



## **PERSONAL FINANCE LOCKOUT CHALLENGE LESSON PLAN (Low-tech version)**

### **PREP MATERIALS per group:**

- One cover page for each group
- One worksheet per group for each of the 4 challenges
- One calculator (or cell phone)
- A pen or pencil
- One copy of the reflection sheet per student.
- One marker per student

### **TEACHER MATERIALS**

- Set of lockout bags for each challenge\*
- One treasure chest for final challenge
- Candy or some type of treat to put in the treasure chest (enough for the entire class)
- Computer and Smart board for Warm-up Activity
- Table color cards
- Student color cards (for assigning groups)
- Posters for each group

Color cards to determine groups: you can give these out as the students arrive.

Set up your group tables ahead of time by placing the number cards and cover sheets on the table.

- You can assign one student to be the lockmaster to check answers and locks.

### **WARM-UP ACTIVITY:** [P2P PAYMENTS QUESTION OF THE DAY](#) NGPF

Project the warm-up on your smartboard and have students respond to the questions on their color card that they received at the beginning of class.

Discuss answers with students

### **LOCKOUT CHALLENGE DIRECTIONS TO TELL STUDENTS:**

(Talk about what is going to happen with this challenge).

Our topic today is online banking. We will learn about this using a Lockout Challenge game. Each group is competing to see who can finish their tasks first. You will have a series of 4 challenges to complete and for each one you need to find a 4-digit lock code to unlock the next challenge bag.

Here is what we will be doing:

- Hand out the first challenge. When your group is finished, send one team member up to my table so I can check answers and codes. If you are correct, you will use the code and unlock

the next challenge. We will continue to do this until all 4 challenges are done. The lock code for challenge 4 will open the TREASURE CHEST!

- You will have a reflection activity at the end of the challenge to turn in for your grade.

1. Read through, or have a student read out loud the group task scenario. Ask how many students have bank accounts and how many use banking services online. Do they think it is safe? Do any of them have an old-fashioned Auntie like Daniel?
2. Distribute Challenge 1 and have groups complete the task.
3. As each group completes their task, have one student bring up the sheet to check answers and codes. If they are correct, they can unlock the bag to get the next challenge
4. Continue in this fashion until all 4 challenges have been completed. Be ready to give rewards to all groups who finish the last challenge, not just the first.
5. Distribute the reflection sheet and give students quiet time to reflect and write. Collect these to grade. The reflection sheet can be your exit ticket. Conduct a class discussion based on the reflection questions..... Or .....

Provide each student with a post-it note. Have them write down what they would say to Auntie about online banking and post on the whiteboard. Read through a few of them and have the student who wrote it explain why they said what they did.

#### **LOCK CODES:**

**YELLOW** = 1439

**BLUE** = 2079

**SILVER** = 2395

**RED FOR TREASURE CHEST** = 2087

**\*\* Materials in lockout bags: Worksheet (one per group) and supplemental materials, such as articles, blog posts, etc. In a 6x9 envelope, put a couple of copies of the supplemental materials and the group worksheet. Create one envelope for each group.**

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