an absolute emergency. If there is an emergency, make sure the employee calls his employer as soon as possible.

4. Discuss that an employee must follow directions that are given the employee by the supervisor. Stress the importance of following the directions given in any on-the-job training.

5. Discuss how important it is to do a good job and to make a good impression the first day on the job. A good relationship with the boss can make the job much more enjoyable.

6. Distribute copies of the “Workplace Employer Questionnaire” (Handout 1). Explain that the employer will use this questionnaire to evaluate the employee and the program that placed the employee. Have the learners notice the kinds of questions the employer will be answering.

Project
This activity is part of an action research mini grant proposal to create a work-focused Families First classroom. Through collaborative efforts with local area businesses, learners were placed in the workforce for two-week intervals in order to gain hands-on workplace experience. This activity helps learners prepare for their first day on the job.

Materials and Resources
• Handout 1: Workplace Employer Questionnaire
• Handout 2: Workplace Evaluation Form

Learner Level
Multilevel—can be adapted to any level

Learner Grouping
• Individual

Families First is the Tennessee program to provide training for those welfare recipients who lack basic education skills. While learners do work toward a GED, emphasis in these classes is shifting toward the knowledge, skills, and attitudes learners need to acquire and keep a good job.
7. Distribute copies of the “Workplace Evaluation Form” (Handout 2). Explain that the employee is also making decisions about the experience and will fill out this questionnaire following the employment to help the program know whether this is a worthwhile experience for learners.

Assessment
An assessment of the project included having the employer complete an evaluation on each of the employees. Items on the evaluation included: time arrived at work, neatness of the employee, ability to follow directions, strengths, weaknesses, etc. A similar evaluation form was made available for the employees to complete, in which the employee evaluated the workplace as well as his or her own strengths and weaknesses. This provided learners the opportunity to compare their reflections with those of the employer.

Practitioner Reflection
The learners who had never held a job in the public sector seemed to have a fear of what to expect the first day at work. I saw a need to help them get past this fear and to prepare them for that first day at work. I would not change this activity. The pre-discussion lesson on what to expect the first day at work and the evaluation of how the learners functioned on the job were great assets in relieving the fear that they had about their first day on the job.
Workplace Evaluation Form—Employee

Name of employee

Name of business where employed

1. What were your responsibilities during your period of employment?

2. What do you feel were your strengths during this employment?

3. What were your weaknesses during this employment?

4. Would you recommend this type of program be continued?

5. How would you rate your place of employment?

   The business—

   Your supervisor—

   Your responsibilities—

   Your fellow employees—

   The customers—

6. How would you rate the Families First Program as a whole?

7. What changes would you make in the Families First program?
Workplace Employer Questionnaire

Employee ____________________________

Employer ____________________________

1. Was the Families First employee on time for work?

2. Did the employee perform his/her assigned duties?

3. Was the employee cooperative?

4. Did the employee approach the job with enthusiasm?

5. Were there any problems with the employee on the job? If so, please list the problems and explain.

6. Did the employee get along with fellow employees?

7. Did the employee get along with the employer?

8. Could you recommend this employee for a similar job? Why or why not?

9. What were three strengths of the employee?

10. What were three weaknesses of the employee?

11. What suggestions would you give to improve the workplace program?

12. Would you be willing to participate in the workplace program again at a later date? Why or why not?
My Paycheck Amount—Computing Taxes and Withholdings

The focus of this activity is for learners to actively participate in calculating income tax and other deductions that are figured as a percentage of gross earnings. As a group activity, learners become familiar with the difference between gross earnings and net earnings by calculating and subtracting different types of deductions. In addition, learners gain information about different types of benefits that can be offered.

**Learning Objective**
- Learners will gain an understanding of take home pay by strengthening their understanding of various payroll deductions.
- Learners will compute income tax, other standard deductions, and arrive at net earnings.

**Work-Based Skills**
**EFF Skills:** Decision Making Skills: use math to solve problems and communicate; Lifelong Learning Skills: learn through research.

**KSAs:** Accurately performs work; Follows instructions; Knows standard procedures.

**SCANS:** Basic Skills: arithmetic/mathematics; Information: acquires and evaluates information, organizes and maintains information, interprets and communicates information.

**Subjects**
- Consumer Education
- Employability, Life Skills
- Mathematics

**Activity Description**
Before the lesson begins, the instructor should prepare index cards for use in activities. Various examples should be created. Do not compute gross earnings. Allow the learners to do this.

1. In set #1, list on each card:
   - an hourly wage.
   - hours worked.
   - pay period (weekly or biweekly).

2. In set #2 list deductions for each pay period. The number of allowable withholdings, single or married, social security and Medicare rate, and other deductions such as health and life insurance premiums, etc. should be listed. Again, create different scenarios to allow learners to practice and perfect this skill.

3. Separate the two groups of index cards and place in boxes or other types of containers so students can draw out different scenarios.

4. As a group activity, allow students to draw out their first two cards and

**Materials and Resources**
1. Index cards
2. Two different boxes or containers
3. Employer’s Supplemental Tax Guide: Supplement to Circular E, Employer’s Tax Guide (Publication 15) for Income Tax Withholdings (can download this from www.irs.ustreas.gov). The Social Security and Medicare percentages are found in this publication. The only part that needs to be printed is the section titled: Alternative Methods of Figuring Withholding.

**Learner Level**
Intermediate to Advanced

**Learner Grouping**
Small group, whole class

**Time Needed**
Several class sessions

_Families First is the Tennessee program to provide training for those welfare recipients who lack basic education skills. While learners do work toward a GED, emphasis in these classes is shifting toward the knowledge, skills, and attitudes learners need to acquire and keep a good job._
***Setting***
The activity took place in Adult and Families First Education class in a classroom setting. Classes were held Monday through Friday from 8:00 AM to 12:00 NOON. There were 10 learners that participated.

Illustrate the principles of calculating gross earnings.

5. Hand out copies of the Circular E publication charts found in the *Alternative Methods of Figuring Withholding* section. These charts illustrate how to find federal income tax deductions based on pay period, single or married status, and number of withholdings.

6. At this point, show learners how to figure other standard deductions such as Social Security and Medicare.

7. The last step will be to subtract all deductions to arrive at a net pay.

8. The following process can be repeated as often as needed for learners to gain this skill.

9. As a final activity, the instructor can allow learners to contact businesses, industries, or other sources for salary ranges. Learners can then calculate gross and net earnings and gather a general idea of possible salaries they could make at certain jobs (minus other deductions such as health insurance, etc.).

***Assessment***
After completing this activity, learners will know where to locate standard deductions percentages, be able to calculate standard deductions amounts, and understand the difference between gross and net earnings. In addition, learners will be able to compare hourly wages more effectively.

***Practitioner Reflection***
Many learners in class have little or no work experience. It was observed through class discussion and a work survey that learners were somewhat familiar with deductions. However, when asked if they knew the income tax rate or if they could compute their take home pay, most voiced that they could not perform this activity.

The next time this activity is performed, we would like to incorporate a list of terms before hand for better understanding. Another activity that will be incorporated will be having learners download the IRS publication themselves.
Making a Circle Graph of a Sample Budget

As a small group, learners categorize expenses, calculate what percent of the total income is spent in each category, change percents to degrees, measure each piece of the “pie” and cut out construction paper to assemble a pie graph.

Learning Objective
Learners will be able to convert budget category totals to percents, and then to degrees to make a circle graph related to a sample budget.

Work-Based Skills
EFF Skills: Decision Making Skills: use math to solve problems and communicate.

KSAs: Accurately performs work.

SCANS: Basic Skills: arithmetic/mathematics.

Subjects
• Critical thinking
• General education development (GED)
• Life skills
• Mathematics
• Adult basic education
• Consumer education

Activity Description
1. Ask learners to look at the sample budget.
2. Ask learners to categorize the entries as a group.
3. Let each learner choose a category for which they will find a total. Learners found totals for car, housing, savings, utilities, charity, food and miscellaneous. Once learners find a total for each category, have them share the information with others in the group. Have each learner find the grand total. This should be equal to the total income on the budget.
4. At this point, each learner in the group should have a “part” and a “whole.” Review how to work a percent problem with learners, if needed.
5. Have each learner find the percent of income spent in their category. For example, if the total expense for housing is $450.00 and the total income is $1500.00, then the percent of income spent on housing is 30%.
6. Have learners add all the percents together to make sure they total 100%. If they do not, have learners check each other’s work until the percents do total 100%.
7. Review with learners how to convert the percentages to degrees, if needed. In our example, take 30% and convert to a decimal by moving the decimal point two places to the left. Then, multiply .30 by 360 (because there are 360 degrees in a circle). The result is 108 degrees. This process is repeated for each category.

Project
This activity is part of an action research grant to prepare Families First (Tennessee’s Welfare to Work initiative) recipients for home ownership. The focus of the action research grant was creating work focused Families First classrooms. This activity is the last in a series and should be preceded by lessons on percent problems, changing decimals to percents, and reading a protractor and measuring angles.

Materials and Resources
• Sample Budget (can be teacher made, found in a basic math skills book, or in any reference book on budgeting such as The Budget Kit, 2nd ed., by Judy Lawrence, Dearborn Financial Publishing, Inc., Chicago, IL, 1977. ISBN 0-7931-2343-7)
• Protractor for each learner
• Construction paper (enough colors for each category)
• Poster board (one for each group)

Families First is the Tennessee program to provide training for those welfare recipients who lack basic education skills. While learners do work toward a GED, emphasis in these classes is shifting toward the knowledge, skills, and attitudes learners need to acquire and keep a good job.
8. Once all categories are converted to degrees, the learners should make a large circle on the poster board in pencil. (We used an 8-inch paper plate. After tracing around the plate, find the center of the circle by folding the plate in half and creasing, then folding the plate in half again at a different place and creasing. Where the two diameters cross is the center of the circle. Poke a small hole through the center of the paper plate. Matching the circumference of the plate to the circle on the poster board, transfer a sharp pencil point hole through the plate to the circle center.) Have each learner measure out the angle for their category on a piece of colored construction paper to fit on the 8-inch circle. (Each category should be a different color.) Review how to use a protractor, if needed. Some learners may need help. If so, encourage them to help each other until all the pieces are cut out accurately.

