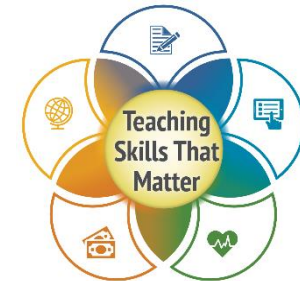# Financial Literacy: Eating Healthy on a Budget Project-Based Learning Lesson

Background: Eating healthy on a tight budget can be a challenge for some individuals and households. This project relates to the concept of spending plans and cash flow in a personal finance unit. It can also be used in a relevant health education or civics education unit.

NRS Level(s): Low Intermediate ABE to High Adult Secondary Education, High Beginning to Advanced ESL

Project Title: Eating Healthy on a Budget	**Approximate Instruction Time:** 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.
Instructional Objective *(written in teacher language primarily derived from content standards and includes evidence of mastery)*: By the end of this project, students will be able to • Identify healthy and less healthy foods. • Gather information about healthy foods, where they are sold, and their costs to calculate the cost of a meal. • Work with a team to complete and share a group project (visual representation) comparing food prices.	**Learning Target Statements** *(written in student-friendly language and helps learners reflect on what they are able to do as a result of the project)* for learners' exit tickets, learning logs, or reflection: Content objectives: • I can ask and answer questions about buying healthy foods. • I can choose healthy food options. • I can use resources to find information about food prices and amounts. • I can calculate the cost of a healthy meal. Language objectives: • I can collaborate with a group to finish and share a healthy foods project. • I can present the results of my healthy foods project to an audience. • I can adapt the language I use to match my audience.

ELA/Mathematics/ELP Standard(s) Addressed:	**Main Standards Addressed**:
	CCR Levels A to C:
	S/L1: Engage in collaborative discussions.
	S/L2: Integrate and evaluate information presented in diverse media and formats.
	S/L4: Present information using supporting evidence.
	W7: Conduct short research projects.
	W8: Gather relevant information from print and digital sources.
	R1: Read closely and cite evidence to support analysis of text.
	MP1: Make sense of problems and persevere in solving them.
	MP3: Construct viable arguments and critique the reasoning of others.
	Math, Number and Operations, Level C: Use place value understanding and properties of operations to perform multi digit arithmetic.
	ELPS Levels 2 to 5:
	ELPS 1: Cite specific evidence in the text to support analysis.
	ELPS 2: Participate in extended discussions. Express self clearly and persuasively.
	ELPS 3: Speak and write about text.
	ELPS 5: Carry out both short and sustained research projects.
	ELPS 7: Adapt language to audience, purpose, and task.
	ELPS 9: Create clear and coherent speech and writing.

Central Skills Taught:	☑ Adaptability and Willingness to Learn	☐ Problem Solving
	☑ Communication	☑ Processing and Analyzing Information
	☑ Critical Thinking	☑ Respecting Differences and Diversity
	☑ Interpersonal Skills	☑ Self-Awareness
	☑ Navigating Systems	

Language Demands: *(Include academic language, language skills, etc.)*	When reading and gathering information for the project, students may need vocabulary support and guidance in discerning reliable and useful information and in understanding the specific vocabulary related to nutrition, budgets, and comparison shopping. Academic discourse is required while teams coordinate, collaborate, problem solve, and summarize their progress on the final product. For example, here are ways to express the sequence of the process: • While _____ researches _____ I'll _____. • The next step will be to … but afterwards we had better ... • At first, we will … but eventually we will … Sentence frames for requesting support during the process may also be helpful: • I'm unsure how to … • I'm struggling with … Can you help me? • This is new to me. Could you explain how I …?

| **Assessing Mastery of the Objective(s) and Central Skills:**

(Indicate when and how assessment—formative and/or summative—will occur during the project.) | **Proof of Learning:**

☑ Via observation of a team task (e.g., discussion, work on project)

☐ Via team self-assessment

☐ Via individual self-assessment

☑ Via team product

☐ Via individual product

☐ Other_____ | **Proof of Learning Tools:**

☐ Rubric

☐ Checklist

☐ Quiz

☑ Other Project engagement and feedback form | **Ongoing Formative Assessment**

☐ Nonverbal responses to comprehension questions (e.g., answer cards, Kahoot)

☐ Peer-to-peer quizzing

☐ Exit/admit tickets

☐ KWL charts

☑ Other Personal diet improvement |

| **Adaptations and/or Accommodations:**

(How will you increase access to the content of the project? Identify differentiation strategies.) | **For lower level learners**, use visuals, interactive word practice, and conversation tasks to introduce and practice vocabulary and ideas related to healthy foods, grocery shopping, budgets, and meal planning. Students less familiar with budgeting and meal planning will benefit from a brief level-appropriate reading to gain practice before beginning the project.

For lower level learners, select one of the options for the project (Option A or B only, for example). Further structure can be provided by keeping the project to one meal as opposed to a full week. Scaffold intensely by providing a limited number of grocery store flyers or websites for the research and limiting the scope of the project and showcase. Assist groups in assigning each other more concrete roles using a graphic organizer or other checklist and assist in scheduling tasks to accomplish the work at a slower, more supported pace. Create regular "checkpoints" for each group to offer guidance and support.

Higher level learners will complete more involved projects (such as Option B with comparisons of neighborhoods or Option A for a full week or month of meal planning). They will benefit from having more autonomy and will require less support around research, literacy, and creation of the final product. To increase the level of difficulty further, have more advanced learners incorporate multimedia elements or present their findings to a wider audience and elicit feedback. |

Working collaboratively, the class chooses a topic based on a real-world issue affecting learners' lives.	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.	**CENTRAL SKILLS**	**MATERIALS**
		• Communication • Processing and analyzing information • Respecting differences and diversity	• Laptop and projector • Whiteboard or flip chart • Markers

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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.

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.

The class seemed interested in learning more about food budgets. The consensus was to focus on two essential questions:

• 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?

Learners decide what they would like to create as a final product.	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. In addition, the summary will include content for either Option A or Option B: • 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. 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.	• Adaptability and willingness to learn • Communication	• Laptops • Web access
Learners choose their roles and responsibilities for completing their project.	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.	• Communication • Critical thinking • Interpersonal skills • Processing and analyzing information • Navigating systems • Respecting differences and diversity • Self-awareness	• Paper • Pencils • Laptops • Web access • Varies by project

Learners determine the necessary resources for their project.	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. The teacher provides a starting point for the students, nudging them to explore available resources, including those provided by the following organizations: • 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.	• Adaptability and willingness to learn • Navigating systems	• Laptops • Web access
Groups carry out assigned work. Peers provide feedback. The instructor asks guiding questions.	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.	• Adaptability and willingness to learn • Communication • Interpersonal skills • Navigating systems	• Varies by project

Teams create the final product, copyedit, and finalize for publication and presentation.	The team members collaborate to draft the final product, request peer feedback, and copyedit.	• Adaptability and willingness to learn • Communication • Interpersonal skills	• Varies by project
Teams share the final products.	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: | **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? | |	• Communication • Navigating systems • Processing and analyzing information	• Varies by project • Feedback form

The project ends with self-assessment and assessment by one's peers.	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. Assessment instruments created by teams are used to self-assess and peer assess the students' performance and project contributions. 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. *Optional:* Celebrate the success of the students with healthy, affordable snacks following their presentations!	• Self-awareness	• Student-created assessment instruments

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.