

Financial Literacy: Project-Based Learning



Eating Healthy on a Budget

This activity can be used as a stand-alone when covering spending plan and cash flow concepts in a personal finance lesson; it also can be used in a relevant health education or civics education lesson.

Dedicate an hour to kick off the activity and allow time for teams to tackle the first three or four stages of the project. Thereafter, schedule time over several weeks for team meetings and the final report-out. The students also will complete assigned independent work on their own time.

Ideal level: Low Intermediate to High Adult Secondary Education

Stages in the Project	Activity/Task Descriptions and Possible Materials	The Skills That Matter Addressed or Evident
<p>Working collaboratively, the class chooses a topic based on a real-world issue affecting learners' lives.</p>	<p>Eating healthy on a tight budget can be a challenge for some individuals and households. The teacher connects this to familiar concepts by asking students about their own experiences related to grocery shopping routines, budgeting for groceries and dining out, meal planning, any special dietary needs, and any challenges.</p> <p>During a class discussion about spending habits and healthy eating habits, the students offered their own methods of controlling costs. Ideas included common approaches such as using shopping lists, planning menus around sale items, couponing, and bulk purchasing and meal prep. A few students brought up their frustration with the high cost of meeting the special dietary needs of family members.</p> <p>One of the students mentioned hearing a podcast about “food deserts.” He said it had something to do with the difficulty that low-income people have getting to a grocery store for fresh food. He recalled the podcaster implying that people in food deserts might be choosing less healthy food options at fast-food restaurants or gas station convenience stores because they cost a lot less instead of getting healthier choices at grocery stores. The teacher played this NPR video for the class to provide some common knowledge and to spark interest in the topic: https://www.youtube.com/watch?v=kQeorPkPLmU.</p> <p>The class seemed interested in learning more about food budgets. The consensus was to focus on two essential questions:</p> <ul style="list-style-type: none"> • What factors determine a family’s ability to stick to a budget while buying healthy, fresh food? • How can a food budget help with meal planning? 	<p>Communications</p> <p>Respect differences and diversity</p> <p>Process and analyze information</p>



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<p>Learners decide what they would like to create as a final product.</p>	<p>The students decide that they will create some type of visual representation of facts (e.g., an infographic or a video) to quickly and clearly present a summary of their findings.</p> <p>In addition, the summary will include content for either Option A or Option B:</p> <ul style="list-style-type: none"> • Option A: Presentation and handouts that compare the costs of buying 10 food items if you live in neighborhood X, which only has a convenience store within walkable distance, to the costs if you live in neighborhood Y, which has an upscale grocery store within walking distance, and to the costs if you live in neighborhood Z, which has a farmers market a short bike ride away. • Option B: Presentation of a meal plan for the week for a family of four on a budget of \$100, calculating the total cost for each meal as well as per person using the circular from a local grocery story. 	<p>Communications</p> <p>Adaptability and willingness to learn</p>
<p>Learners choose their roles and responsibilities for completing their project.</p>	<ul style="list-style-type: none"> • The students form project teams for Option A or B, and they brainstorm what they already know and what they want to know about the topic. • The project teams plan what needs to be accomplished, working backward from the scheduled presentation or sharing date. The teams identify reasonable deadlines and times for check-ins with each other and the teacher throughout the project period. • With guidance from the teacher, the students volunteer for specific roles to start their work, with the understanding that they will ALL need to fulfill multiple roles. Such roles might include finding information online, creative design (pamphlet, slides), writing and editing (handout, slides, pamphlet), monitoring progress of the group, talking to community members, visiting grocery stores, researching or visiting the local food shelf or other nonprofits, finding coupons, asking questions of the teacher, keeping the group's materials organized, etc. • The team members work to reach consensus to ensure that all tasks are assigned and that everyone has a significant role. • With input from the teacher, the teams create questions for self-assessment and peer assessment. 	<p>Communications</p> <p>Interpersonal skills</p> <p>Respect differences and diversity</p> <p>Self-awareness</p>