9. If you have access to a computer with word processing capabilities, have the learners decide the title for the graph and use the computer to print it. Then, have someone from the group to gather all the names of the categories and percents for each category and print them.

10. Finally, glue the construction paper angles and cut out labels to the circle on the poster board. Does it make a complete circle? The learners will know immediately if they have done it correctly.

**Assessment**
Learners will know if they have met the learning objective since their angles should fit together to form a circle graph.

**Practitioner Reflection**
Adult learners in my class were studying the Fannie Mae curriculum “How to Buy Your Own Home.” I felt that they could use a more in-depth study of budgets and preparing a visual presentation. I wanted learners to know how to apply their math knowledge to their own budgets and be able to figure the percent of income for each category and develop skills for the workplace by working together and helping each other.

This lesson could be followed with an assignment for each of the learners to make circle graphs of their own personal budgets.
Measurement Skills

Learners convert English and metric units of measurement and use this knowledge to figure out how much paint will be needed to paint the classroom.

Learning Objective
Learners will become familiar with English and metric units of measurement and convert from one unit to another. They will apply this knowledge by finding the dimensions of our classroom and then using that information to find the perimeter and area in readiness to paint.

Work-Based Skills
EFF Skills: Decision Making Skills: use math to solve problems and communicate, plan; Communication Skills: observe critically; Interpersonal Skills: cooperate with others.

KSAs: Accurately performs work; Cooperates with others; Works on a team effectively; Listens for understanding.

SCANS: Basic Skills: arithmetic/mathematics; Thinking Skills: seeing things with the mind’s eye; Interpersonal Skills: participates as a member of a team.

Subjects
• Adult Basic Education
• General Education Diploma
• Job Skills
• Mathematics
• Problem Solving

Activity Description
This lesson was a lead-in to painting our classroom, a job simulation for the learners. In discussing with the class what our project was going to entail, I asked them to tell me how much paint I would need to paint the room if one can of paint would cover “x” amount of square feet. Most of the learners did not know how to find out.

Activity Description
1. Discuss with learners different types of measurement and every day situations involving measurement (i.e. cooking temperatures, painting, carpeting, wall papering, weight control, travel to countries that use different measurements, job skills, etc.).

2. First, point out that measurement is always given in terms of a number and a label. The label is the unit of measurement that is being used.

3. Show learners the difference between a yard stick and a meter stick. This will help the learners obtain a visual impression of the differences.

4. Discuss the metric system first. Using the meter stick to illustrate, show learners how the metric system is broken into units of 10. One meter has 10 cm, and one cm has 10 mm. This makes it easy to measure. If something is 8/10 of a meter, this can be converted to a decimal very easily. It is simply .8 m. The practi-
tioner may need to review converting fractions to decimals.

5. Tell learners that the metric system uses decimals instead of fractions.

6. List the order of metric measures.
   (i.e. mm cc dm m dam hm km: The abbreviations stand for mili, centi, deci, meters, deca, hecto, kilo.)

7. Once the learners are comfortable with the metric system, move on to the English system. The English system is not as easy to breakdown.

8. Give each learner a standard ruler. Explain that an inch is the smallest unit of measurement. If something is less than an inch it is broken into fractions. Give examples. If you can find a clear ruler, an overhead projector works great for this. Again, a good understanding of fractions is necessary.

9. State that there are twelve inches in a foot and there are three feet in a yard. For visual effect, hold up a yardstick and use the learners to demonstrate using three rulers against the yardstick. Divide learners into groups and have them go around the room measuring different items that you have already measured.

10. As practice, have learners convert the measurements they found earlier into another unit of measurement. Check results.

11. Divide learners into groups and have them measure the dimensions of the room. For our purposes, since we were painting the walls, we found the dimensions of each wall and used these dimensions to find the perimeter and area of wall space to be covered.

12. Compare group results. Next, apply these dimensions by finding the area and perimeter.

13. Review with learners the formulas for finding the perimeter \( P = 2L + 2W \) and the area \( A = LW \). Decide when you would need perimeter (border, fencing, etc.) and when you would need area (carpet, grass seed, painting walls, etc.)

14. Show learners how to find the conversion factor for a gallon of paint. Printed on the label is how much wall space, or area, one gallon of paint will cover. Stress to learners that different brands of paint cover different areas, depending upon the consistency of the paint.

15. Have learners determine how many cans of paint will be necessary to paint the entire room.

Assessment
Formal assessments include learner calculations of perimeter, area, and amount of paint required to paint the entire room. Informal assessments include observation of active learner participation in measuring, calculating, and solving mathematical problems.

Practitioner Reflection
A homework assignment that could be used in conjunction with this lesson is to have the learners get the dimensions to their rooms at home and draw the layout of their home to scale with the area and perimeter for each room included. This could be offered as a special assignment for some kind of reward for motivation.
Learning to Operate a Cash Register

Two learners role-play. One is the customer and the other is the cashier. Using a newspaper advertisement, the customer makes several choices. The cashier totals up the purchases, accepts the money, and gives the customer the correct change.

Learning Objective
The learner will demonstrate how to correctly ring up a sale on a cash register and count back correct change to the customer.

Work-Based Skills
EFF Skills: Decision Making Skills: use math to solve problems and communicate; Lifelong Learning Skills: use information and communications technology

KSAs: Accurately performs work operations; Follows instructions

SCANS: Basic Skills: arithmetic/mathematics; Information Skills: uses computers to process information; Technology Skills: selects technology, applies technology to tasks, maintains and troubleshoots equipment.

Subjects
• Consumer education
• Job skills
• Mathematics
• Adult basic education

Activity Description
There are usually several jobs listed in the classified section of the newspaper for cashiers. This classroom training would permit learners to earn a certificate for their Job Folders and to list this training on a job application or resume. The project was done with the whole class.

1. As a regular feature for several days preceding this activity, have learners look through the classified ads for positions that require the use of a register. Have them bring any ads they locate to class and display them on a bulletin board.

2. Discuss with the learners job opportunities involving the cash register. Some jobs will have operation of the cash register as the primary job skill. Others will use cash register operation as only one of many job skills needed.

3. The practitioner demonstrates the operation of the cash register.

4. Learners are paired with partners and given an opportunity to practice operating the cash register. Once both partners have had an opportunity to explore the operation of the cash register, they role play customer and cashier. The “customer” chooses articles to purchase from newspaper ads (or “real” items could be brought in to use), tells the cashier what they are purchasing, and gives the cashier play money to count back the correct change.

Project
This is the second activity in a unit on correct money handling. The learning activities are:
1. Counting back correct change from a purchase
2. Learning to operate a cash register
3. Check writing

Materials and Resources
• Cash register
• Play money
• Newspapers with grocery ads or other ads with posted prices (or “real” items may be used such as grocery items)
• Certificates to present upon completion of the training

Learner Level
Basic, intermediate, or advanced

Learner Grouping
Small group, Whole class

Time Needed
1 hour

Families First is the Tennessee program to provide training for those welfare recipients who lack basic education skills. While learners do work toward a GED, emphasis in these classes is shifting toward the knowledge, skills, and attitudes learners need to acquire and keep a good job.
money in the denominations to cover the purchase. The “cashier” rings up the purchases, tells the customer the total, accepts the “cash,” and counts back change. As this procedure is mastered, coupons for discounts on the purchases can be added as a part of the transaction.

5. The “cashiers” demonstrate their skills to the practitioner and are awarded a certificate of achievement that spells out their specific skill to put in their “Jobs” folder. Learners can then list this skill on their job applications or resumes.

Assessment
Learners demonstrate their proficiency to the practitioner in order to receive their certificates.

Practitioner Reflection
I would choose a cash register that offers more options and is more complicated to use.

Setting
This activity was conducted in a regular Families First Class of about 15 students. The class meets five days per week and four hours per day in a regular classroom setting.
Clocking In on the Job

The activity is created for learners to simulate the experience of clocking-in for a job. The emphasis is for learners to learn the responsibility of being an employee. In addition, learners also convert civilian and military time since different organizations have different time keeping methods. A point system is employed to allow learners to be rewarded.

Learning Objective
Learners will clock-in or sign-in at class time, figure hours worked based on civilian and military time, and learn the responsibility of job retention skills.

Work-Based Skills
EFF Skills: Decision Making Skills: use math to solve problems and communicate; Lifelong Learning Skills: take responsibility for learning, use information and communications technology.

KSAs: Accurately performs work operations; Quality in the workplace

SCANS: Basic Skills: arithmetic/mathematics; Thinking Skills: knowing how to learn; Information Skills: uses computers/technology to process information; Technology Skills: selects technology, applies technology to tasks.

Subjects
• Employability
• Life Skills
• Mathematics
• Work environment

Activity Description
1. A point and reward system should be formed. This is left up to the practitioner; however, a suggestion follows:
   — Every learner begins with 25 points. The goal is to keep all points throughout the activity and earn the highest reward. Rewards can be based on 25, 20, 15, 10, and 5 points.
   — During the activity 5 points are deducted for the following: (1) failure to clock in or sign in correctly, (2) failure to call in if tardy, (3) failure to call in for absenteeism, (4) failure to bring in excuse or complete an absenteeism form, and (5) being tardy or absent over the predetermined limit (simulating being fired at a company).

2. A simple worksheet must be created allowing learners to practice converting civilian and military time.

3. On this first session, the practitioner explains how long the activity will last, the steps to clocking or signing in, the point and reward system, and assigns an allowable number of times to be tardy or absent, and the importance of the activity in relation to keeping a job.

4. After learners have clocked or signed in for the predetermined time period, the practitioner should

Materials and Resources
1. Index cards, sign-in sheets, or time cards
2. Digital clock or time clock
3. Practitioner created worksheet to practice conversion of civilian and military time
4. A notepad for call-ins

Learner Level
• Basic skills, grade levels 5.0-8.9
• Credentialing, grade levels 9.0-12.9

Learner Grouping
• Individual
• Small group
• Whole class

Time Needed
Several class sessions

Setting
The activity was conducted in Adult Education and Families First class in a classroom setting. Classes were held Monday through Friday from 8:00 AM to 12:00 PM. There were 10 learners that participated.
hand out and assist learners with a worksheet on conversion of civilian and military time. Explain that certain organizations may use time clocks that use military time.

