The Classroom Activity introduces students to the context of a performance task, so they are not disadvantaged in demonstrating the skills the task intends to assess.

Contextual elements include:
- an understanding of the setting or situation in which the task is placed;
- potentially unfamiliar concepts that are associated with the scenario; and
- key terms or vocabulary students will need to understand in order to meaningfully engage with and complete the performance task.

The Classroom Activity is also intended to generate student interest in further exploration of the key idea(s). The Classroom Activity should be easy to implement with clear instructions.

Please read through the entire Classroom Activity before beginning the activity with students to ensure any classroom preparation can be completed in advance.

Throughout the activity it is permissible to pause and ask students if they have any questions.

**Resources Needed:**
- Chart paper, whiteboard, or chalkboard
- Markers or chalk
- One piece of paper and pencil for each student.
  - Students who need an accommodation may use their preferred tool for writing.

**Learning Goal:**
Students will understand the context of the key concepts related to the topic:
- Money has changed significantly over the course of history.
- Digital transactions are continuing to change the way money is used.
The Money We Use Classroom Activity

[Purpose: The facilitator’s goal is to help students understand the key concept of money, how money has changed over time, and how digital transactions are continuing to change the way money is used. This activity will allow students to be active participants as they explore the concept of money in the context of the performance assessment.]

Note: The following section can be modified to accommodate various teacher-student interaction types such as a teacher-led discussion with the entire class, teacher-student discussion for remote locations with a single student, or small groups.

[Place the students in small groups of two to four students. Give each group a piece of paper and a pencil.]

Facilitator says: “Money plays a major role in modern life. In preparation for your performance task, we will discuss the different ways we use money, some of the ways it has changed throughout history, and some ways it is continuing to change. First, let’s use what we already know about money. On the sheet of paper provided, take two minutes to discuss with your group and write a response to this question: What are the different ways we use money?”

[Give the students two minutes to discuss and to write down their thoughts. While students are working, circulate around the room encouraging students to stay on task.]

[Ask for volunteers to share their thoughts on the question and write down their responses on the board or chart paper. Discuss the answers with the class.]

Possible class discussion answers (unscripted):

- Money is used to buy things.
- Money is used to pay people for their services.
- Money is what you get in exchange for working.
- Money can be saved.
- Money can be invested.
- Money can be given to charity or given as gifts.

Facilitator says: “Money is anything that is generally accepted as payment for goods or services, but we can use money for many other things besides buying things. Money can be saved, given as gifts, invested, or even given to charity. Money hasn’t always existed as bills and coins, though, and many people don’t use paper bills and metal coins today. Take two minutes to discuss the following question with your group and write down your ideas: ‘What other ways do people buy goods or services without using paper money or coins?’”
[Write the following question on the board or chart paper: “What other ways do people buy goods or services without using paper money or coins?” Give the students two minutes to discuss and write down their thoughts. While students are discussing, circulate around the room, encouraging students to stay on task.]

**Facilitator says:** “What answers did you come up with?”

[Ask for volunteers to share their responses and record their responses on the board. Discuss the answers with the class.]

**Possible class discussion answers (unscripted):**
- Checks
- Credit cards
- Debit cards
- Gift cards
- Online banking
- Wire transfers
- Cashier’s checks
- Money orders
- Barter
- PayPal©

**Facilitator says:** “Money has not always looked or functioned in the same way. The first transactions were completed through bartering, which is trading goods and services for other goods and services without using money. Livestock was the first form of money used in these trades, followed by crops such as grains and vegetables. Eventually, currencies were developed to make these transactions easier. Currency is the specific money system a country uses, or a specific kind of money. The first currencies were shells. Later, metal coins were developed and even later, paper money. Today, currency has evolved to include checks, credit cards, debit cards, gift cards, and many types of online transactions. For many people in the United States today, the majority of their purchases are made digitally: with credit cards, debit cards, or through online bank transactions. With that in mind, take two minutes to discuss the following question with your small group: ‘Do we still need paper and coin money?’”

[Write this question on the board or chart paper: “Do we still need paper and coin money?” Give the students two minutes to discuss the question. While students are discussing, circulate around the room encouraging students to stay on task.]

**Facilitator says:** “Let’s see what sort of ideas you came up with.”

[Discuss the answers as a class, calling on each group to share their ideas.]
Possible class discussion answers (*unscripted*):

- We don’t need physical money because we can do everything we need to digitally.
- We need physical money because people may spend more than they should if they are only making purchases with digital money.
- We need physical money because it is part of our history.
- We need physical money because many people do not have bank accounts or debit cards.

**Facilitator says:** “You will learn more about the money we use in the performance task you will be completing. Remember that currency is the system of money that a country uses, money has changed significantly in the past, and digital transactions are continuing to change the way money is used. You are now ready to complete your performance task. Please, leave your recorded notes and pencils behind to be collected.”