

Lesson Plan: Plan and Budget

Overview

In *Plan and Budget*, students research and collect data about a long-term, contractual purchase, like a cell phone and data plan.

Learning Objectives

By the end of these lessons, students will be able to:

- Utilize a database, such as a spreadsheet, to collect, organize, graph, and analyze data to facilitate problem-solving and decision-making
- Curate information from digital sources using a variety of tools and methods to create collections of artifacts that demonstrate meaningful connections or conclusions
- Apply basic formulas (add, subtract) and advanced formulas (example: using =SUMIF to calculate costs)
- Differentiate between formulas with absolute and relative cell references

Total Duration

- 7-9 hours

Materials

- Computer with internet access (per student)
- Headphones (per student)
- A Google account (create an account at accounts.google.com/signup)
- [Basic Digital Skills Guide](#) (print and distribute to students before their first class)

Lesson Outlines

Lesson	Duration	Description
1 Make a Long-Term Spending Decision	80-105 min	Research information about cell phones and plans, then organize the data in a spreadsheet (example).
2 Choose Where to Live	90-115 min	Research housing options, and write code to calculate the driving distance between two locations in a spreadsheet (example).
3 Develop a Budget	45-70 min	Use spreadsheets to create and track a budget (example).
4 Research Car Loans	85-110 min	Use spreadsheets to examine the costs of car loans (example).

5	Plan for a Vacation	80-100 min	Use spreadsheets and write code to plan a vacation within an assigned budget (example on tab labeled "Final").
6	Wrap Up	10 min	Watch the wrap-up video, and complete a reflection .



Prep

- 1) Before students arrive, set up your room or computer lab. Confirm that the room has enough seating, headphones, and computers to accommodate all students.
- 2) Turn on all computers, place headphones at each table for students, if needed.
- 3) To ensure an inclusive and welcoming club environment, limit available computers to enrollment plus three additional computers (so the last student to enter the room still has a seat choice). For example, if there are 20 students enrolled, limit seating to 23 computers grouped near each other. Before introducing the lesson to students, you will need to set up a class account at g.co/applieddigitalskills. You will need to create and distribute the class code to the students.



Overview

- Each lesson's plan is composed of four parts:
 - The Learning Objectives indicate what a student should be able to do at the end of that lesson.
 - The Teacher Notes and Instruction is an overview of each portion of the class. There is an introduction which includes opening questions, video-watching time (where students watch instructional videos and work through their projects), and a wrap-up / discussion that closes each lesson.
 - The Check / Outcomes section outlines what students should be working on during the allotted class time. When walking around the classroom, these are components that you should monitor to ensure that students are successful.
 - The Example Outcome shows images with highlighted text that indicates what each student should have completed by the end of the lesson.



Assessments

There are periodic evaluations throughout these lessons:

- [Lesson 1 Reflection](#), [Lesson 2 Reflection](#), [Lesson 3 Reflection](#), [Lesson 4 Reflection](#), [Lesson 5 Reflection](#), and the [Unit reflection](#) assess what students have learned throughout the lessons.

Tip: A lesson can be completed over the course of a few classes. Each lesson has multiple videos for students to watch and varies in duration.

Tip: Assign groups. Some lessons require students to work in pairs or groups. You can save time by assigning students before the lesson begins.

Tip: Reserve 5 minutes at the beginning and end of each lesson. Start each class with a 5 minute introduction and end each class with a 5 minute closing based on where most students are in the lessons.

Lesson 1: Make a Long-Term Spending Decision

Overview

Students research information about cell phones and plans, then organize the data in Google Sheets ([example](#)).

Learning Objectives

By the end of this lesson, students will be able to:

- Research and compare products in Sheets
- Compare costs of different items using formulas
- Format columns in Sheets
- Sort data