5. Learners will then take their time cards or sign-in sheets and figure how many “hours worked” during the activity.

6. The next step will be the deductions of points.

7. Based on points, the practitioner will then award items.

8. Allow for discussion concerning the aspect of “time is money” and job retention skills again, etc.

9. This activity can be completed as many times as desired.

**Assessment**

Learners will be able to convert civilian and military time by completing the worksheet. When activity is completed, learners will understand the importance of being at work and on time, and learn the concept of clocking or signing-in as it relates to a job.

**Practitioner Reflection**

Many learners in class have little or no work experience. It was observed through class discussion that some learners had never used a time clock and were unfamiliar with the concept of military time. Practitioners had also learned through previous experiences that many learners did not sign-in correctly or call when tardy or absent. These reasons prompted this learning activity.

This activity was repeated three times before learners gained these skills. We did not realize that this would be such a difficult, yet beneficial, activity. The next time this activity is performed, we would like to combine it with computing net earning.
Accounting the Monopoly Way

Learners play a game of Monopoly, utilizing an accounting tool to determine if they have made money or lost money. Learners predict what expenses may be incurred, and as they travel the board, they document inflows and outflows in the appropriate categories on the profit and loss statement. For each trip around the board, learners determine the total amount of inflow and outflow, and calculate a bottom line figure. After a pre-determined number of trips around the board, the learners graph their predictions and actual outcomes, and write a comparison/contrast summary of their data.

Learning Objective
Learners will demonstrate an understanding of accounting tools by utilizing a profit and loss statement during a game of Monopoly.

Learners will apply budgeting skills by predicting expense outflows and cash inflows on a monthly basis.

Learners will apply computation skills by determining monthly cash inflows and cash outflows with 90% accuracy.

Learners will evaluate their budgeting skills by comparing/contrasting predictions vs. actual expenses incurred over time.

Work-Based Skills
EFF Skills: Decision Making Skills: use math to solve problems and communicate; Lifelong Learning Skills: learn through research, reflect and evaluate.

KSAs: Accurately performs work operations; Follows instructions; Knows standard procedures.

SCANS: Basic Skills: arithmetic/ mathematics; Information Skills: acquires and evaluates information, organizes and maintains information, interprets and communicates information; Personal Qualities: self-esteem, self-management.

Subjects
- Adult Basic Education
- Vocabulary Development
- Critical Thinking
- Job Skills
- Life Skills
- Mathematics

Activity Description
Background: Learners in my class expressed that they didn’t understand the accounting function of small business activities. They felt it was something they could not grasp—that it must be too hard or too difficult to understand. Since learners chose to open a small business, they needed a fundamental understanding of accounting principles. In order to meet that need, this lesson was developed.

Accounting can be a very complicated, intimidating function of small business operation. I wanted to introduce the

Project
This lesson was implemented as part of an Action Research Incentive Grant to develop work-focused Families First classrooms. For our project, learners opened a small business, a photo studio, to gain work skills and to experience how money can be earned. In order to teach learners how to utilize various business accounting tools, this learning activity was developed.

Materials and Resources
- Handout 1: Accounting the Monopoly Way (vocabulary list)
- Handout 2: Short Answer Worksheet
- Handout 3: Profit and Loss Statement
- Handout 4: Sample Cash Flow Statement
- Handout 5: Sample Balance Sheet
- Literature pertaining to accounting for non-finan-
subject in an entertaining manner that would be fairly easy to grasp. Most learners have prior knowledge and experience playing the game Monopoly, a game based upon competition in the business market. In an attempt to build upon their math and critical thinking skills, reflect upon their life skills, and introduce accounting, this lesson was developed.

To introduce the lesson: The learners sit around a large table for group discussion. Ask them what it means to keep records. Discuss the various ways they keep records of their monthly bills. List their methods on the board. Then ask the learners the following questions: "As a business owner, how do you decide how much to charge for your products or services? How do you know when you are making a profit or losing money? How can you have fun running your business, and have fun profitably? Is there enough cash to meet the needs of your business? When can you decide you have enough cash to expand your business? All of these questions can be answered by working with your CPA; but you, the business owner, must have a basic understanding of the language your accountant speaks."

Hand out the prepared vocabulary list of accounting terms (Handout 1) and discuss the meanings of each. Hand out copies of a balance sheet (Handout 5), a profit and loss statement (Handout 3), and a statement of cash flows (Handout 4). How are all of these worksheets similar? How are they different? Explain to the learners that just as they have various methods among them of keeping up with their bills, small business owners have many ways they can keep track of their expenses.

Using the Profit and Loss Statement
Go through a couple of practice runs with the learners, plugging in the appropriate data in the correct column. Then, ask the learners to make a general list of the bills they had to pay last month, and estimate their amounts. Then have them list all of their income for that month. Using their personal information, have them plug in the data in the appropriate columns. Have them subtract their expenses from their net income. Was there any money left? Did their answer fall into the negative domain? What does it mean to have a negative number for an answer? What does a positive number mean?

Sample problem for the month of January:

PART A
Marc runs an auto body repair shop. For the month of January, he made $1,000.00, $528.00, and $3,210.67 for the repair of three different vehicles. What were his gross sales? Since no items were returned to him, what were his net sales? The goods he needed to repair these vehicles cost him $1,419.28. What was his gross profit?

PART B
Marc's bills for the month of January were as follows:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td>$500.00</td>
</tr>
<tr>
<td>Utilities</td>
<td>$949.33</td>
</tr>
<tr>
<td>Telephone</td>
<td>$70.41</td>
</tr>
<tr>
<td>Insurance</td>
<td>$250.00</td>
</tr>
<tr>
<td>Payroll</td>
<td>$577.00</td>
</tr>
<tr>
<td>Marketing</td>
<td>$200.00</td>
</tr>
<tr>
<td>Other</td>
<td>$67.95</td>
</tr>
<tr>
<td>Taxes</td>
<td>$514.88</td>
</tr>
</tbody>
</table>

What were Marc's total expenses? What is Marc's net profit for the month of January?

Additional problems should be given to learners to illustrate a business income over a 4 to 6 month period. The results should be plotted on a
graph, profit vs. time so the learners can see the fluctuations in a business income.

**The Monopoly Way**
Once learners have demonstrated their computation skills, review the rules to Monopoly. One trip around the board is equivalent to one month on their profit and loss statements. Hand out additional copies of profit and loss worksheets for the learners to use. They may use one worksheet to log their “forecasts,” or predictions of expenses they expect to pay out.

A second worksheet may be used to document actual inflows and outflows that occur during the game.

Before they begin, have the learners record on the profit and loss statement what bills they think they will have to pay out, and what income they expect to earn. Explain that just as they would predict their own personal expenses for the upcoming month, businesses must be able to forecast any expenses. If a business owner cannot predict expenses and prepare for them, the business will not remain open long before running out of money.

**Example—January Forecast:**
Gross Profit: $200.00 – passing “Go”
Total Expenses: $400.00 – real estate purchases
Net Profit: – $200.00

When they complete their forecasts, allow them to go the first round in Monopoly. At the end of each successive round, the learners calculate actual expenses and profit, then complete the predictions for the upcoming month. Allow the learners to play several rounds of Monopoly, perhaps an hour a day for a few days, or for as long as the teacher deems appropriate.

**Results:** Ideally, the longer the learners play the game, the better results they will obtain. Have the learners plot a graph with their results, plotting net profits along one axis and time in months along the other axis. The forecasts may be plotted on the same graph as the actual results to illustrate how accurate their predictions actually were. Ask the learners to discuss their results.

**Assessment**
Informal assessments will include observation of the learners utilizing the profit and loss statements during a game of Monopoly and participation in group discussion, interpreting results of their game. Other formal assessments include the students calculating their net profits with 90% accuracy, the completion of a comparison/contrast summary about their predictions versus their actual net profits, the completion of a short answer worksheet (*Handout 2*), and the completion of a graph illustrating their results.

**Practitioner Reflection**
Playing Monopoly with the accounting tools in place actually took more time than anticipated. Although worthwhile, if I were to implement this lesson again, I would allocate a certain amount of time each day for the continuation of the game, up to an hour a day for two weeks if necessary. I would do this because at the first half of the game, all the learners will show a net profit in the negative domain until the point is reached when all of the real estate is purchased. Only when the learners have monopolies on various lots will they begin to show increases in profit, especially when one or two of them begin building. At this point the activity illustrates a valuable lesson: it takes time to establish a profitable business in the real world; most businesses lose money the first few years of operation! Also, I would allow learners to work in partners so that they would be able to work as a team and support each other, instead of placing the overbearing responsibility of using these accounting tools on individuals.
## Sample Profit and Loss Statement

**For Year________**

<table>
<thead>
<tr>
<th></th>
<th>January</th>
<th>February</th>
<th>March</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gross Sales</td>
<td>$4738.67</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less Returns</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net Sales</td>
<td>$4738.67</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cost of Goods</td>
<td>$1419.28</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>GROSS PROFIT</strong></td>
<td>$3319.39</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**EXPENSES**

<table>
<thead>
<tr>
<th>Expense</th>
<th>January</th>
<th>February</th>
<th>March</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries and Wages</td>
<td>$577.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sales Commissions</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional Services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rent</td>
<td>$500.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maintenance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equipment Rental</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Furniture and equipment purchases</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance</td>
<td>$250.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utilities</td>
<td>$949.33</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone</td>
<td>$70.41</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office Supplies</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Postage and Handling</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marketing and Advertising</td>
<td>$200.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Travel</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entertainment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>$67.95</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Taxes</td>
<td>$514.88</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td>$3129.57</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**NET PROFIT** (gross profit-total expenses) $189.82
Accounting the Monopoly Way—Vocabulary

1. **assets**: everything a business owns—cash, inventory

2. **liabilities**: everything a business owes—payroll, taxes

3. **accounts receivable**: money that comes into the business

4. **accounts payable**: money that must be paid out of the business, like bills

5. **total equity**: equal to the sum of all assets minus the sum of all liabilities (assets – liabilities = total equity). Total equity is the bottom line—how much are you worth?

6. **balance sheets**: balance sheets give us the total equity, what we are worth, on a weekly basis. It gives us a bottom line—how much money have we made each week? Balance sheets use the equation: (asset A + asset B + asset C…) – (liability A + liability B + liability C…) = total equity.

