Teacher's **Resource Guide**



- Car and Driver Community Resources Consumer Spending Everyday Household Tasks Getting Ahead at Work
- Health and Safety Job Search Managing Money Moving Out on Your Own Transportation and Travel



21st CENTURY

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TEACHER NOTES

THE WORKTEXTS: The 10 worktexts in the Saddleback 21st Century Lifeskills Series will provide students a thorough introduction to the "must have" multi-dimensional competencies, concepts, and vocabulary they need to achieve independence in the adult world of the 21st century. The teaching and learning presented here combines a discrete focus on 21st century student outcomes (a blending of specific skills, content knowledge, expertise, and literacies) with innovative support systems to help students master the abilities that will be required of them in the future. These include life and career skills; learning and innovation skills; and information, media, and technology skills.

The compact, two-page lessons in the Saddleback 21st Century Lifeskills Series—32 in each worktext—are each tightly focused on a particular subtopic to guarantee comprehension and build a foundation for further practice and skill development. The back-of-the-book list of key words in each text may be used at the teacher's discretion for both preview and review of essential vocabulary.

THE TEACHER'S RESOURCE GUIDE: A total of 60 reproducible exercises, six per work-text, are included to support and extend the primary instruction. Besides reinforcing the topic-related instruction, these ancillary worksheets are designed to strengthen critical language-arts skills.

Complete answer keys for both the worktext lessons and the reproducibles are also provided in this guide.

TEACHING TIPS: Your students—like all of us—are most interested in things that relate to themselves. That's why it's always effective to *personalize* the subject matter whenever possible.

- Before assigning a lesson, "warm up" your students by eliciting their opinions or experiences with the general topic. Before a lesson on *emergency health care*, for example, ask volunteers to share an experience they might have had in a hospital emergency room. Before a lesson on *job hunting*, ask a few students for their opinions of the "best" and "worst" jobs. Have them explain their reasoning. Before a lesson on *consumer spending*, invite students to offer examples of the exaggerated claims used in advertising.
- Notice that the question page in each lesson contains a simple math application of the concept presented. It's easy to extend these small exercises when you're going over the answers with your class. Ask a student who answered correctly to demonstrate his or her calculations on the chalkboard while explaining his or her reasoning.
- Challenge students to use topic-related vocabulary in classroom discussions following a lesson. Offer recognition of some kind, e.g., his or her name under the heading *Today's Word Wizard* on the chalkboard or whiteboard, to the student who correctly uses the most new words in context.
- Extend the "On Your Own" exercise at the end of each question page in the form of a short writing assignment, either for homework or "extra credit." Examples: Write a "Work Wanted" ad for a job you would like to have. Describe your idea of a "perfect apartment." Make a "question guide" to help obtain information about membership at a local health club.

MOVING OUT ON YOUR OWN

NAME

DATE

UNIT 1 | Readiness for Independence

KEY WORDS IN CONTEXT

A. Circle the hidden words. They may go up, down, across, backward, or diagonally. Check off each word as you find it.

| KNOWLEDGE | DEBT |
|------------|--------|
| ATTITUDE | HECTIC |
| COMPETENCY | HABIT |
| CALENDAR | INCOME |
| DECREASE | SYSTEM |
| | |

| Circle the hidden wo | В | D | Е | С | R | Е | А | S | Е | S | Е | W | | |
|---|-----------|---|---|---|---|---|---|---|---|---|---|---|---|--|
| go up, down, across, diagonally. Check off | Ν | Ρ | Q | С | А | L | Е | Ν | D | А | R | Т | | |
| you find it. | | | | D | F | Н | Х | С | Н | J | Y | 0 | Ν | |
| | DEDT | С | W | Т | Е | А | - | Т | Y | С | L | Κ | Е | |
| KNOWLEDGE | DEBT | S | Ι | Μ | Т | В | D | 0 | Ν | Ρ | Η | Ι | D | |
| ATTITUDE | HECTIC | Y | Ν | Т | Q | Ι | Ζ | Е | Κ | R | Т | G | Ν | |
| COMPETENICY | | S | С | Е | С | Т | Т | А | В | J | D | С | Е | |
| COMPETENCY | HABIT | Т | 0 | S | А | Е | S | U | Е | Т | А | Μ | Р | |
| CALENDAR | INCOME | E | Μ | D | Ρ | G | Н | S | D | 0 | L | В | Е | |
| | | Μ | Е | Μ | F | С | Ρ | А | G | Е | F | R | D | |
| DECREASE | SYSTEM | Х | 0 | Е | G | D | Е | L | W | 0 | Ν | Κ | Ν | |
| INDEPENDENT | CRITICISM | С | R | Ι | Т | Ι | С | I | S | Μ | Ι | Υ | | |

