

**USDOE English Literacy & Civics Education "Project Literacy Challenge" 2003-2004 grant project**  
**TIES (Total Immersion of English Strategies)**  
**ADULT ESOL LESSON PLANS**

<b>TOPIC: LEVEL:</b>	Determine the type of car insurance that is best suited to your needs  <b>High Beginning (Revised May 2006)</b>	<b>SKILL:</b>	Speaking/Writing
<b>COMPETENCIES:</b> (Please use ESOL Curriculum checklists to list these)	S B 26.05 Identify required documents related to transportation (driver's license, insurance card, registration, passport) S B 26.01 Identify transportation options S B 23.02 Use appropriate telephone greetings/leave an oral message/take a written message S B 22.03 Use appropriate expressions to accept and decline offers and to express feelings and emotions W B 32.01 Recognize and write statements and questions	<b>CULTURAL FOCUS:</b>	The student should be aware that automobile insurance is required in order to drive a car in the U.S. Insurance costs vary according to the year and make of a car, age and gender, driving record, as well as in which county the student lives.
<b>CLASSROOM PROCEDURES:</b>	<ol style="list-style-type: none"> <li>1. Write the words <u>insure</u> and <u>insurance</u> on the board. Ask students if they know what these words mean. Write down their responses on the board. <ol style="list-style-type: none"> <li>a. Distribute <u>S.B 22.03 Vocabulary Sheet</u> and have the students write the definitions to all of the words as they are developed</li> </ol> </li> <li>2. Explain that a transportation option is to own and drive a car. Driving a car carries a big responsibility. Insuring the vehicle is a must in the state of Florida.</li> <li>3. Discuss the various options available when purchasing auto insurance.</li> <li>4. Explain the various categories within the auto insurance package: collision, comprehensive, extended coverage, liability, medical payments, personal injury protection, specific cause of loss, towing and labor, underinsured motorist, uninsured motorist <ol style="list-style-type: none"> <li>a. Use hand out <u>S B 22.03 Information Sheet</u> to go over terminology with the students</li> </ol> </li> <li>5. Explain that costs vary greatly from county to county and company to company.</li> <li>6. Direct students to decide on their coverage and write down questions they want to ask an agent.</li> <li>7. Instruct them to then call or visit two insurance companies giving them each the same set of parameters. Have the student compare costs and determine which of the two would be a better choice for them. <ol style="list-style-type: none"> <li>a. Distribute hand-out <u>W B 32.01 Information and Questions</u> and direct them to complete the necessary information before going in to the insurance office</li> </ol> </li> <li>8. Direct students to develop a language log by writing any new vocabulary they may encounter while researching the right insurance for their vehicle</li> </ol>	<b>GRAMMATICAL FOCUS:</b>	<p><b>Simple present tense</b></p> <p>have I have a new car.  need I need to buy car insurance.  want I want comprehensive insurance.</p> <p><b>Question and answer statements</b></p> <p>Could you please help me?  I need to buy car insurance.</p> <p>Could I pay for my insurance monthly?  I want to pay my insurance over twelve months.</p>

<b>TEXT BOOKS:</b>		<b>PRONUNCIATION:</b>																															
<b>MATERIALS/ ADDITIONAL RESOURCES:</b>	<p><b>Classroom Work Sheets:</b> Vocabulary list Insurance information sheet</p> <p><b>TEACHER RESOURCES:</b> Insurance Education Foundation of Oregon Telephone book <a href="http://www.hillusher.com">www.hillusher.com</a> <a href="http://www.insurance.com">www.insurance.com</a> <a href="http://www.Geico.com">www.Geico.com</a></p> <p><a href="http://www.statefarm.com">www.statefarm.com</a> <a href="http://www.progressive.com">www.progressive.com</a></p>	<b>VOCABULARY:</b>	<table border="0"> <tr> <td>compare</td> <td>motorist</td> <td>agent</td> </tr> <tr> <td>buy</td> <td>liability</td> <td>injury</td> </tr> <tr> <td>protection</td> <td>uninsured</td> <td>accident</td> </tr> <tr> <td>vehicle/car</td> <td>hit-and-run</td> <td>cover</td> </tr> <tr> <td>fault</td> <td>insure</td> <td>local</td> </tr> <tr> <td>coverage</td> <td>damage</td> <td>payments</td> </tr> <tr> <td>expenses</td> <td>help</td> <td>towing</td> </tr> <tr> <td>personal</td> <td>person</td> <td>cover</td> </tr> <tr> <td>protect</td> <td>collide</td> <td></td> </tr> <tr> <td>collision</td> <td></td> <td></td> </tr> </table>	compare	motorist	agent	buy	liability	injury	protection	uninsured	accident	vehicle/car	hit-and-run	cover	fault	insure	local	coverage	damage	payments	expenses	help	towing	personal	person	cover	protect	collide		collision		
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personal	person	cover																															
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<b>COMMUNITY RESOURCES:</b>	<p>American Automobile Association Local insurance agencies Family, neighbors and friends</p>	<b>EVALUATION:</b>	<p>The student will provide two auto insurance quotes from two independent companies and turn it in to the instructor for evaluation. The quotes will include the agents' business cards. Maintain a language log with specific insurance vocabulary.</p>																														

Lesson Plans by: Celeste Donohue Date: June 9, 2004  
Instructor's Name