7. **depreciation**: this happens when you buy something new, and the longer you own it and use it, the less it is worth. For example: the depreciation of a used car.

8. **profit and loss statement**: this statement summarizes the results of your company’s operations for the month. It tells you whether you made or lost money that month.

9. **statement of cash flows**: this statement deals with cash only, and shows us where the cash is coming from and where it goes.

10. **leasing**: a long term legal obligation to “borrow” capital, like a building or equipment needed in the operation of a business. Lease payments are spread over a longer period of time than loan payments would be if you were buying instead of leasing.

11. **personal check**: a check written and signed by the individual offering it. They make it out to you or your business.

12. **two-party check**: a check that is issued by one person, the maker, to a second person who endorses it so that it may be cashed by a third person. This check is susceptible to fraud because the maker can stop payment at the bank.

13. **stop payment**: when the maker of a check calls the bank and orders them not to honor the check, but to cancel it. Usually when stop payment is ordered on checks, the bank charges a fee of $20.00 - $30.00 to the maker of the check.

14. **payroll check**: a check issued to an employee for wages or salary earned.

15. **counter check**: issued by banks to be used by depositors when they are withdrawing funds from their accounts. Counter checks do not have the name nor the account number of the depositor pre-printed. The person who is using the counter check fills in that part. Sometimes a store has its own counter checks for the convenience of its customers.

16. **insufficient funds (ISF)**: a check returned to you from the bank marked ISF is a check that did not clear the second time you deposited it. If the check is returned to you the second time by the bank, it is the retailer’s collection problem and not the bank’s.

17. **no account**: Usually you’ve lost money when the bank returns a check marked “no account.” Such a check is evidence of a swindle or a fraud unless there has been an extraordinary error.

18. **closed account**: A check marked “closed account” is a warning of extreme carelessness or fraud. The bank may have closed the account because of too many overdrafts. An individual may have opened a new account by removing funds from an old one, and forgotten they had issued a check that is still outstanding against the old account.

19. **overdraft**: an overdraft occurs when the check writer writes a check for more money than they have in their account. The check “bounces” and is returned to the retailer whose job it is now to become bill collector and get the money back from the check writer.
After completing your graph, answer the following questions.


2. Did your forecasting tend to become more accurate as the months went by? Why or why not?

3. Which months were you able to forecast most accurately? Why do you think that was so?

4. Which month’s forecast was the least accurate? Why?

5. How do your personal budgeting skills compare to the way you budgeted your money in this activity? Are you more accurate at home, or were you more accurate when participating in this activity? Why?

6. How do you think your knowledge and use of profit and loss statements would improve your skills as an entrepreneur?

7. Do you think accurate accounting is an important part of being a successful business owner? Why or why not?

8. What kinds of decisions can a business owner make based on the results of profit and loss statements? Be specific.
## Profit and Loss Statement

For Year________ | January | February | March |
--- | --- | --- | --- |

**INCOME**

- Gross Sales $4738.67
- Less Returns 0
- Net Sales $4738.67
- Cost of Goods $1419.28

**GROSS PROFIT** $3319.39

**EXPENSES**

- Salaries and Wages $577.00
- Sales Commissions
- Professional Services
- Rent $500.00
- Maintenance
- Equipment Rental
- Furniture and equipment purchases
- Insurance $250.00
- Utilities $949.33
- Telephone $70.41
- Office Supplies
- Postage and Handling
- Marketing and Advertising $200.00
- Travel
- Entertainment
- Other $67.95
- Taxes $514.88

**TOTAL EXPENSES** $3129.57

**NET PROFIT** (gross profit-total expenses) $189.82
## Sample Cash Flow Statement

<table>
<thead>
<tr>
<th>For the period of: _______</th>
<th>January</th>
<th>February</th>
<th>March</th>
<th>April</th>
<th>May</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sales</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash sales</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Credit Sales Collectible</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>For this month</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>From last month</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>From prior months</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Other Cash Inflows</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sale of equipment</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan proceeds</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Inflows</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Purchases</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounts payable that will be paid this month</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salaries, wages, and benefits</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other operating costs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tax payments</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan fees, principal, interest</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equipment purchases</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dividends</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other_________________</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Outflows</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Inflows Minus Outflows</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Equals Net Cash</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Company Cash Budget</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Opening cash balance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash inflows</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash available</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash outflows</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>NET END OF MONTH CASH</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Sample Balance Sheet

Company Name __________________________________________
Balance as of __________________________________________

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>LIABILITIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash:</td>
<td>Accounts payable:</td>
</tr>
<tr>
<td>Accounts receivable:</td>
<td>Sales tax</td>
</tr>
<tr>
<td>Payable:</td>
<td></td>
</tr>
<tr>
<td>Inventory:</td>
<td>Payroll payable:</td>
</tr>
<tr>
<td>Pre-paid</td>
<td></td>
</tr>
<tr>
<td>Expenses:</td>
<td>Payroll taxes payable:</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Current Assets</th>
<th>Total Current Liabilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land:</td>
<td>Notes payable:</td>
</tr>
<tr>
<td>Buildings:</td>
<td></td>
</tr>
<tr>
<td>Equipment:</td>
<td></td>
</tr>
<tr>
<td>Accumulated depreciation:</td>
<td></td>
</tr>
<tr>
<td>Leasehold improvements:</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Fixed Assets</th>
<th>Long-term Liabilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits:</td>
<td>Draws:</td>
</tr>
<tr>
<td>Long-term Investments:</td>
<td>Paid-in capital:</td>
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<tr>
<td>Deferred Assets:</td>
<td>Retained earnings prior:</td>
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<td></td>
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</thead>
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<tr>
<td>TOTAL ASSETS</td>
<td>TOTAL EQUITY AND LIABILITIES</td>
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</table>
Measuring Success: Using Percent of Increase and Decrease in the Workplace

In this learning activity, adult learners discover how to use percent of increase and decrease in situations they may possibly see in the workplace.

Learning Objective
Learners will strengthen their math skills by evaluating possible percent of increase and decrease problems in the workplace.

Work-Based Skills
EFF Skills: Decision Making Skills: use math to solve problems and communicate

KSAs: Accurately performs work operations; Listens for understanding; Works on a team effectively.

SCANS: Basic Skills: arithmetic/mathematics; Interpersonal Skills: participates as a member of a team.

Subjects
• Adult basic education
• Job skills
• Mathematics

Activity Description
Employees are often told that they are expected to increase production by a certain amount. Often this amount is expressed as a percent. I wasn’t sure that my learners would be able to understand and successfully compute this amount.

1. Discuss with the class how they think employers measure progress and success in production. Discuss what employers expect from their employees in regard to increasing production over time.

2. Explain to the class that employers often give production goals to departments within a company and that this production goal is often expressed in the form of a percent.

3. Use the example of a department in a company that produces ink pens. Ask for a volunteer in the class to make up a number that the department produces daily. Then, ask someone else to give you the number the company wants the department to produce daily. (For example, they might say that the current production is 5,000 and the company’s desired production is 6,000.)

4. Introduce the process to set up a percent of increase or decrease problem. Express it as follows:

\[
\text{amount of change} \div \text{original amount}
\]

5. Remind learners that fractions are the same as division problems. Do the division on the board. Change the decimal answer to a percent. Repeat this illustration with new numbers that the class gives you.

Families First is the Tennessee program to provide training for those welfare recipients who lack basic education skills. While learners do work toward a GED, emphasis in these classes is shifting toward the knowledge, skills, and attitudes learners need to acquire and keep a good job.
6. Divide learners into small groups of three or four. Give the class a problem to do in the small groups. You can use this as an example:

The Donut Shop has been running out of doughnuts on Sunday mornings recently. The manager wants to increase the shop’s output from 200 to 250. This presents what percent of increase? (Answer: amount of change is 50; original amount is 200; 25% increase) Check each group for understanding. Present the attached worksheet. Have learners work in groups of two or three.

Assessment
Learners will be able to correctly solve percent of increase and decrease problems on the worksheet.

Practitioner Reflection
This activity was good for my learners because they got to see a way to use this skill in real life. It broke the concept down into easy terms for them. I would probably mention something about the estimation of numbers when using this particular model. The learners could then see that they are able do the numbers in their heads. I would probably have allowed learners to also use calculators to work some of the problems so that they could have some good practice with them as well. It is my hope that the learners who use this lesson find it easier to use the simple concepts of percents in their daily lives and have it become a part of their way of thinking about numbers.
Percent of Increase and Decrease Worksheet

1. Joe worked 32 hours last week. He worked 40 this week. This represents what percent of increase?

2. Sally just received her annual evaluation and pay raise. Her new pay rate is $8.50. This was a $0.75 increase. How much of an increase was this?

3. Jackie’s photo studio had 27 new customers in May. She had 36 new customers in June. By what percent did she see a rise in new customers?

4. Don’s department saw a production decrease from 1998 to 1999. His output went from 400,000 units to 378,000. By what percent did the production decrease?

5. Sondra’s sales in the jewelry department averaged $1200 per week last year. This year her average is $1325. What percent of increase is she having in average sales?
“Hey, You! Here’s a Project for You to Do.”

This learning activity tests learners' abilities to work as a team to solve problems. It also calls for groups to be creative and detail-oriented. The activity revolves around teams producing a door or wall sign to be placed in a small business.

Learning Objective
Learners will recognize the value that employers place on their employees being able to think critically and work as a team. Learners will produce a high quality product.

Work-Based Skills
EFF Skills: Decision Making Skills: use math to solve problems and communicate; Interpersonal Skills: cooperate with others.

KSAs: Accurately performs work operations.

SCANS: Basic Skills: arithmetic/mathematics; Interpersonal Skills: participates as a member of a team; Resources: human.

Subjects
• Critical thinking
• Learner produced materials
• Numeracy

Activity Description
Employees at companies are often given tasks that require them to work as a member of a team and be creative. Many tasks have no specific guidelines. This requires the team to think critically in order to follow through with the assignment. Learners in my class needed to have the experience of working together in this environment.

1. Spend the first few minutes probing learners regarding what they think it means to be creative. Expand on this by having them find a definition of critical thinking and explain why it is important. Record keywords or phrases on the board.

2. Pose this question to the class: “What do you think we are going to do today?” The learners should respond with something like “We are going to be creative and think critically!”

