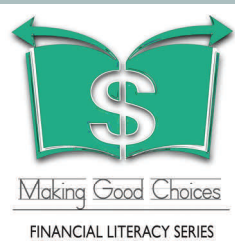


Applying to College



Written by: Sharon Newmaster



Literacy Focus

Suggested Level: Early Reader

(Note: These books have not been levelled using standardized book levelling systems. See back cover for our suggested level.)

Word Count and Vocabulary

Word Count: 349 words

High Frequency Words: *school, next, found, answer, money, questions, what, how, teacher, taught, parents, showed use, afraid, heard, could, know, never, always, each*

Reinforcing Decoding Skills

Multisyllabic Words: paramedic, computer, application, information, tuition, dangerous

Inflectional Endings (ed, ing, s): finished, questions, going, wondered

Digraphs (wh, qu, sh, th): what, questions, showed, these

'au'—*taught, 'ay' - pay, 'ow' - showed, how*

'bu' -*found, out, counting, could, amount*

Book Introduction Consideration (based on student need)		
Meaning	Structure	Visual
<p>p. 1—college, paramedic</p> <p>p.3— application form</p> <p>p.5— application fee, credit card</p> <p>p.7— cash</p> <p>p.9— credit card, bill</p> <p>p.11— tuition, dangerous</p> <p>p.13— full amount</p> <p>p.15— advice, accounts, services</p>	<ul style="list-style-type: none"> • Contractions (don't, didn't) • Questions • Dialogue • Inflectional endings (ing, ed, s) • "Follow the Rules" • Time frames (never, always, next, each month) 	<ul style="list-style-type: none"> • Punctuation (. , ? : ""') • Callouts • Compound words (everything) • List (numbered rules) • Labels • Sign • "X" mark—to indicate avoidance, danger

Applying to College

Written by: Sharon Newmaster

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Teacher Contributor: Lynn Schulze



Project Lead: Sharon Newmaster

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Funded by the Ministry of Education



Created by:

ESL/ELD Resource Group of Ontario

View all the Financial Literacy Resources and

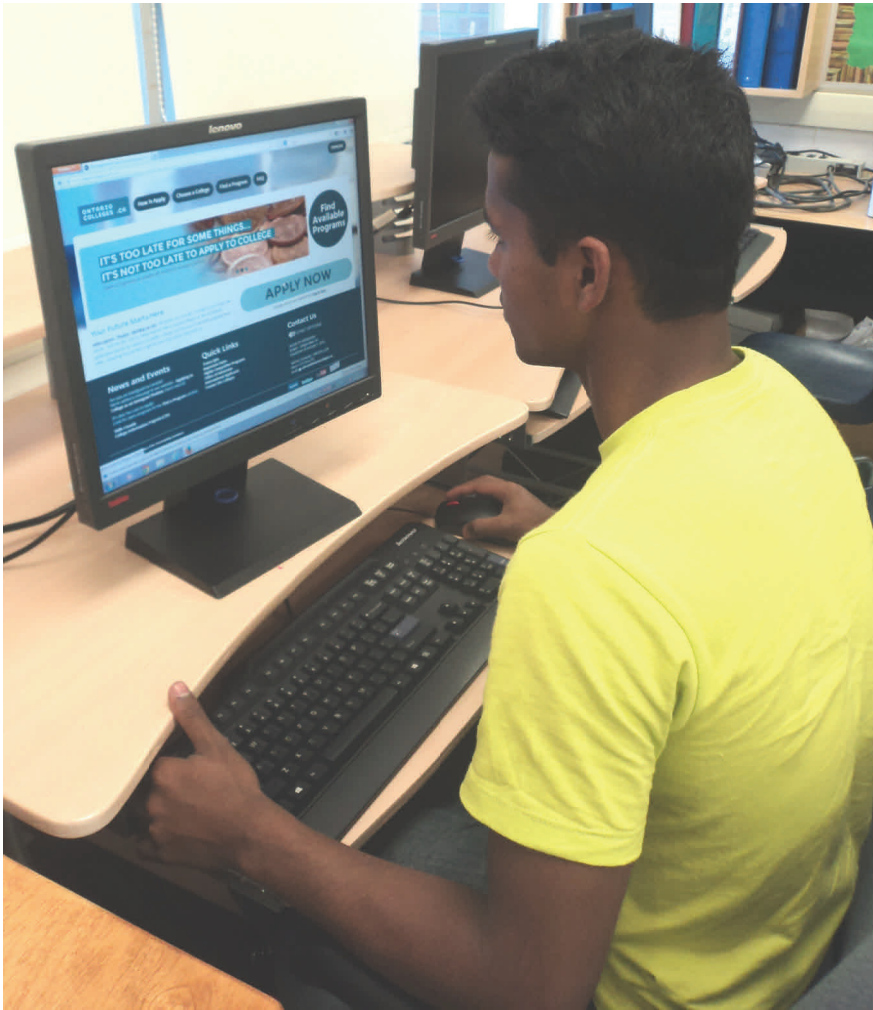
My name is Nazim.

I am finished school this year.

Next year, I want to go to college to be a paramedic.



I found a college in my city.
I went on the computer to fill
out the application form.
I had to answer many questions.
It took a long time.