Teacher Notes and Instruction

1. Welcome! - Introduction
 - Greet students.
 - Welcome the class to College and Continuing Education Applied Digital Skills curriculum.
 - Introduce yourself as the teacher. Briefly explain your background and a fun fact (if you like).
 - [Optional: Write your contact information of the organization you're representing somewhere students can reference it if they have any questions at a later date.]
 - Have fun, laugh, and support each other while you add to your skills.
 - Once all students are seated, ask those who are sitting alone to move to a computer nearer to other students.
2. Prompt students to think about how making informed financial decisions can affect their quality of life.
 - *What are some major purchases you would like to make in the future? (e.g., a gaming console or a vacation like the senior trip)*
 - *How will you decide which one to purchase?*
 - *What is important to you about these purchases? (e.g., color, size, having your own transportation, getting to live in a different city)*
3. Describe the lessons.
 - *In these lessons, you'll conduct research and organize data in Google Sheets about a long-term, contractual purchase (like a cell phone and data plan), investigate housing options, categorize monthly expenses in a budget, and plan for a vacation. Comparing costs, creating a budget, and thinking about why a purchase is important to you allows you to make wise financial decisions. For example, you might want the same cell phone that your friend has, but after doing the research, you decide on a different phone that has longer battery life and unlimited data. By comparing costs and other features and planning a*

budget, you will be able to purchase things that you can afford and that really matter to you.

4. Assign each person a partner, and each pair to a group of 4.
5. Tell students how to begin, check for questions, and release them to work.
 - *To get started and join our class, go to g.co/applieddigitalskills and select "Sign In." Click on your Google account (or create one), choose "I am a student" and enter our class code. (Teacher note: locate your class code in your account's dashboard.) Then proceed to Lesson 1 and watch videos 1-8 at your own computer..*
6. Transition to computer time and inform students to log in to their Google account and start Lesson 1.

Students watch the following videos:

 - [Video 1: Budget to Make Good Financial Decisions](#)
 - [Video 2: Long-Term Spending Decisions](#)
 - [Video 3: Review Spreadsheet Terms](#)
 - [Video 4: Research and Collect Data](#)
 - [Video 5: Research Costs](#)
 - [Video 6: Add Rows and Duplicate Formulas](#)
 - [Video 7: Use Data to Inform a Decision](#)
 - [Video 8: Using Formulas to Inform Decisions](#)
7. Check in with students. Meet 1:1 or in small groups as students watch videos 1-8

Prompting questions when checking in with students / groups:

 - *What features have you chosen to include?*
 - *Which features are important to you in a cell phone? How are you tracking those in your spreadsheet?*
 - *Are you surprised by any of the fine print? How much is the total cost affected?*
 - *What are the most important features you evaluated to make your final decision?*
 - *Which cell phone and data plan did you choose? What were some features your partner chose that were different from yours? Which ones were the same?*
6. Wrap-up / Discussion

Briefly review the objectives and the outcomes of this lesson

Discussion questions:

 - *What is helpful about comparing the costs of similar products?*
 - *What did you learn from your partner when discussing their decision?*

☰ Check / Outcomes

Walk around class and monitor progress to ensure students:

- Have signed in and are watching the appropriate videos
- Have opened Google Sheets and titled a document "Product Comparisons"
- Are researching products and features on different websites, creating columns for additional features, and adding data
- Avoid contracts with complex APR calculations, such as a car or credit card
- Are using data that is unique and not an exact replica of the example
- Are using formulas to calculate total costs or sort the spreadsheet based on different priorities
- Have chosen a product before sharing with a partner
- Have shared decisions before watching the final video



Tip: Give a 15, 10 and 5 minute warning before reaching the wrap-up/ discussion to help pace students as they are working.

Example Outcome

Document titled "Product Comparisons"

Product Comparisons

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100% View only

Product	Battery Life (hrs)	Camera (MP)	Screen Size (in)	Storage Capacity (GB)	Website	Silver Available?	Phone Price	Service
HTC Desire 626	14.5	8	5	8	https://www.crick	No	\$89.99	
Droid Maxx 2	48	21	5.5	16	http://www.gsma	No	\$384	
Galaxy S7	33	12	5.1	32	https://republicw	No	\$699	
HTC 10	28	12	5.3	32	http://www.gsma	Yes	\$624	
LG G5	27	16	3.5	32	http://www.gsma	Yes	\$688.99	

at least 5 columns of data

At least 3 products compared

Cell A1 labeled "Product"

At least 1 column has a drop-down menu

The screenshot shows a Google Sheets spreadsheet titled "Product Comparisons". The spreadsheet contains a table with the following data:

	A	H	I	J	K	L	M	N
1	Product	Phone Price	Service Plan (per month)	Contract Term (months)	Total Plan Cost	Total Cost		
2	HTC Desire 626	\$89.99	\$50	24	\$1,200	\$1,289.99		
3	Droid Maxx 2	\$384	\$45	24	\$1,080	\$1,464		
4	Galaxy S7	\$699	\$30	24	\$720	\$1,419		
5	HTC 10	\$624	\$30	24	\$720	\$1,344		
6	LG G5	\$688.99	\$55	24	\$1,320	\$2,008.99		
7								

Annotations in the image:

- A red box highlights columns A through H, with a double-headed red arrow between columns A and H. Below this box is the text: "Column A is frozen".
- A red box highlights columns K and L. Below this box is the text: "Total costs are calculated".