3. Break the class into small groups of two or three each. Tell each group that their job is to make a sign for the front door of a business. Tell them that the best sign goes on the front door and the others go inside the store in prominent places. Our store sold crafts and other wooden items, so the sign was in keeping with that theme. Ask them to do a drawing first to evaluate the sign for size, content, etc. The only other instructions should be to center the letters and evenly space the lines. (You, as the owner, assume that they understand fractions and division, so you do not elaborate any further.)

4. After they submit a plan to you and you see that they can subdivide a piece of paper and evenly space

Materials and Resources
Rulers, straight edges, and coloring pencils. (Of course, you can choose to be more elaborate with wood and paint.)

Learner Level
Grade levels 6.0-12.9

Learner Grouping
• Small group
• Whole class

Time Needed
2 hours

Setting
This was conducted in a Families First class that meets five days a week for four hours each day. The class is workforce focused as well as preparing learners for the GED test.

Families First is the Tennessee program to provide training for those welfare recipients who lack basic education skills. While learners do work toward a GED, emphasis in these classes is shifting toward the knowledge, skills, and attitudes learners need to acquire and keep a good job.
lines, give each group a crisp, new piece of copier paper. If you want to get more elaborate, you may have them work on real wood. Have each group put its plan into action and create a work of art.

5. Before you award the winning group in the contest, discuss with the class how they came up with the solutions to the problems of subdividing the page and evenly spacing the lines. This is the time to be sure that all learners understand the concepts.

**Assessment**
Award the winning group with the distinguished honor of getting to put its sign on the door. The others would be proudly displayed around the room. The practitioner assesses the group’s ability to work in teams by observing the dynamics of each group. Usually if there is a good product, there has been teamwork to create it unless someone on the team just took over the team and did all the work. The practitioner should notice if this is happening and discourage it.

**Practitioner Reflection**
This project helped to strengthen class unity. It also showed learners how valuable teamwork is because each participant had important contributions to make. In addition, critical thinking strengthens the learner and grows into a way of thinking, causing the learner to act with confidence when faced with real life problems that need solutions.
Math Skills For Everyday: Filling Out Income Tax Forms

Using actual tax forms, students learn how to accurately figure their own income taxes, and read and fill out the proper forms.

**Learning Objective**
Students will utilize their math skills to correctly determine the amount of taxes to be paid. They will also recognize the importance of following direct instructions and making accurate calculations.

**Work-Based Skills**

**EFF Skills:** Decision Making Skills: use math to solve problems and communicate, solve problems and make decisions; Communication Skills: read with understanding; Lifelong Learning Skills: take responsibility for learning.

**KSAs:** Accurately performs work; Follows instructions; Reads work related text; Quality in the workplace.

**SCANS:** Basic Skills: arithmetic/mathematics, reading; Thinking Skills: creative thinking, decision making, problem solving, reasoning, knowing how to learn.

**Subjects**
- Adult basic education
- Mathematics
- Reading comprehension
- Life skills

**Activity Description**
Many times individuals (students) let others do their taxes each year, and pay a fee they may not be able to afford simply because they are afraid they cannot fill out the forms properly. A majority of learners in my class do not have complicated financial dealings, and if instructed properly, can fill out and file their own taxes. By knowing how to accurately read figures and forms, they can competently take care of many of their own financial matters.

1. Explain to learners the advantages of calculating their own taxes. Review tax terminology with learners.

2. Give each learner a “hypothetical” W-4 and W-2 form which will convey the reason a certain amount of tax is withheld from the paychecks, such as the number of dependents, marital status, etc.

3. Demonstrate how employers use the Circular E booklet to determine the withholdings on employees, including Social Security and Medicare taxes.

4. Using an overhead projector, show the varieties of tax filing forms and explain how and why each is to be used.

5. Help each learner individually in filling out the given forms.

6. Have a class discussion about what they have learned and answer any questions they might have.

**Materials and Resources**
- Internal Revenue Service Employers Tax Guide Packet including blank W-4, W-2 and a variety of filing forms. It also has a Circular E that explains the impacts of various methods of withholding taxes on employees. IRS forms are available and may be copied from the IRS website at www.irs.ustreas.gov
- Instructor prepared “hypothetical” W-4 and W-2 forms for each learner.
- Instructor prepared “hypothetical” paychecks for each learner.
- Copies of various filing forms (1040EZ, 1040A, 1040, Child Care, Earned Income Credit, etc.) IRS forms are available and may be copied from the IRS website at www.irs.ustreas.gov
- Transparencies of tax filing forms.

**Learner Level**
Learners must have basic math skills.

**Learner Grouping**
Whole group followed by individual

Families First is the Tennessee program to provide training for those welfare recipients who lack basic education skills. While learners do work toward a GED, emphasis in these classes is shifting toward the knowledge, skills, and attitudes learners need to acquire and keep a good job.
LESSON 15

Assessment
The adult learners were able to fill out the forms accurately and correctly. Once we finished this lesson, several participants stated they plan to do their own taxes next year. Also, the majority of learners found the forms were not so formidable, and found that reading carefully and following instructions is important in many life skills.

Practitioner Reflection
Some learners were surprised to find out tax accountants are generally not “saving them money.” Until this activity, some learners mistakenly thought these preparers knew of “loop holes” or extra deductions that would help them save money. They didn’t realize that the returns or payments are based simply on the information and documentation given to the preparer. The activity made learners aware of their own capabilities regarding their tax liabilities.

This particular lesson was constructed and taught in January. Many learners had already filed their taxes, and had paid accountants to fill out very simple forms. From now on, I will teach this activity at the beginning of the year, so those who wish to file their own taxes will have the resource to do so.

Time Needed
1-2 hour session, depending upon learners’ grasp of materials.

Setting
I teach a combination Families First/ABE class that meets Monday through Friday, 8:00 am to 12 noon. There averages 7-10 learners in attendance, ranging in age from 18- to 77-years old. They are a very personable group, get along well with one another, and all appear eager to try new things. All have the basic skills (grade levels 5-8.9) and half of those are in the credentialing level (9-12.9). So presently I have a group that can blend skills easily for team projects. Our learning environment consists of a large classroom with computers and conference tables and is easily utilized for a variety of activities. This activity was conducted around conference tables making it easy for learners to spread out their paperwork.
Industrial Measurement: Using the Industrial Ruler

Participants learn how to use the special ruler presently used for precise measurement in industrial settings. In this lesson, learners will work individually to analyze whether given objects would meet the correct specifications required for a particular manufactured product.

Learning Objective
• Learners will accurately measure several common objects using the industrial ruler.
• Learners will determine whether a manufactured product meets correct specifications for length, height, and width based on information furnished and their own observations.

Activity Description
Employees are many times asked to make decisions about the acceptability and correctness of articles they are helping produce. By knowing how to interpret and analyze written information, and make accurate observations, employees become more competent and confident in their decision making.

1. Spend some time in introducing the lesson and explaining the relevance of the activity. Pose questions to learners such as:
   • Why is the correct measurement of products important?
   • Have you ever purchased a product that was not correctly measured?
   • What are some difficulties or consequences resulting from “imperfect” manufactured products?

2. Give each participant a six (6) inch shop ruler and several objects to be measured (boxes, books, or any item that can be considered pertinent to the subject).

3. Demonstrate the proper usage of the shop ruler. (See Handout 1, 6-Inch Shop Rule.) Explain the

Project
This is the first activity of a three-part project on Industrial Measurement. The lessons could easily be combined into one learning activity or used separately as presented here. The lessons in the project are:
1. Using the industrial ruler
2. Using calipers to assess acceptable dimensions
3. Using micrometers in the workplace

Materials and Resources
• 6-inch shop (industrial) rulers
• Objects to be measured
• Handout 1: 6-Inch Shop Rule
• Two practitioner-prepared worksheets: see Practitioner Handout 2 for examples of problems
• Overhead transparencies of 6-Inch Rule (see Practitioner Handout 3) for demonstration

Learner Level
Appropriate for learners with competency in basic math skills
measurement divisions and markings. Show how to add and subtract those marks to come to a set dimension. Utilize math skills to come to a simplified conclusion if a fraction is involved.

4. Distribute to each learner Handout 1, “6-Inch Shop Rule” and also the first learner worksheet you have previously prepared. (See Practitioner Handout 2 for suggestions on how to formulate problems for the learner worksheet.) The worksheet will have questions regarding measurements of the objects previously given to the learners. Learners make their measurements, write them down on a sheet of paper, and use the mathematical procedures as demonstrated on Handout 1 necessary to come to a definite conclusion to the questions on the learner worksheet.

5. Distribute a second practitioner-prepared worksheet with questions to be answered Yes or No regarding the acceptability or usability of the objects measured. (Again use Practitioner Handout 2 to formulate suitable questions.)

6. Moderate a discussion with the class regarding what they’ve learned. Answer any questions they might have.

Assessment
The assessment of the skill of measuring with an industrial ruler is formative. The practitioner observes the work of the learners as they practice the skill, and the activity continues until learners are competent. Learners’ correct completion of the practitioner-prepared worksheet demonstrates mastery of use of these skills to solve practical workplace problems.

Practitioner Reflection
I believe the “hands-on” technique of this exercise gives the learners a sense of the importance of measurement in the workplace. By actually doing the measuring and analyzing themselves, they gain a better understanding of the usage of their newly acquired skills.

Learner Grouping
Individual and small group

Time Needed
1-2 hour session, depending upon learners’ grasp of material presented

Setting
I teach a combination Families First/ABE class that meets Monday through Friday, 8:00 am to 12 noon. There averages 7-10 learners in attendance, ranging in age from 18- to 77-years old. They are a very personable group, get along well with one another, and all appear eager to try new things. All have the basic skills (grade levels 5-8.9) and half of those are in the credentialing level (9-12.9). So presently I have a group that can blend skills easily for team projects. Our learning environment consists of a large classroom with computers and conference tables and is easily utilized for a variety of activities. This activity was conducted around conference tables making it easy for learners to spread out their paper-work.
6-Inch Shop Rule

Each inch on the 6-inch shop rule is divided into 32 parts, or \( \frac{1}{32} \) of an inch. (Regular rulers are generally divided into 16 \( \frac{1}{16} \) per inch.