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<p>Learners determine the necessary resources for their project.</p>	<p>The teacher provides a starting point for the students, nudging them to explore available resources, including those provided by the following organizations:</p> <ul style="list-style-type: none"> • U.S. Department of Agriculture (USDA) National Institute of Food and Agriculture • USDA Economic Research Service (online Food Access Research Atlas) • American Nutrition Association (Healthy Food Financing Initiative) • Local Cooperative Extension Services (www.eXtension.org); resource areas: family personal finance, health, and nutrition) • Local community maps • Interviews with community or family members, grocery store managers, food shelf volunteers, etc. 	<p>Navigating systems</p> <p>Process and analyze information</p> <p>Critical thinking</p>
<p>Groups carry out assigned work. Peers provide feedback. The instructor asks guiding questions.</p>	<ul style="list-style-type: none"> • The teams start doing their research. Because this is an ongoing project, some work can be done individually, some in teams in the classroom, and some in the community. • The students could consult resources in their first language, which would give them access to a broader range and complexity of resources. The final product would still be in English (as suggested by Van Dyke-Kao & Yanuaria, 2017). • The teacher can provide language supports needed to complete the tasks. • The team members carry out assigned tasks and report progress during check-in meetings. The teacher assists as needed, stepping in to guide, clarify, and encourage. 	<p>Communications</p> <p>Interpersonal skills</p> <p>Adaptability and willingness to learn</p> <p>Navigating systems</p>
<p>Teams create the final product, copyedit, and finalize for publication and presentation.</p>	<p>The team members collaborate to draft the final product, request peer feedback, and copyedit.</p>	<p>Communications</p> <p>Navigating systems</p> <p>Process and analyze information</p> <p>Critical thinking</p>



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<p>Teams share the final products.</p>	<ul style="list-style-type: none"> The teams showcase their findings and final products with classmates first as a “practice” session, then with another group (perhaps a neighboring class or school, including staff from the building and/or family members). When the students present their work, audience members can be given feedback forms, which can be collected and shared with the presenters: <table border="1" data-bbox="546 573 1621 969"> <thead> <tr> <th data-bbox="546 573 1096 621">Questions</th> <th data-bbox="1096 573 1621 621">Responses</th> </tr> </thead> <tbody> <tr> <td data-bbox="546 621 1096 760">What did you learn from the presenters about healthy eating on a budget in our community?</td> <td data-bbox="1096 621 1621 760"></td> </tr> <tr> <td data-bbox="546 760 1096 865">What are action steps you might take now that you have this information?</td> <td data-bbox="1096 760 1621 865"></td> </tr> <tr> <td data-bbox="546 865 1096 969">What questions do you still have for the presenters?</td> <td data-bbox="1096 865 1621 969"></td> </tr> </tbody> </table>	Questions	Responses	What did you learn from the presenters about healthy eating on a budget in our community?		What are action steps you might take now that you have this information?		What questions do you still have for the presenters?		<p>Communications</p> <p>Navigating systems</p>
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What did you learn from the presenters about healthy eating on a budget in our community?										
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What questions do you still have for the presenters?										
<p>The project ends with self-assessment and assessment by one’s peers.</p>	<p>Ultimately, success is measured by the extent to which the students’ consumption of healthy, affordable food increases. In the classroom setting, this project provides rich language practice in listening, speaking, reading, and writing, and it addresses an issue of concern that came from the students themselves, one of the hallmarks of project-based learning.</p> <p>Assessment instruments created by teams are used to self-assess and peer assess the students’ performance and project contributions.</p> <p>The teacher provides useful feedback to the students on their process and helps them understand the depth and breadth of the content and skills they have acquired during their projects.</p> <p><i>Optional:</i> Celebrate the success of the students with healthy, affordable snacks following their presentations!</p>	<p>Process and analyze information</p>								



Reference

Van Dyke-Kao, R., & Yanuaria, C. (2017). *The translanguaging project: A multilingual pedagogy for student advocacy*. Presented at the CATESOL Conference, Santa Clara, CA, October 2017.

