

By the end of this level, learners will have worked on and attained competency in the following areas:

1. Communication
 - a. Paraphrase words or ideas in conversations.
 - i. Paraphrase orally
 - b. Understand use of formal versus informal vocabulary and basic idiomatic expressions.
 - i. Use formal and informal vocabulary in appropriate situations—i.e. hi vs. how are you
 - ii. Use common idioms in appropriate situations; understand common idioms
2. Consumer Economics
 - a. Understand banking systems and terms.
 - i. Loans
 1. home loan, home equity loan, mortgage
 2. car loans
 3. college loans
 4. interest rates, annual percentage rate, principal, term
 - ii. Investments
 1. savings accounts
 2. stocks, stock market
 3. IRA, retirement accounts
 4. CD, Money Market
 5. checking accounts
 6. interest rates, reconciling, term, cashing in, maturity, dividends
 - b. Identify budget planning strategies.
 - i. Expenses, revenue, income, net loss, net income, gross, net
 - ii. Budget categories—housing, food, utilities, clothing, education, transportation, entertainment, medical, vacation, savings, charitable contributions
 - iii. Concept of percents, adjusting a budget to meet changes in income or expenses
 - c. Discuss US driving responsibilities.
 - i. Driver's license—applying for
 1. where, how, when, why
 - ii. Traffic regulations
 1. road signs—mph, speed limit, minimum, maximum, no U turn, no left turn, no turn on red, one way, no passing zone, stop sign, stop light, merge, yield, caution, men at work, work zone, pedestrian crossing, rail road crossing, school zone, hospital zone, hospital, children at play

2. road markings—solid white line, solid yellow line, dashed white line, dashed yellow line, pedestrian crossing, stop line, bike lane, HOV lane
- d. Know driving safety regulations and procedures.
 - i. Seat belts, child safety restraints, air bags, how to drive in icy, wet, snowy, or foggy weather
 - ii. What to do
 1. flat tire
 2. accident
 3. run out of gas
 4. can't see (snow or rain)
- e. Describe information regarding rental agreements/contracts.
 - i. Lease, tenant, lessee, lessor, roommate, sublet, clauses, no pets, renewal, landlord, building manager, handyman, rental, renters, rent
- f. Describe tenant and landlord rights and responsibilities.
 - i. Tenant
 1. rights—safety, cleanliness of common areas, timely repair, no unannounced visits
 2. responsibilities—pay rent on time, keep noise at a minimum, follow building rules for laundry/parking/play and pool areas
 - ii. Landlord
 1. rights—rent paid on time, tenants follow rules, tenants report problems, tenants available for repairs to be made, tenants make apartment available for potential renters when leaving
 2. responsibilities—keep common areas clean, keep safety measures operational, make repairs, announce visits
 - iii. Where to file complaints
- g. Compare/contrast various types of insurances.
 - i. Health, homeowners, renters, life, dental, auto
 - ii. Premiums, term, beneficiary
3. Community Resources
 - a. Give and request information clearly by telephone.
 - i. Take phone messages in work and home environments
 1. relay message verbally and in writing
 2. note caller, phone number, reason for calling
 - ii. Respond to requests for information over the phone
 1. telemarketing
 2. name—say and spell—address, phone number
 - iii. Request information over the phone
 1. request a job application
 2. order a pizza

3. registration requirements for a class, training program or child's school
 4. call for when business hours
 - b. Locate and use a variety of resources in telephone directories.
 - i. Differences between regular white pages and business white pages (gray margin)
 - ii. Differences between white pages and yellow pages
 - iii. Blue pages—government offices
 - iv. Resources at the beginning of the phone book
 1. how to get phone service
 2. how to report phone problems
 3. maps
 4. zip code information
 5. area code information
 - c. Describe recycling regulations.
 - i. Glass, aluminum, plastic, cardboard, office paper, newspaper, bundle
 - ii. Where and when to set out
 - iii. What is collected
 - iv. How to personally collect recyclable materials
 - v. Recyclable sign
4. Health
- a. Complete medical forms and accident reports.
 - i. Medical history form
 1. immunization, operations, major illnesses, medications, complaint, vocabulary for medical conditions (hypertension, thyroid, high blood pressure, nausea, dizzy spells, abdominal, headaches, gastro-intestinal, etc.), emergency contact, next of kin
 - ii. Accident report
 1. write narrative description of an accident (car or work)
 - a. car vocabulary—fender, dent, ding, scrape, windshield, break, shatter, flat tire, rear ended, spin out, slid, lost control, turned 360, turned 180, skid
 2. describe actions taken (work)
 3. fill out a car accident form with name of insurance company, policy number, personal information
 4. use drawings to describe a car accident
 5. on the drawing indicate speed, direction traveling, where other vehicles were, where car was damaged, what other streets, roads, highways, off ramps were located

5. Employment

- a. Use a variety of resources to search for job opportunities.
 - i. Want ads
 1. abbreviations—EOE, exp, ft, pt, req, nec, educ, ed, hs, dip, 4yr, ref
 2. vocabulary—experience necessary, experience required, apply in person, college degree, high school diploma, GED, fax resume, email resume, resume, call for an application, mail resume, references, full time, part time, first shift, second shift, third shift, swing shift
 3. locate instructions to apply for a position
 - a. fax, mail, email, in person, by phone
 - b. application, cover letter, resume, phone call
 - ii. Internet
 1. common job search sites (Minnesota Job Bank)
 2. maneuver through screens to locate a job vacancy
 3. locate application instructions
 - iii. Workforce Centers
 - iv. Employment agencies
 - v. Personal contacts
 1. professional people
 2. teachers
 3. religious leaders
 4. counselors
 5. friends
 - vi. Cold calls
 1. phone calls
 2. drop in
 3. asking if any openings
 4. asking for an application
- b. Know about different types of training.
 - i. Training types—4 year college, community college, technical college, for-profit technical schools, on-the-job training
 - ii. Entrance or placement tests, TOEFL
 - iii. Financial aid, grants, loans, work-study, scholarships
- c. Complete a job application, resume, cover letter.
 - i. Independently complete a job application using correct spelling, grammar, punctuation, and abbreviations where appropriate
 - ii. Create a resume; should be word processed
 - iii. Write a cover letter following a standard format using correct spelling, grammar, and punctuation; letter should be word processed
 1. purpose of a cover letter
 2. what should be included in a cover letter