When measuring, combine the whole inches marked, plus the number of sections. This will sometimes result in an improper fraction. You may want to simply count the number of sections, make it into a fraction, then reduce (simplify).

**Examples:**
(a) 1 inch + 28 sections = 1 inch + \( \frac{28}{32} \) = \( 1 \frac{28}{32} \) = \( 1 \frac{7}{8} \)"

(b) 60 sections = \( \frac{60}{32} \) = \( 1 \frac{28}{32} \) = \( 1 \frac{7}{8} \)"

**Problems:**
1 inch + 18 sections =

72 sections =

64 sections - 12 sections =
Work Sheet Example

1. The black box is ______ high, ______ long, and ______ wide. The brown packing box
   is ______ high, ______ long, and ______ wide. Will the black box fit into the brown
   packing box? ______

2. The book is ______ long and ______ wide.
   Will a front cover measuring_______ x ________ fit the book properly?_______

3. The head of the bolt is ______ in diameter. The opening in the bracket is ______ in
diameter. Will the bolt fit into the opening? ______ Will the head of the bolt be large
   enough to keep the bolt from slipping into the opening? ______
6-Inch Shop Ruler
(enlarged for detail)
Industrial Measurement: Using Calipers to Assess Acceptable Dimensions

Participants learn how to use the calipers presently used for precise measurement in industrial settings. In this lesson, learners will work individually to analyze whether given objects would meet the correct specifications required for a particular manufactured product.

**Learning Objective**
- Learners will accurately measure several dimensions of common objects using calipers.
- Learners will determine whether a manufactured product meets correct specifications for length, height, width, depth, and diameter based on information furnished and their own observations.

**Work-Based Skills**
- **EFF Skills:** Decision Making Skills: use math to solve problems and communicate; Communication Skills: observe critically; Lifelong Learning Skills: learn through research.
- **KSAs:** Accurately performs work operations; Follows instructions; Knows standard procedures.
- **SCANS:** Basic Skills: arithmetic/mathematics; Information Skills: acquires and evaluates information, organizes and maintains information, interprets and communicates information.

**Subjects**
- Adult basic education
- Employability
- Job skills
- Mathematics

**Activity Description**
Employees are many times asked to make decisions about the acceptability and correctness of articles they are helping produce. By knowing how to interpret and analyze written information, and make accurate observations, employees become more competent and confident in their decision-making.

1. Spend some time in introducing the lesson and explaining the importance of the activity. Pose questions to learners such as:
   - Why is the correct measurement of products important?
   - Have you ever purchased a product that was not correctly measured?
   - What are some difficulties or consequences resulting from “imperfect” manufactured products?

2. Give each participant a set of calipers (either direct or automatic: learners will later exchange to use both types), and an object to be measured (preferably a small tube or cylinder).

3. Demonstrate the proper usage of the calipers, showing how they are

**Project**
This is the second activity of a three-part project on Industrial Measurement. The lessons could easily be combined into one learning activity or used separately as presented here. The lessons in the project are:
1. Using the industrial ruler
2. Using calipers to assess acceptable dimensions
3. Using micrometers in the workplace

**Materials and Resources**
- Calipers (digital and direct)
- Objects to be measured
- Handout 1: Measuring with Calipers
- Two practitioner-prepared worksheets: see Practitioner Handout 2 for examples of problems
- Overhead transparencies of Direct Reading Caliper (see Practitioner Handout 3) for demonstration

**Learner Level**
Appropriate for learners with competency in basic math skills.
**Learner Grouping**
Individual and small group

**Time Needed**
1-2 hour session, depending upon learners’ grasp of material presented.

**Setting**
I teach a combination Families First/ABE class that meets Monday through Friday, 8:00 am to 12 noon. There averages 7-10 learners in attendance, ranging in age from 18- to 77-years old. They are a very personable group, get along well with one another, and all appear eager to try new things. All have the basic skills (grade levels 5-8.9) and half of those are in the credentialing level (9-12.9). So presently I have a group that can blend skills easily for team projects. Our learning environment consists of a large classroom with computers and conference tables and is easily utilized for a variety of activities. This activity was conducted around conference tables making it easy for learners to spread out their paper-work.

held for use. Explain the measurement divisions and markings showing how to add and subtract those marks to come to a set dimension and utilizing math skills to come to a conclusion. (See Handout 1, Measuring With Calipers.)

4. Distribute to each learner Handout 1, “Measuring With Calipers” and also the first learner worksheet you have previously prepared. (See Practitioner Handout 2 for suggestions on how to formulate problems for the learner worksheet.) The worksheet will have questions regarding measurements of the object previously given to the learners. Learners make their measurements, write them down on Handout 1, and use the mathematical procedures necessary to come to a definite conclusion to the questions on the learner worksheet.

5. Distribute a second practitioner-prepared worksheet with questions to be answered Yes or No regarding the acceptability or usability of the objects measured. Again use Practitioner Handout 2 to formulate suitable questions.)

6. Moderate a discussion with the class regarding what they’ve learned. Answer any questions they might have.

**Assessment**
The assessment of the skill of measuring with calipers is formative. The practitioner observes the work of the learners as they practice the skill, and the activity continues until learners are competent. Learners’ correct completion of the second practitioner-prepared worksheet demonstrates mastery of use of these skills to solve practical workplace problems.

**Practitioner Reflection**
I believe the “hands-on” technique of this exercise gives the learners a sense of the importance of measurement in the workplace. By actually doing the measuring and analyzing themselves, they gain a better understanding of the usage of their newly acquired skills.
Measuring With Calipers

- The bottom scale on both the direct reading and digital (automatic) calipers run up to 6" and is divided into .1 (1/10)" increments.

- The dial on the direct reading calipers is divided into .001 (thousandths)" units.

- To get accurate measurements, readings from the bottom scale and the dial must be read and added together.

- If the caliper does not fall on an exact .1 section, then it is known the dimension will be the lowest complete tenth plus something (the reading on the dial).

  Example: Bottom scale mark is between the .4 and .5, and the dial is pointing to 22. This means the scale line is .400 (4/10) and the dial reading is .022 (22/100). Adding the two readings together equals:

  \[
  \begin{align*}
  \text{Scale line} & = .400" \\
  \text{Dial} & = .022" \\
  \text{Total Dimension} & = .422"
  \end{align*}
  \]

These readings are used for wall thickness, outer dimensions, inner dimensions, and depth. Using both the direct reading and automatic calipers, find the following measurements on the cylinder.

<table>
<thead>
<tr>
<th></th>
<th>Automatic</th>
<th>Direct</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wall Thickness</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outer Dimension</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inner Dimension</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Depth</td>
<td></td>
<td></td>
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</tbody>
</table>
Worksheet Example

1. The tube has an inner dimension of _________ and an outer dimension of _________. Will this tube fit over another part with the outer dimension of _________?

2. The tube has a depth of _________. Will another tube _________ high fit into this tube with no "hang over"?

3. This tube is _________ long. Will it fit into a space with an inner dimension of _________ and _________ high?
Direct Reading Caliper

- Inside dimension jaws
- Locking nut
- Depth slide
- Scale to 6.5" calibrated in tenths of an inch
- Minor knurled adjustment knob
- Dial (calibrated in one thousandths of an inch)
- Outside dimension jaws
Industrial Measurement: Using Micrometers in the Workplace

Participants learn how to use the micrometers presently used for precise measurement in industrial settings. In this lesson, learners work individually to analyze whether given objects meet the correct specifications required for a particular manufactured product.

Learning Objective
• Learners will accurately measure for thickness several common objects using micrometer calipers.
• Learners will determine whether a manufactured product meets correct specifications for width, height, and thickness based on information furnished and their own observations.

Activity Description
Employees are many times asked to make decisions about the acceptability and correctness of articles they are helping produce. By knowing how to interpret and analyze written information, and make accurate observations, employees become more competent and confident in their decision-making.

1. Spend some time in introducing the lesson and explaining the relevance of the activity. Pose questions to learners such as:
   • Why is the correct measurement of products important?
   • Have you ever purchased a product that was not correctly measured?
   • What are some difficulties or consequences resulting from “imperfect” manufactured products?

2. Give each participant a micrometer and several objects to be measured for thickness (wooden or plastic ruler, book, or other items.)

3. Demonstrate the proper usage of the micrometers, showing how they are held and manipulated for use. Explain the measurement divisions and markings showing how to add

Project
This is the third activity of a three-part project on Industrial Measurement. The lessons could easily be combined into one learning activity or used separately as presented here. The lessons in the project are:
1. Using the industrial ruler
2. Using calipers to assess acceptable dimensions
3. Using micrometers in the workplace

Materials and Resources
• Micrometers
• Objects to be measured
• Handout 1: Using Micrometers
• Two practitioner-prepared worksheets (see Practitioner Handout 2, “Worksheet Example,” for examples of problems)
• Overhead transparencies of Micrometer Caliper (see Practitioner Handout 3) for demonstration
and subtract those marks to come to a set dimension and utilizing math skills to come to a conclusion. (See Handout 1, Using Micrometers.)

4. Distribute to each learner Handout 1, “Using Micrometers” and also the first learner worksheet you have previously prepared. (See Teacher Handout 2 for suggestions on how to formulate problems for the learner worksheet.) The worksheet will have questions regarding measurements of the objects previously given to the learners. Learners make their measurements, write them down on Handout 1, and use the mathematical procedures necessary to come to a definite conclusion to the questions on the learner worksheet.

5. Distribute a second practitioner-prepared worksheet with questions to be answered Yes or No regarding the acceptability or usability of the objects measured. (Again use Practitioner Handout 2 to formulate suitable questions.)

Moderate a discussion with the class regarding what they’ve learned. Answer any questions they might have.

Assessment
The assessment of the skill of measuring with micrometers is formative. The instructor observes the work of the learners as they practice the skill, and the activity continues until learners are competent. Learners’ correct completion of the second practitioner-prepared worksheet demonstrates mastery of use of these skills to solve practical workplace problems.