Lesson 2: Choose Where to Live

Overview

Research housing options and write code to calculate the driving distance between two locations in a spreadsheet ([example](#)).

Learning Objectives

By the end of this lesson, students will be able to:

- Use big data to sort and organize information
- Search for housing options
- Use code for decision making
- Compare housing options using Google Sheets
- Define variables
- Calculate distance using Google Apps Scripts

Teacher Notes and Instruction

1. Introduction
Ask students:
 - *What are some important features in thinking about where to live?*
2. Review the objectives for this lesson.
Tell students the objectives and goals for this lesson:
 - Use big data to sort and organize information
 - Search for housing options
 - Use code for decision making
 - Compare housing options using Sheets
 - Define variables
 - Calculate distance using Scripts
3. Transition to computer time and inform students to log in to their Google account and start Lesson 2.
Students watch the following videos:
 - [Video 1: Use Code for Decision-Making](#)
 - [Video 2: Set Up Your Housing Spreadsheet](#)
 - [Video 3: Research and Record Rental Options](#)
 - [Video 4: Create Variables to Hold Two Locations](#)
 - [Video 5: Communicate with the API](#)
 - [Video 6: Find the Distance Between Two Points](#)
 - [Video 7: Get Locations from Spreadsheet](#)
 - [Video 8: Use Coding to Help Solve Problems](#)
4. Check in with students. Meet 1:1 or in small groups as students watch videos 1-6.
Prompting questions when checking in with students / groups:
 - *What websites did you choose to research housing?*
 - *What locations are important for you to visit?*

- *What are some other instances where functions could be used to calculate values or share information?*

5. Wrap-up / Discussion

Briefly review the objectives and the outcomes of this lesson

Discussion questions:

- *How could you use what you learned in this lesson to help you make future decisions?*
- *What was the advantage of using a Sheet and code for decision making?*

☰ Check / Outcomes

Walk around class and monitor progress to ensure students:

- Have selected a location where they might want to find a place to rent
- Are performing internet searches to find available options
- Are researching features that elicit the kind of data that fits well in a spreadsheet
- Have documented findings for at least 3 housing options and have shared with a partner
- Include a function that finds the distance between two different locations
- If students have trouble thinking of features, encourage them to consult a neighbor
- If students have questions organizing data:
 - Does each row contain one housing option?
 - Does each column contain a different aspect to evaluate (number of bedrooms and bathrooms, monthly cost, security deposit, etc.)

Example Outcome

Document titled "Housing Options in ___" (city of choice)

Housing Options in Oklahoma City, OK

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fx =drivingDistance(C2,K2)

Columns contain different aspects to evaluate

	A	B	C	D	E	F	G	H
1	Option	Rent	Address	Link	Bedrooms	Bathrooms	Pet Friendly?	Notes
2	Mosaic Apartment Homes	\$565+	4328 SE 46th St, Oklahoma City, OK 73135	https://www.apartments.c	1	1	Maybe	
3	Heritage Park Apartments	\$595+	1920 Heritage Park Dr, Oklahoma City, OK 73120	https://www.apartments.c	2	1	Yes	Has fireplace
4	The Villas at Countryside Apartments	\$685+	9501 S I 35 Rd, Moore, OK 73160	https://www.apartments.c	1	1	Yes	Awesome pool area
5	Riverchase	\$550+	11239 North Pennsylvania, Oklahoma City, OK 73120	https://www.apartmentgui	1	1	Yes	Close to the mall and some good eats! Has a tennis court and covered parking
6	Cottages at Hefner Road	\$650+	1209 W. Hefner Road, Oklahoma City, OK 73114	https://www.apartmentgui	1	1.5	yes	Lofts start at \$700 with bedroom upstairs

A minimum of 3 options are compared.

Each row contains a different housing option.

Lesson 3: Develop a Budget

Overview

Use spreadsheets to create and track a budget ([example](#)).