- **B.** Use puzzle words to correctly complete the sentences.
 - 1. If you've scheduled too many things to do, you will have a _____ day.
 - 2. To ______, make extra payments on your credit card bill.
 - 3. A _______ is a task you know how to do well, such as mowing and edging the lawn.
 - 4. Marking appointments on a ______ is a good _____ of time management.
 - 5. Do you have the skills and ______ you need to become an _____ adult?
 - 6. Over time, a bad ______ becomes a thinking

| MOVING OUT ON YOUR OW | MOVING | 001 | ON | YOUR | OWN |
|-----------------------|--------|-----|----|------|-----|
|-----------------------|--------|-----|----|------|-----|

DATE

UNIT 2 | Finding an Apartment

SYNONYMS AND ANTONYMS

| Α. | Complete the crossword puzzle with words from Unit 2. Answer words are <i>antonyms</i> (words with opposite | | | | | | | |
|----|--|----------------|--------|--|----------------|--|--|--|
| | meanings) of the clue words. | | | | | | | |
| | ACROSS | | 2 P | | | | | |
| | 2. cons | | | | | | | |
| | 4. occupied | | | | | | | |
| | 6. own | ³ D | | | | | | |
| | 7. past | | 4 V | | ⁵ A | | | |
| | DOWN | | | | | | | |
| | 1. unnecessary | | | | | | | |
| | 2. permit | | | | | | | |
| | 3. strip | ⁶ R | | | | | | |
| | 5. prohibited | | | | | | | |
| В. | Find a <i>synonym</i> (word with a similar meaning) in the box for each boldface word. Write The synonym on the line. | | | | | | | |

| official | guest | amount | manager | identify |
|----------|---------|----------|-----------|------------|
| official | quest | | manager | identify |
| features | tenant | engaged | customer | authorized |
| landlord | current | previous | forbidden | proposed |

- 1. Write your **former** ______ address on the rental application.
- 2. Please **name** ______ the owner of your apartment building.
- 3. What is your "**suggested** _____ date of occupancy"?
- 4. Who have you **allowed** ______ to obtain a copy of your credit report?
- 5. Bill has been a **renter** ______ in that building for two years.
- 6. Anne's new apartment has many attractive characteristics
- 7. Your income is the total **sum** ______ of money you receive on a regular basis.

DATE

UNIT 3 | Moving In and Getting Settled

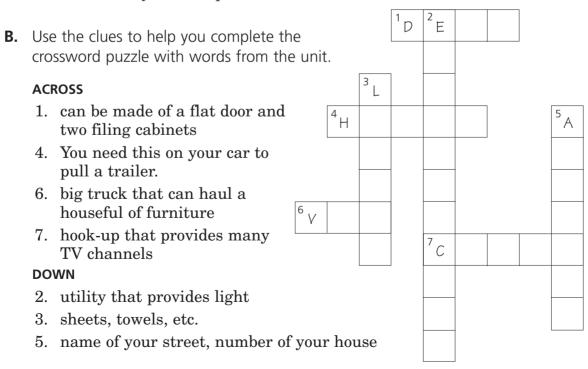
WHAT IS IT?

A. Unscramble the words to complete the sentences.

- 1. Eduardo needed **LETNEEPOH** ______ service in order to hook up to the Internet.
- 2. Nick picked up a change of address form at the **STOP COFIEF**

_____, but he could have done it online.

- 3. Water is the only utility the **DORLNALD** ______ usually pays for.
- 4. If just one person is moving, check **DUALIDIVIN** ______ on the change of address form.
- 5. Your **STIVELEAR** _____ may be willing to give you some used furniture.
- 6. Goodwill and Salvation Army stores offer **DESCONDANH** ______ furniture at low prices.
- 7. A **ESALE** _______ is a rental contract, usually for a term of one year.



DATE

UNIT 4 | Solving Common Problems

FACT OR OPINION?