Practitioner Reflection
I believe the “hands-on” technique of this exercise gives the learners a sense of the importance of measurement in the workplace. By actually doing the measuring and analyzing themselves, they gain a better understanding of the usage of their newly acquired skills.
Using Micrometers

- Micrometers use reading from the sleeve, on which each numbered marking is divided into 4 parts, each equaling .025" (\(\frac{25}{1000}\)). Therefore, every numbered marking equals .1" (\(\frac{1}{10}\)).

\[(.025 \times 4 = .100") \quad (.025 \times 8 = .200") \quad \text{etc.}\]

- The thimble, which turns, has 25 positions. Each of these markings equals .001" (\(\frac{1}{1000}\))

- If the sleeve does not fall on an exact .1 section, then it is known the dimension will be the lowest complete tenth plus something (the reading on the thimble).

Example: Sleeve scale mark is between the .2(\(\frac{2}{10}\)) and .3(\(\frac{3}{10}\)), and the thimble reads 16, or 16 x .001" = .016 (\(\frac{16}{1000}\)). Adding the two readings together equals:

\[
\begin{align*}
\text{Sleeve line} &= \quad .200 \\
\text{Thimble line} &= \quad +.016 \\
\text{Total Thickness} &= \quad .216"
\end{align*}
\]

Using the micrometer, please find the thickness of

__________________________

__________________________

__________________________
Worksheet Example

1. If the _____________ is _____ thick, will it fit into a slot _____ wide and _____ high?

2. The ___________ is _____ thick. Will it fit into a box _______wide and _____ high?

3. The ___________is _____ thick and ______wide. The opening is _______ thick and _______ wide.

   Will they fit together?
Correct Position to Hold Micrometer Caliper When Measuring
Steps of Problem Solving

This activity leads learners through the steps of problem solving using hypothetical situations and then moves on to a real life problem. The class applies their knowledge of problem-solving steps to work through the problems.

**Learning Objective**
Learners will be able to follow problem-solving procedures as outlined in class and apply them to real and hypothetical situations.

**Work-Based Skills**
**EFF Skills:** Decision Making Skills: solve problems and make decisions; Lifelong Learning Skills: reflect and evaluate.

**KSAs:** Working on a team effectively; Quality in the workplace.

**SCANS:** Thinking Skills: creative thinking, decision making, problem solving, reasoning; Personal Qualities: self-esteem, self-management.

**Subjects**
- Assessment
- Life skills
- Problem solving

**Activity Description**
This lesson is the first in our project of compiling a handbook for all Henderson County adult education learners. The adult learners in our Families First class were the writers and editors of the handbook; therefore they needed to learn problem-solving skills and put them into practice.

1. Distribute *Handout 1, Problem Solving Steps*. Review these steps with the learners asking them to save their questions until you have gone over the entire list.

2. After you have answered their questions, invent a hypothetical situation to demonstrate to the class how the steps of problem solving work. An example might be, “Gossip is being spread at work and others are trying to involve you.”

3. Then, ask if anyone would be willing to share a problem that will give the class another opportunity to apply their new problem-solving skills.

4. Give learners a copy of a *Handout 2, Conflict Situations*, and have them each write out the steps to solve any one of the dilemmas presented in the handout.

5. After we completed the above activity, we used our problem-solving skills to solve our class problem of getting information to new learners that would help them adjust in the classroom.

**Assessment**
*Handout 2* provided a written assessment of the learner’s knowledge of problem-solving skills as they completed the exercise. The discussion about how to solve our real life prob-

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Families First is the Tennessee program to provide training for those welfare recipients who lack basic education skills. While learners do work toward a GED, emphasis in these classes is shifting toward the knowledge, skills, and attitudes learners need to acquire and keep a good job.
**Time Needed**  
Approximately two 1-hour lessons

**Setting**  
The class is made up of approximately 10 Families  
First learners who start to class on different academic levels and with open enrollment any time during the year. They come to class Monday through Friday from 8:00 A.M. – 12:00 NOON.

**Practitioner Reflection**  
Learners share problems in their personal lives with each other often, and sometimes with me. Sometimes they seem unable to take any action to solve their problems, and their problems just seem to compound. I hoped that if we worked on problem solving in the classroom using hypothetical situations to practice the process and then applying the steps to an actual classroom problem, learners might start to apply the steps to their own personal problems too. A problem existed in our class because I was continually covering all classroom procedures, tips on succeeding in a GED, etc. to each new learner. I explained this dilemma to learners and told them we were going to learn, step by step, how to solve this problem as well as others we were sure to encounter.

Learners seemed to consider it a desirable challenge to focus on a problem situation and work together, within the class, to solve it. They were a little skeptical of all the steps at first, but then realized they do many of these steps without realizing that they were actually steps to solving problems. They all agreed that many people do not think through the consequences of the possible options before acting. I will probably use this lesson often, and let learners share problems. Then we will help them to go through the problem solving steps.
Problem-Solving Steps

1. **Identify the problem.**
   —What changes are needed? Pinpoint the problem and don’t worry about the solution at this step.

2. **Set your goal.**
   —Evaluate your needs and what you want to happen.

3. **Study your options.**
   —Brainstorm all possibilities. Ask questions like why, why not, and what if.

4. **Decide on a solution.**

5. **Develop a plan of action.**
   —What steps will be taken? When will the steps be completed? Who will do them?
   How will they be carried out? What resources are needed? What are the plan’s strengths and weaknesses? How will I know if the plan is successful?

6. **Implement the plan.**

7. **Evaluate the results.**

8. **Make necessary adjustments to the plan.**
   —Have goals or circumstances changed?
Conflict Situations

You have two pre-schoolers in day care and the day care doesn’t open until 7:30 each morning. You have to be at work at 8:00. Sometimes when your children have trouble “letting go” of you when you take them in to day care, you are a few minutes late for work. Lately, your supervisor has been watching you closely of late, and you are worried about your job.

You have seen other employees clocking in for one another when one is late. What should you do?

A co-worker has been friendly to you at work, and you think he is interested in you. Your company has a policy that co-workers are not to have relationships with one another. What will you do if he asks you out?

You have been given a lot of freedom to complete a project that you work on alone at work. You have been progressing, but you are behind schedule, and a deadline is fast approaching. Your boss has called you in to talk about your progress. What do you say?

Your son needs money for new shoes, your daughter lost a library book and is expected to pay for it, the phone bill didn’t get paid last month, you have a tooth ache, and your car needs a brake job. It’s payday tomorrow, but there isn’t any extra money in the budget for these expenses. What should you do?

The person who stands beside you at work wears strong perfume that makes you sneeze. What can be done?
How to Keep a Job

Following a discussion of ways to keep a job, learners will write “Job Keeping” statements on poster board for displaying in the classroom.

Learning Objective
The learner will be able to list at least 10 different ways to keep a job.

Work-Based Skills
EFF Skills: Decision Making Skills: solve problems and make decisions; Interpersonal Skills: advocate and influence, guide others.

KSAs: Works on a team effectively; Quality in the workplace;

SCANS: Thinking Skills: creative thinking, decision making, problem solving, reasoning; Interpersonal Skills: exercises leadership, participates as a member of a team; Personal Qualities: responsibility, self-esteem, self-management, sociability.

Subjects
• Adult basic education
• Critical thinking
• Employability
• Work environment

Activity Description
1. Finding a job is an important step for adult learners. Keeping a job can lead to feelings of accomplishment, job advancement, and usually more money. Utilize a group discussion to bring out experiences of jobs not kept and possible reasons.

2. Discuss with the group ways to keep a job. The learners will have many good ideas such as:
   • Be on time
   • Get along with other employees
   • Use time wisely

3. As these ideas or suggestions come out, write them on the board. The practitioner may wish to prompt learners with additional suggestions.

4. Introduce the book, *150 Ways to Keep Your Job* by Nancy Lobb as a reference book. Give learners key words such as “team,” “perfume,” and “safety” to look up in the book. Explain to the learners other ideas can be found in the book.

5. Keep the list ongoing on the board at the front of the room of suggestions of ways to keep a job. New suggestions can be added as they are found in the book or thought of by the learners.

6. Demonstrate how these ideas can be put on a piece of poster board cut to accommodate the size of the statement. Four or five inch pieces of poster board usually work for most statements. Using a ruler, have learners lightly draw lines to follow to do the lettering. Learners then lightly write the statement, go over the letters with a marker pen, and erase the pencil lines. Monitor as

Materials and Resources
• poster board
• markers
• rulers
• scissors

Learner Level
Basic, intermediate, or advanced

Learner Grouping
• Small group
• Whole class

Time Needed
2 hours

Setting
This activity was conducted in a regular Families First Class of about 15 learners. The class meets five days per week and four hours per day in a regular classroom setting.

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learners do their chosen statement. Display in the room.

7. Statements displayed in room can serve as reminders of the kinds of habits learners need to exhibit in the classroom as well.

Assessment
As a group, the class should come up with at least 10 good suggestions for how to keep a job and these should end up displayed in the room.

Practitioner Reflection
The list that the learners come up with could be compared to the Knowledge, Skills and Attitudes list. Also, any guest employers that speak to the class or that learners come in contact with while touring work sites could be asked what employees can do to keep a good job once they have one. Note similarities and add any new ideas that come up to the display in the room. The project can be ongoing with new ideas added to the display in the room at any time.
Planning an Employee’s Lounge or Break Room

Employees need to understand the purpose of an employee lounge. They need to learn how to use and not abuse the privilege of using the room. They need to know the cost of items and how to budget when given a certain amount of money. They need to learn how to work as a team in decision-making. They need to learn how to choose someone to illustrate the room and someone to give the report.

**Learning Objective**
- Learners will work together cooperatively as a team.
- Learners will create a plan for furnishing and decorating an employee lounge staying within a given budget.
- Learners will illustrate the room plan.
- Learners will prepare and present a report on their plan to the rest of the class.

**Work-Based Skills**

**EFF Skills:** Decision Making Skills: solve problems and make decisions, plan; Interpersonal Skills: cooperate with others; Communication Skills: speak so others can understand.

**KSAs:** Works on a team effectively; Quality in the workplace; Cooperates with others; Listens for understanding; Talks with respect.

**SCANS:** Basic Skills: speaking; Thinking Skills: creative thinking, decision making, problem solving, reasoning; Resources: human; Interpersonal Skills: participates as a member of a team.

**Subjects**
- Interpersonal relationships
- Job skills

**Activity Description**

Learners have observed break rooms at companies we have visited. They have questioned who is permitted to use these rooms. Tour guides have also mentioned these rooms are a part of fringe benefits for the employees. I used this interest as a lead-in to this lesson on teamwork, decision-making, and budgeting.