Learning Objectives

By the end of this lesson, students will be able to:

- Create a summary table
- Use formulas to calculate income and expenditure totals
- Create a data validation list
- Add a pie chart
- Write a paragraph evaluating their checking account

Teacher Notes and Instruction

1. Introduction
Ask students:
 - *How does creating a checking account help you make decisions about saving and spending money?*
2. Review the objectives for this lesson.
Tell students the objectives and goals for this lesson:
 - Create a summary table
 - Use formulas to calculate totals
 - Use SUMIF formulas to calculate the total expenditures
 - Create a data validation list
 - Add a pie chart
 - Write a paragraph evaluating their checking account
3. Transition to computer time and inform students to log in to their Google account and start Lesson 3.
Students watch the following videos:
 - [Video 1: Develop a Budget](#)
 - [Video 2: Copy Data and Create a Summary Table](#)
 - [Video 3: Calculate Total Expenditures](#)
 - [Video 4: Categorize Expenditures](#)
 - [Video 5: Label and Calculate Category Totals](#)
 - [Video 6: Use Data Validation to Make Your Spreadsheet More Reliable](#)
 - [Video 7: Visualize the Data and Make Decisions](#)
 - [Video 8: Develop a Budget Wrap-Up](#)
4. Check in with students. Meet 1:1 or in small groups as students watch videos 1-6.
Prompting questions when checking in with students / groups:
 - *Have you created a budget before? How is this method different or helpful?*
 - Ask them about their budget evaluations:

- *What did you spend the most money on?*
- *How much money was left over after expenses were paid?*
- *What is something you'd like to do with any surplus money?*
- *What is something you'd like to save for, and how will you change your spending in order to meet your goal?*

5. Wrap-up / Discussion

Briefly review the objectives and the outcomes of this lesson.

Discussion questions:

- *How does categorizing expenses help you stay organized?*

☰ Check / Outcomes

Walk around class and monitor progress to ensure students:

- Are able to open the link provided to the simulated bank statement
- Copy and paste data from the simulated bank statement into their spreadsheet
- Successfully enter formulas to calculate income and expenditure totals
- Are categorizing expenses
- Are confident about what types of categories to include
- Are confident adding data validation lists to spreadsheet categories
- Are confident creating a pie chart and entering it into their spreadsheet

Example Outcome

Document titled "Checking Account"

Checking Account ☆

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Income					
A	B	C	D	E	F
1	Income	885.27	By Category		
2	Expenses	\$839.44	utilities	103.27	
3	Balance	\$45.83	Rent	481.58	
4			Restaurant	41.32	
5			Entertainment	19.53	
6			School	23.11	
7			Shopping	31.89	
8			Car	98.21	
9			Other	40.53	

Summary table with calculated income and expenditures

Date	Type	Description	Debit	Credit	Category
12/1/2016	Debit	Fast Food	19.53		restaurant
12/2/2016	Debit	Casa Mexicana	12.79		restaurant
12/3/2016	Debit	Rent Payment	481.58		rent
12/4/2016	Credit	Birthday Gift		56.58	
12/5/2016	Debit	Online Movie Str	19.53		Entertainmen
12/6/2016	Debit	Clothing Store	13.21		shopping
12/7/2016	Debit	Haircut	20.16		other
12/8/2016	Deposit	Online Deposit		62.11	
12/9/2016	Debit	Taco Shop	9		restaurant
12/10/2016	Debit	University Books	23.11		school
12/11/2016	Deposit	Check Desposit		85	
12/12/2016	Debit	Gas	13.21		car
12/13/2016	Debit	Online Purchase	18.68		shopping

Pie Chart

Monthly Expenditures

Category	Percentage
Other	4.8%
Car	4.9%
Shopping	11.7%
School	3.8%
Entertainment	2.8%
Restaurant	2.3%
Restaurant	4.9%

Lesson 4: Research Car Loans

Overview

Use spreadsheets to examine the costs of car loans ([example](#)).