- a. job applying for
 - b. summary of skills and qualifications
 - c. explanation of how individual fits job requirements
 - d. request for an interview
- d. Ask and answer questions during a job interview.
 - i. Interpersonal skills
 - 1. hand shake
 - 2. nodding
 - 3. eye contact
 - 4. posture
 - 5. dress and grooming
 - ii. Formulate and practice answering questions from an interviewer (appropriate and inappropriate questions)
 - 1. Tell me about yourself
 - 2. What skills do you have
 - 3. What jobs have you held in the past
 - 4. Describe your experiences
 - 5. Why should we hire you
 - 6. Why do you want this job
 - 7. Why are you the best candidate for this job
 - 8. Are you married
 - 9. Do you plan to get pregnant
 - 10. Have you ever been fired from a job
 - 11. Why did you leave your last job
 - iii. Formulate and practice asking questions of an interviewer
 - 1. What are the benefits
 - 2. What is the pay range/pay scale
 - 3. Do you provide for on-the-job training
 - 4. What training opportunities do you provide
 - 5. Will I be expected to work overtime
 - iv. Follow up thank you
 - 1. written thank you note
 - a. who to write it to
 - b. what to include
 - c. when to send
 - 2. thank you phone call
 - a. who to call
 - b. what to say
 - c. when to call
- e. Understand performance evaluations and their impact.
 - i. Read a job description
 - ii. Performance evaluation, raises, merit pay
 - iii. Being fired, being laid off, being let go
 - 1. unemployment rights
 - 2. Unemployment Compensation

- a. What is it
 - b. How do you get it
 - c. Where do you get more information
 - f. Understand job benefits.
 - i. Vocabulary—health insurance, medical insurance, dental insurance, vacation pay, sick pay, personal leave, funeral leave, bereavement leave, long term disability, short term disability, life insurance, dependents
 - ii. Filling out various forms to enroll in benefit programs
 - 1. vocabulary—beneficiary, enrollee, enrollment, dependent, spouse
 - g. Fill out employment forms.
 - i. Filling out W-4 and I-9
 - h. Demonstrate understanding of US work ethic.
 - i. Appropriate work attire
 - ii. Small talk
 - iii. Punctuality
 - iv. Calling in sick
 - v. Taking breaks
 - vi. Attitude toward coworkers, toward supervisor
 - vii. Team work
 - i. Demonstrate understanding of workers' rights.
 - i. Minimum wage
 - ii. Double time, over time
 - iii. 40 hour work week, 8 hour work day
 - iv. Paid and unpaid breaks
 - v. Unionization
 - vi. Right to work
 - vii. OSHA
- 6. Government and Law
 - a. Describe problem to and request service from public safety personnel.
 - i. How to respond when stopped
 - 1. Verbal and physical responses
 - ii. Request assistance with a problem, describe a problem
 - iii. Request directions
 - b. Identify and report types of crime as victim or witness.
 - i. 911
 - ii. Giving details of what and where orally and clearly on phone and in person
 - iii. Types of crime—burglary, robbery, homicide, rape, assault, vandalism, gang, graffiti, fight, domestic abuse, break in, murder, shooting, speeding, hit and run
 - c. Demonstrate understanding of elements of US court of law.
 - i. Judge, jury, trial by jury, rights, Miranda warning, lawyers, bail, innocent, guilty

7. Computation
 - a. Add, subtract, multiply, and divide whole numbers and decimals.
 - b. Add and subtract fractions.
 - c. Compute percent of a whole.
 - d. Compute interest using the interest formula.
8. Learning to Learn
 - a. Read and comprehend short fiction, narratives, informational articles, and news articles.
 - i. Main idea
 - ii. Sequence
 - iii. Fact/opinion
 - iv. Preview and make predictions
 - v. Skim and scan for information
 - b. Use context clues and dictionaries to define new vocabulary.
 - i. Context clues
 - ii. Dictionary—standard English language dictionary
 - c. Read and interpret graphic documents.
 - i. Diagrams, tables, graphs, schedules
9. Grammar and Writing
 - a. Write a paragraph focusing on one topic.
 - i. Topic sentence, supporting details, concluding sentence
 - ii. Edit for grammar, spelling, and punctuation
 - b. Use verbs.
 - i. Past continuous
 - ii. Future progressive
 - iii. Past perfect
 - iv. Modals
 - v. Conditionals
 - vi. Gerunds
 - vii. Participles
 - viii. Infinitives
 - c. Identify parts of speech and use in sentences.
 - i. Common, proper, plural, and possessive nouns
 - ii. Pronouns—subject, object, indefinite, possessive, and reflexive
 - iii. Adjectives
 - iv. Adverbs
 - v. Prepositions
 - vi. Verbs
 - d. Use sentence structure.
 - i. Compound
 - ii. Complex
 - iii. Clauses
 - iv. Phrases
 - v. Active and passive voice
 - vi. Direct and indirect speech