1. Discuss purpose of an employee lounge. Discuss ways employees might use and abuse a lounge. Talk about how if employees are allowed to help plan a break room, they might have more “ownership” of the room and might appreciate it more than if it is just supplied for the workers by the company.

2. Set up the problem to be solved in this team exercise. Learners should be told that, as workers for Company XYZ, have $5000.00 for equipping their lounge. They are to think about how they want to use...
the lounge and how it could be furnished and decorated to be useful, comfortable, and pleasant.

3. Divide the class into teams of three to five members. Each group is to make its own plan and make a presentation to the other “employees” about the plan when finished. Discuss importance of each person participating in the planning.

4. Give each group a piece of paper and markers. Have catalogues available with equipment suitable for a lounge with prices. Learners are instructed to illustrate their plan for the room. Each team chooses one person to give the report to the class.

**Assessment**
Teamwork will be successful if their project stays within the budget, clearly illustrates the room, is presented to the class so that the other “employees” can understand the plan, and the team has worked co-operatively together with all team members participating.

**Practitioner Reflection**
Catalogues were not needed. Learners had a good idea of cost. Next time I might give the teams the dimensions of the room to take into consideration and have them do a floor plan on graph paper with the size of the furniture they choose and its placement and proportion in the room as a part of the plan.
Personal Information Card for Job Search

Learners examine several job applications and make a comprehensive list of the categories of information that might be requested. Learners then gather their own personal information in these categories and create a portable personal data card they can use as a reference when filling out job applications in different situations.

Learning Objective

- Learners will be familiar with the types of information needed on various types of applications.
- Learners will compile a portable data card that contains all necessary personal information needed to complete various job application forms. Learners will be able to use this card as a reference while filling applications at the job site or in other situations.

Activity Description

It was observed through class and through in-house application activities that learners did not always have or know the necessary information needed to complete a job application correctly or thoroughly. After this activity, learners have needed information readily available.

1. The practitioner should compile a bank of job applications from local employers.

2. As a class activity, distribute the applications to learners and compile all different types of information required on applications. This list can be put on a board or flipchart.

3. Learners then take the data and as a group, create a personal information form on an index card or sheet of paper. The instructor will make duplicates of this form and distribute to all learners. Learners are given at least two days to fill in their personal information card.

4. At the next session, learners voluntarily exchange cards to be critiqued for vague or incorrect information.

Work-Based Skills

EFF Skills: Decision Making Skills: plan; Lifelong Learning Skills: learn through research.

KSAs: Quality in the workplace; Accurately performs work; Follows instructions; Knows standard procedures.

SCANS: Thinking Skills: seeing things in the mind’s eye; Information Skills: acquires and evaluates information, organizes and maintains information, interprets and communicates information.

Subjects

- Resumes—personal
- Employability
- Life skills
- Writing skills

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Kristie Matthews,
Mickie Phillips, Jake Sharp, Tomi Thompson
Scott County Adult Education/Families First

Project

This is the second of two activities on filling out job applications. The activities are:

1. Personal Information Card for Job Search
2. The Job Application—From Both Viewpoints

Materials and Resources

1. Sample applications from local employers.
2. Paper or index cards.
3. Flip chart or board.

Learner Level

Basic skills, grade 5.0-8.9

Learner Grouping

- Individual
- Small group
- Whole class
- Self-directed learner work

Time Needed

Two class sessions a couple of days apart
5. If needed, learners can make corrections and create a finalized copy of their personal information card.

Assessment
Learners will have met the learning objective upon completion of their personal information card.

Practitioner Reflection
The next time this activity is facilitated, we will use computers to print out the forms for a neater format. In addition, we would like to contact someone with a laminating machine so that these cards are more durable during job search.
Creating a Budget

This lesson helps learners to discover how to budget their money. Learners distinguish the difference between necessities and wants, between gross and net pay, and master the basics of budgeting.

**Learning Objective**
The learners will be able to fill out a blank budget chart given a scenario including the income and living situation of an individual.

**Work-Based Skills**
**EFF Skills:** Decision Making skills: plan, use math to solve problems and communicate.
**KSAs:** Accurately performs work; Quality in the workplace.
**SCANS:** Basic Skills: arithmetic/mathematics; Thinking Skills: seeing things in the mind’s eye.

**Subjects**
- Adult basic education
- Life skills
- Mathematics
- Consumer education

**Activity Description**
The learners are all Families First recipients. This means they are all receiving monetary assistance from the government. I have often heard them discussing the limited finances they live on and how tough it is to make ends meet. This led to a lesson on how to live on a budget.

1. Ask learners to think of times when they thought they should have had more money than they actually had because they had overspent.
2. Ask if any of them know what it means to live on a budget. If no one gives an appropriate answer, explain budgets and how they are used.
3. Then ask them to give a definition of what a necessity is. Ask for some examples of necessities. The practitioner may need to help the learners distinguish between necessities and wants.
4. Hand out blank copies of a budget form and explain where the income and expenses need to be entered. Also explain that they should always enter the necessary expenses first. Explain that they are going to create a budget for a fictional person.
5. The learners break into groups of two or three people. Tell them to help this character (we’ll call him Joe) budget his income. As a class, first agree that Joe will be a single father of two children. This scenario was especially relevant to some learners in my class.
6. Decide how much money Joe is going to bring home. Joe has a job that makes “X” number of dollars an hour, and he has worked “Y”

**Materials and Resources**
Blank budget forms (see Handout 1: Monthly Budget, by week)

**Learner Level**
Low to intermediate

**Learner Grouping**
Small group

**Time Needed**
1 hour

**Setting**
I teach a Families First class, with an average of 5-10 learners in attendance.
number of hours that month. The learners then figure out how much money Joe made that month. This is Joe’s gross income. Into this discussion enters the topic of taxes, insurance, retirement, etc. We decided to take out 20% of Joe’s income for taxes and benefits. The learners did the math, and came up with Joe’s net income.

7. Have each group stop and compare their results. If any groups are off, go over the mathematical operations and find any errors. Once everyone agrees on Joe’s net income, proceed to budget Joe’s income for the month.

8. Each group will discuss what necessities Joe should pay and will prepare a budget for Joe.

9. After each group has had time to prepare a budget for Joe, the groups trade budgets and critique each other’s work.

10. At the end of this process, the class comes together and discusses the results. If the learners left out any important necessities, discuss them. Allow the learners freedom to make comments about what they have learned and how this process might help them at home.

11. Then give the learners a second blank budget form. Ask them to make a budget for themselves. Inform them that they will be able to keep them and take them home to use after the practitioner has looked at them.

Assessment
The learners’ personal budgets will serve as an assessment.

Practitioner Reflection
Next time, I would like to expand the lesson to include some ideas on how to get out and stay out of debt, such as snowballing one’s bills.
## Monthly Budget by Week

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Entrepreneurship: Planning to Stay in Business

Learners write the last three sections of the business plans for their hypothetical businesses: the operational timetable, the start up costs, and the three-month projected statement.

**Learning Objective**
- Learners will develop and write a timetable when business will reach certain goals.
- Learner will investigate the prices of equipment and additional needs they need to start up their business.
- Learners will estimate how much profit and money would be paid out for three months.

**Work-Based Skills**

**EFF Skills:** Decision Making Skills: plan, use math to solve problems and communicate, solve problems and make decisions; *Lifelong Learning Skills:* learn through research.

**KSAs:** Quality in the workplace; Accurately performs work; Works on a team effectively.

**SCANS:** Basic Skills: arithmetic/mathematics; Thinking Skills: seeing things in the mind’s eye, creative thinking, decision making, problem solving, reasoning; Information Skills: acquires and evaluates information, organizes and maintains information, interprets and communicates information.

**Subjects**
- Mathematics
- Problem solving
- Critical thinking
- Life skills

**Activity Description**
The project to write a business plan helps learners explore the option of being entrepreneurs. The topics in this activity are a required part of all business plans.

To be successful in obtaining a loan for a business, a loaning institution may require the following: operational timetable, start up cost, three month projected statement. These three remaining sections of the business plan each help to determine whether or not the business will be able to stay in business.

1. **The Operational Timetable** addresses what will be done when in order to get the business ready to open and then what will need to be done to stay in business. To address this part of the business plan, learners will make a list of things that need to be done and when they will be done. The more detailed the list, the better the evidence of thought and planning. *The Operational Timetables* the learners made for their hypothetical businesses were fairly superficial (e.g., Find a building April 2000; buy equipment June 2000; and open business August 2000), but it was a good exercise to consider what needed to be done.

**Materials and Resources**
- Richm, S. L. (1990). *The Families First is the Tennessee program to provide training for those welfare recipients who lack basic education skills. While learners do work toward a GED, emphasis in these classes is shifting toward the knowledge, skills, and attitudes learners need to acquire and keep a good job.*
2. **The Start up Cost** is the money that is needed to start up business. The businesses the learners were thinking about starting all did have fairly substantial start up costs. Learners thought of equipment, facilities, supplies, and stock that they needed in order to start up. The planning they had done with their marketing strategies guided their thinking about how they would draw in business and how much this might cost. Learners helped each other brainstorm the start up costs each business would face.

3. **The Three-Month Projected Statement** was almost beyond our capabilities to imagine. It is a projection of what would have to be spent to stay in business and how much profit would come in during that time. Once expenses and expected income was determined, the balance was determined. Most of the learners were very optimistic, predicting a positive balance in the first three months.

**Assessment**
Learners completed each of these parts of their business plan and then put the whole plan together. There was a real feeling of accomplishment when they saw how complete their plans were.

**Practitioner Reflection**
We have a mandate in Tennessee to make the classes for our Families First clients more work-focused. I wanted the learners to consider having their own businesses. It is my hope that the learners will find their hidden talents, become independent, and realize they can earn money all at the same time.

This was a very good learning activity for the learners. I would not change anything. I do recommend that the practitioner spend ample time with the learners to make sure they understand each step.

The following web sites were also especially helpful:

- **U.S. Small Business Administration**
  - http://www.sba.gov/starting/indexbusplans.html
  - http://www.sba.gov/starting/indexsteps.html

- **St. Charles City-County Library District:**
  Business Plan for Small Service Firms

- **Deloitte & Touche: Growth Company Services**
  Writing an Effective Business Plan