Learning Objectives

By the end of this lesson, students will be able to:

- Create a Loan Amount Chart
- Calculate loan percentages
- Add target and estimated price ranges
- Calculate monthly payments
- Use an absolute value formula
- Conduct a search for cars
- Insert images into a spreadsheet

Teacher Notes and Instruction

1. Introduction

Ask students:

- *Why is it important to look at the loan amount and length of loan?*

2. Review the objectives for this lesson.

Tell students the objectives and goals for this lesson:

- Create a Loan Amount Chart
- Calculate loan percentages
- Add target and estimated price ranges
- Calculate monthly payments
- Use an absolute value formula
- Conduct a search for cars
- Insert images into a spreadsheet

3. Transition to computer time and inform students to log in to their Google account and start Lesson 4.

Students watch the following videos:

- [Video 1: Introduction to Car Loans](#)
- [Video 2: Loan Terms and APR](#)
- [Video 3: Create a Loan Amounts Table](#)
- [Video 4: Absolute Values and Currency Formatting](#)
- [Video 5: Calculate Totals for Interest and Amount Paid](#)
- [Video 6: Research Cars in Your Price Range](#)
- [Video 7: Car Loans Wrap Up](#)

4. Check in with students. Meet 1:1 or in small groups as students watch videos 1-5.

Prompting questions when checking in with students / groups:

- *Who did you choose as the buyer of the car?*
- *What happens when you change the loan amount or length of the loan?*

- *What cars are you considering?*
- *Which one best fits your budget?*
- *Is there a car you really want but can't really afford? What changes would you have to make in your spending habits or other budgeted categories in order to buy it?*

5. Wrap-up / Discussion

Briefly review the objectives and the outcomes of this lesson.

Discussion questions:

- *Why is important to look at monthly payments when determining whether or not to purchase a certain car?*

Check / Outcomes

Walk around class and monitor progress to ensure students:

- Create a new spreadsheet titled "Loan Amount Chart"
- Are confident setting up their spreadsheet with proper column and row labels
- Are confident about calculations, formulas and how to copy functions from one cell to another
- Know how to convert data from numbers to percent, currency, etc.
- Are confident copying image URLs into their spreadsheet
- Have chosen at least three different cars to assess

Example Outcome



Document titled "Loan Amount Chart"

Loan Amount Chart ☆

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fx Rate (APR)

	A	B	C	D	E	F	G	H	I
1	Rate (APR)	4%		Buyer	High School Student				
2	Term (years)	3		Price Range:	\$1000 to \$15,000				
3	Number of Paym	36							
4	Monthly APR	0.33%							
5									
6									
7	Loan Amount	Monthly Paymen	Total Payments	Total Interest		Car	Link	Image	Price
8	\$1,000.00	\$29.52	\$1,062.86	\$62.86		2006 Jeep Liberty Sport	https://www.carm	IMAGE COMING SOON	
9	\$1,500.00	\$44.29	\$1,594.30	\$94.30		1993 Mazda Miata	https://charleston		
10	\$2,000.00	\$59.05	\$2,125.73	\$125.73		2011 Ford Ranger XL	https://www.carm		
11	\$2,500.00	\$73.81	\$2,657.16	\$157.16				IMAGE COMING SOON	

Space for summary table with rows and columns labeled appropriately

Cells formatted to %

Columns labeled correctly

Cells formatted to currency

Links and images inserted

Lesson 5: Plan for a Vacation

Overview

Use spreadsheets and write code to plan a vacation within an assigned budget ([example](#)).

Learning Objectives

By the end of this lesson, students will be able to:

- Create a Vacation Budget using Google Sheets
- Conduct research on different locations

Teacher Notes and Instruction

1. Introduction
Ask students:
 - *You're going on a vacation - where would you like to go?*
 - *How would you like to spend your vacation time?* (e.g. sporting event, leisure activities, tourist attractions)
2. Review the objectives for this lesson.
Tell students the objectives and goals for this lesson:
 - Create a Vacation Budget using Sheets
 - Conduct research on different locations
3. Transition to computer time and inform students to log in to their Google account and start Lesson 5.
Students watch the following videos:
 - [Video 1: Plan a Vacation](#)
 - [Video 2: Set Up Your Spreadsheet and Start Your Research](#)
 - [Video 3: Research Your Vacation](#)
 - [Video 4: Vacation Wrap Up](#)
4. Check in with students. Meet 1:1 or in small groups as students watch videos 1-6.
Prompting questions when checking in with students / groups:
 - *Where are you going on vacation?*
 - *What aspects of the trip are most important to you?* (e.g., accommodations, food, cost, shopping, seeing a certain landmark/event, etc.)
 - *Do you think you may actually try to go on this vacation at some point?*
5. Wrap-up / Discussion
Briefly review the objectives and the outcomes of this lesson.
Discussion questions:
 - *What is most difficult about planning your vacation?*
 - *How did using Sheets help you plan your trip?*