The last question was the hardest. It asked for a credit card number to pay the \$100 application fee.

“What am I going to do?”

I don’t have a credit card.

My parents don’t have a credit card.

“How can I pay the fee?” wondered Nazim.

How can I pay the fee?



I asked my teacher for help. I showed her the application form and explained that I didn't have a credit card. I showed her that I had \$100 cash to pay the fee. "How can I pay the fee?" I asked.



How can I pay the fee?
I don't have a credit card.



My teacher showed me her credit card. She said, "I can use my credit card to pay the fee. You can give me your money to pay the credit card bill."

I can use my credit card to pay the fee.

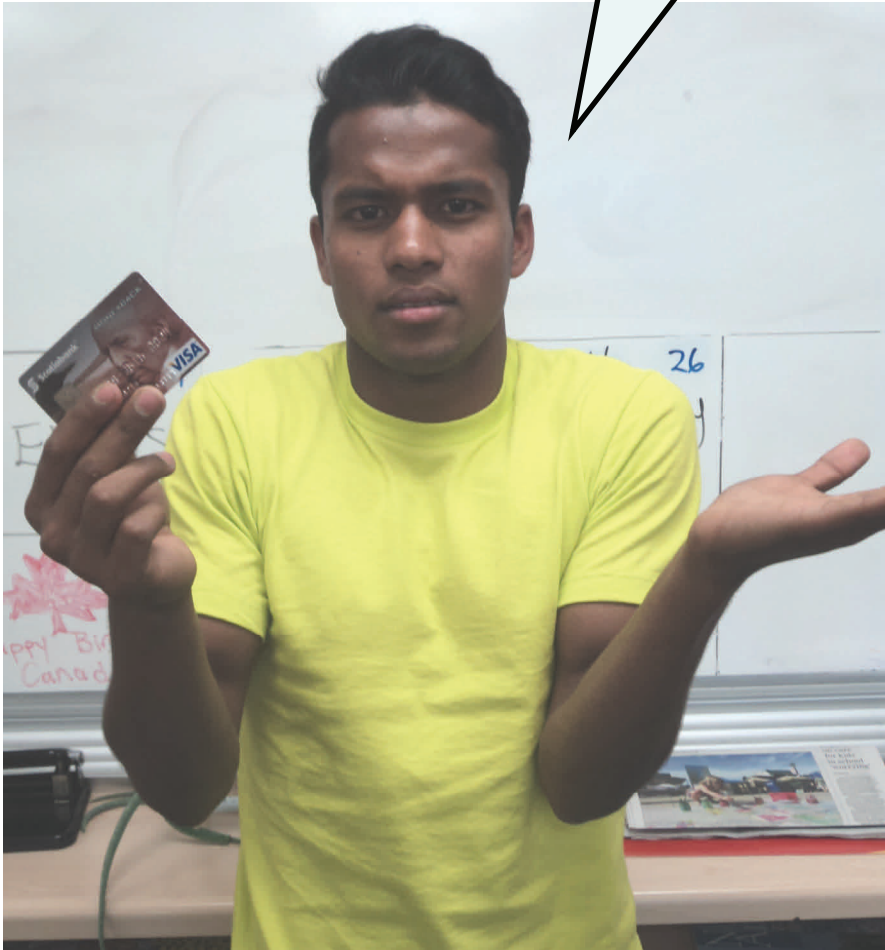


“Nazim, you may need to get a credit card if you go to college,” she said. “You will need it to buy books and pay the tuition.”

“We don’t use credit cards in my country. We pay cash for everything,” I explained. I told her I am afraid to get a credit card because I heard that it could be dangerous.



We don't use credit cards in my country.



My teacher said, "Yes, credit cards can be dangerous if you don't know how to use them. My mother taught me how to use my card."

My teacher told me the two rules her mother taught her.

Rules:

1. Never spend more money than you have.
2. Always pay the full amount on your credit card bill each month.

1. Don't spend more money than you have.
2. Pay the full amount on your credit card bill each month.



That was good advice. I decided to go to the bank to get more information.

I wondered, "Does the bank have special accounts for students?"



Glossary

Application fee—money you must pay when you apply to a college or university

Credit card—a small plastic card that is used to buy things that you agree to pay for later

Cash—money

Credit card bill— a paper that tells you how much money you owe on your credit card

Tuition—money that is paid to a school to study there

Amount—how much money something costs

Accounts—an arrangement in which a bank keeps a record of the money that a person puts in and takes out of the bank

Financial Literacy

Financial Skills

- Develop good money management skills
- Learn about how credit works
- Learn more about credit card use

Building Financial Knowledge

It is important for newcomers to know how credit works so they are prepared to make good financial decisions and avoid debt problems using credit cards. Credit means debt because you are borrowing the money. Things can also end up costing you more money if you do not make your minimum monthly payments due to interest rates. A person's credit history is important because it can impact his or her ability to borrow money in the future.

Title: Applying for College

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Think and Talk:

Why do people use credit cards?



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Ontario Ministry of Education	Emergent						Early																
Guided Reading	A	B	C	D	E	F	G	H	I	J	K	L	M	N									
PM Intervention	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23