- **A.** Write **F** for *fact* or **O** for *opinion* next to each statement.
 - 1. _____ Light blue is the most restful color to paint bedroom walls.
 - 2. _____ All roommates should try to eat about the same amount of food.
 - 3. _____ Apartment managers usually forbid noisy parties and loud music.
 - 4. _____ One good way to prepare for unexpected expenses is to save change in a big jar.
 - 5. _____ A landlord is legally obliged to keep plumbing and heating equipment in good repair.
 - 6. _____ Equal sharing of household chores usually helps roommates get along better.
- **B.** Complete each statement, making it either a *fact* or an *opinion*, as designated.
 - 1. **FACT:** After moving in, it is your responsibility to _____
 - 2. **OPINION:** When revising your budget, the easiest item to cut is
 - 3. **FACT:** Two things a landlord might forbid tenants to do are

| 1 | | |
|-----|--|--|
| and | | |

4. **OPINION:** The best way to avoid falling into debt is _____

DATE

UNITS 1-4 | Moving Out on Your Own

COMPREHENSION

Circle a letter to answer the question or complete the sentence.

- 1. If you don't count on anyone else for money to live on, you are
 - a. politically independent.
 - b. financially independent.
 - c. emotionally independent.
- 2. Bad attitudes are
 - a. expressed in our behavior.
 - b. harmful thinking habits.
 - c. both a. and b.
- 3. Competent people make the effort to budget their
 - a. wants and needs.
 - b. nickels and dimes.
 - c. time and money.
- 4. Why is your take-home pay less than your salary?
 - a. The payroll clerk takes a fee.
 - b. Taxes have been withheld.
 - c. Someone is cheating you.
- 5. A one-room apartment containing a kitchenette and a bathroom is a
 - a. studio.
 - b. condo.
 - c. townhouse.
- 6. Two good credit references would be
 - a. your teacher and your hairdresser.
 - b. your bank and your credit card company.
 - c. your grandmother and your uncle.
- 7. If you have gas and electricity turned on before you move,
 - a. you'll have to pay a bigger deposit.
 - b. the previous tenant will benefit.
 - c. your service will be uninterrupted.

EVERYDAY HOUSEHOLD TASKS

NAME

DATE

UNIT 1 | Grocery Shopping

KEY WORDS IN CONTEXT

A. Circle the hidden words. They may go up, down, across, backward, or diagonally. Check off each word as you find it.

| PRODUCTS | GRAIN |
|-------------|--------|
| BARGAIN | BINS |
| STAPLES | MENUS |
| OUNCE | RIGID |
| SEASONAL | PANTRY |
| INGREDIENTS | BROWSE |

| D | Р | S | Е | А | S | 0 | Ν | А | L | Е | |
|---|---|---|---|---|---|---|---|---|---|---|--|
| L | В | Κ | J | S | Х | Ι | Е | W | Q | S | |
| 0 | Ν | Е | С | В | А | Μ | L | 0 | Т | W | |
| U | V | Ρ | А | G | R | А | Ι | Ν | W | 0 | |
| N | Е | S | R | D | Н | Υ | Е | U | С | R | |
| C | 0 | А | F | 0 | S | Ι | 0 | Ν | L | В | |
| E | В | L | Κ | А | D | Ρ | S | Ρ | Е | S | |
| N | Ι | V | С | Е | S | U | 0 | А | L | Ν | |
| G | Ν | Е | R | S | Ν | F | С | Ν | Е | А | |
| A | S | G | S | Е | L | Ρ | А | Т | S | L | |
| Z | Ν | 0 | Μ | L | G | Н | Κ | R | S | R | |
| | R | Ι | G | Ι | D | 0 | Ρ | Y | Y | Н | |

B. Add the correct puzzle word to complete each sentence below.

- 1. Food _______ such as flour, sugar, bread, and milk are called grocery ______.
- 2. When you shop, ______ the produce ______ for the best-looking fruits and vegetables.
- 3. Eat 3 to 8 ounces or ounce equivalents from the ______ products group.
- 4. Plan _____ for the week, but don't be too ______ in making substitutions.
- 5. ______ foods are best at only certain times of the year.
- 6. Three places to store food are the refrigerator, freezer, and
- 7. A single slice of bread counts as one ______ from the grain products group.