 Check / Outcomes

Walk around class and monitor progress to ensure students:

- Have opened a new spreadsheet and titled it "Spring Break Budget"
- Review the "Spring Break Requirements" link provided on the website
- Have been assigned a budget
- Know if they will be sharing their trip or not with the class
- Brainstorm ideas with a partner, then add the location they choose to the title of their spreadsheet
- Are able to set up their spreadsheet with columns and rows for different considerations, and that the spreadsheet contains all the required elements
- Are watching the supplemental videos to get ideas and tips for how to approach creating their budget
- Are building an itinerary
- Refer to other lesson videos for help with formulas, spreadsheet functions, and financial concepts


Example Outcome

Document titled "Spring Break Budget: ___" (location of choice)

Spring Break Budget: St. Louis

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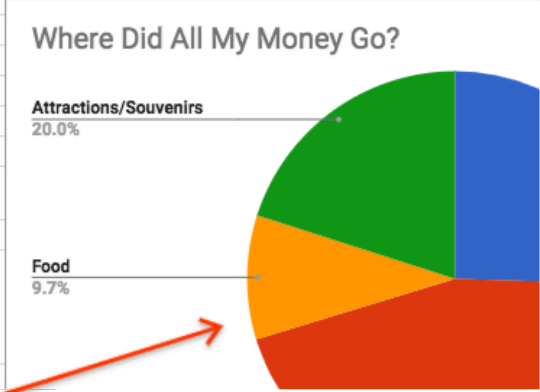
100% \$ % .0 .00 123 Arial 10 B I S A

	A	B	C	D	E	F	G	H
1			Categories	Totals				
2	AMOUNT ALLOTTED	\$850	Transportation	\$218.00				
3	TOTAL COSTS	\$848.00	Lodging	\$380.00				
4	REMAINING BALANCE	\$2	Food	\$82.00				
5			Attractions/Souvenirs	\$170.00				
6			Total	\$848.00				
7								
8	ITINERARY	COSTS	CATEGORY	IMAGES				
9	FLIGHT							
10	GSP to STL (round trip)	\$189	Transportation					
11	TRANSPORTATION							
12	Weekly Metro Pass	\$27	Transportation					
13	DAY ONE							
14	Drury Inn Includes Breakfast	\$95	Lodging					
15	Breakfast	\$0	Food					
16								
	AM: Grant's Farm	\$12	Attractions/Souvenirs					

Required categories included

Columns labeled correctly: costs, category, other important information

Where Did All My Money Go?



Attractions/Souvenirs 20.0%

Food 9.7%

Rows labeled correctly and include things to spend money on

Summary table and chart to help visualize expenses

Lesson 6: Wrap Up

Overview

Students watch a wrap-up video and complete a [reflection](#).

Learning Objectives

By the end of this lesson, students will be able to:

- Complete the reflection

Teacher Notes and Instruction

1. Introduction
Ask students:
 - *What skill(s) did you learn in these lessons that you think would be useful in the future?*
2. Review the objectives for this lesson.
Tell students the objectives and goals for this lesson:
 - Complete the reflection
3. Transition to computer time and inform students to log in to their Google account and start Lesson 6.
Students watch the following video and complete the reflection:
 - [Video 1: Budgets](#)
 - [Reflection](#)
5. Wrap-up / Discussion.
Summarize the lessons, and celebrate that, as a result of the skills students learned, their group created an exciting project:
 - *In these lessons, you conducted research and organized data in Google Sheets to plan and budget for different types of major purchases. By comparing costs, creating a budget, and thinking about why a purchase is important to you, you were able to make appropriate financial decisions. You now know how to budget and plan for necessary items, like a phone, car, or place to live, AND for fun things like vacations, clothes, or a certain *type* of car or phone.*Discussion Questions:
 - *How did you plan your vacation while staying within your budget?*
 - *Were any of your partners especially helpful in troubleshooting codes or formulas?*
 - *What was one problem that was difficult to solve and how did you manage to fix it?*

 Check / Outcomes

Walk around class and monitor progress to ensure students:

- Watch the wrap-up video and complete a reflection
- Put their projects in a shared folder, so you have access to them



Tip: Encourage students who finish early to add to their vacation budget (e.g. images, more expenses, etc.), which allows them to practice more skills.



Tip: Encourage groups to share their projects with each other. Consider sharing a few in front of the whole class and/or having students present their vacation budgets.