



Consumer.gov – Lesson Plan Using Credit

Teacher's Notes

This lesson plan is designed to be flexible, so that you can use all or part of it depending on the level(s) of your learners, their learning goals, and the work you and they have done with other parts of Consumer.gov previously. You can also spread the activities over multiple class meetings as needed.

The section on Using Credit shares both concepts and vocabulary with the Using Debit Cards, Buying and Using Phone Cards, and Prepaid Cards sections in Managing Your Money. There is a separate worksheet, *Ways to Pay*, with brief guidelines for using it to help learners activate existing knowledge and summarize what they have learned across the four lesson plans.

The section on Using Credit also shares content with the Car Title Loans and Payday Loans sections in Credit, Loans and Debt. The separate worksheet *Different Kinds of Loans* enables learners to summarize the similarities and differences that they discover in these three sections. Finally, the section on Using Credit shares content with the Using Credit section of Credit, Loans and Debt and the Avoiding Identity Theft section of Scams and Identity Theft. The separate worksheet *Credit History and Credit Reporting* is designed to allow learners to take advantage of those connections.

- The lesson plan content is complex. Start each class session with an oral elicitation activity that establishes what learners already know and focuses them on the topic at hand. Allow time for learners to review concepts orally at several points to ensure that they understand.
- The lesson plan has content objectives, language objectives, and web navigation objectives. Select the ones that are appropriate for your learners, and review them with the learners at the beginning of each lesson to prepare for learning and then again at the end to assess learning.
- The lesson plan includes a vocabulary list. Select the vocabulary items that are new to your learners or are most important, and present no more than 6-8 new items per lesson for learners with basic skills, and no more than 10-12 for those with intermediate and higher skills.
- The web page on Using Credit has three sections: What It Is, What To Know, and What To Do. The lesson plan uses What It Is for initial concept development, vocabulary development, and site navigation activities. It uses What To Know for guided practice activities, and What To Do for independent practice and extension activities.
- The lesson plan is structured for two types of learners: those who read at or above the NRS Low Intermediate Basic Education / Low Intermediate ESL level and those who read at levels below those (Beginning ABE Literacy, Beginning Basic Education, Beginning ESL Literacy, Low Beginning ESL, High Beginning ESL). Where appropriate, guidance is provided for differentiating activities for English learners and native speakers. Activities can be mixed and matched across levels where learners need tasks that are more accessible or more challenging.
- Time allotments for activities will vary depending on the number of learners and their levels. Activities can be extended, shortened, or skipped to meet learners' needs and to accommodate different class/ tutorial schedules.

Objectives and Standards

	Low Intermediate and Above	Basic / Beginning
	Learners will be able to	
Content Objectives	<ul style="list-style-type: none"> ● Explain what credit is and how it relates to borrowing and repaying money ● Describe how credit cards work and the types of fees that they may have ● Describe how secured credit cards work ● Explain how loans work and how they differ from credit cards ● Describe similarities and differences among credit cards, secured credit cards, prepaid cards, and phone cards ● Explain the connection between using credit and having/building a credit history 	<ul style="list-style-type: none"> ● Describe how using credit relates to borrowing and repaying money ● Show that they understand how credit cards work and that they carry different types of fees ● Give a simple explanation of the difference between a loan and a credit card ● List two or more ways that a credit card is like a secured credit card, and two ways that they differ ● Talk about the differences between secured credit cards and prepaid cards
Language Objectives	<ul style="list-style-type: none"> ● Recognize key credit-related vocabulary when reading and listening ● Use credit card and loan-related vocabulary appropriately when speaking ● Recognize present continuous forms of selected verbs when listening or reading, and use them in speaking ● Recognize and use the –er suffix for indicating the person doing an action 	<ul style="list-style-type: none"> ● Recognize key credit-related vocabulary when reading and listening ● Use credit card and loan-related vocabulary appropriately when speaking ● Recognize present continuous forms of selected verbs when listening or reading ● Recognize and use the –er suffix for indicating the person doing an action
Web Navigation Objectives	<ul style="list-style-type: none"> ● Recognize and navigate among the three parts of the Using Credit section ● Recognize the relationship of the Using Credit section to the rest of the Credit, Loans, and Debt section and to the other two major sections of the site ● Use the Search function to locate information on the site ● Recognize when they need to scroll down, and use the scroll bar to do so ● Use the <i>text size, listen</i>, and volume adjustment buttons 	<ul style="list-style-type: none"> ● Recognize the difference between site content and site navigation ● Recognize and navigate among the three parts of the Using Credit section ● Use the <i>text size, listen</i>, and volume adjustment buttons
College and Career Readiness Standards <i>(For guidance on these, see the companion Resource Sheet Using the College and Career Readiness Standards in Instruction Based on Consumer.gov Content)</i>	<u>English Language Arts and Literacy</u> Language: L1, L3, L4, L6 Speaking/Listening: SL1, SL2, SL4 Reading Foundations: RF2, RF3, RF4 Reading (Informational Text): RI1, RI2, RI5, RI7, RI9 <u>Mathematics</u> Number and Operations--Base 10 (NBT) The Number System (NS) Ratios and Proportional Relationships (RP)	<u>English Language Arts and Literacy</u> Language: L1, L4, L6 Speaking/Listening: SL1, SL2, SL4 Reading Foundations: RF2, RF3 Reading (Informational Text): RI1, RI2 <u>Mathematics</u> Number and Operations--Base 10 (NBT)

Vocabulary and Materials

	Low Intermediate and Above	Basic / Beginning
<p>Vocabulary</p> <p>Select the vocabulary items that are new to your learners or that are most important for understanding the content. The words with asterisks (*) are key vocabulary for the web content; the others are more general terms. For English learners and some native English speakers, you may need to teach these as oral vocabulary before introducing them in written material.</p>	<p>Select 10-12 items for direct teaching.</p> <p>afford *annual fee *apply *APR *balance bank account *bill *charge compare *credit card credit history *credit limit credit reporting company credit union deal debit card debt deposit earn everyday expensive *fee furniture *grace period groceries in advance *interest *interest rate *lend *loan *minimum payment offer *owe pawn payday lender *percent prepaid card product *repay *secured credit card services (car) title</p>	<p>Select 6-8 items for direct teaching.</p> <p>afford *annual fee *apply *APR *balance bank account *bill *charge compare *credit card credit history *credit limit credit reporting company credit union deal debit card debt deposit earn everyday expensive *fee furniture *grace period groceries in advance *interest *interest rate *lend *loan *minimum payment offer *owe pawn payday lender *percent prepaid card product *repay *secured credit card services (car) title</p>

	Low Intermediate and Above	Basic / Beginning
Materials	<p>Internet: Using Credit section of consumer.gov</p> <p>Handouts:</p> <ul style="list-style-type: none"> ● Partner Talk ● Screenshots of <i>What It Is, What To Know</i>, and <i>What To Do</i> ● Questions for Guided Reading 1 ● Credit and Secured Credit ● What to Know About Credit Cards and Secured Credit Cards ● Paying Your Credit Card Bill ● Minimum Payments on Credit Cards ● Questions for Guided Listening 2 ● What Is That Person Doing? ● Secured Credit Cards: Which One Is Best? ● Questions for Making a Story About Credit ● Different Kinds of Loans ● Two by Two 	<p>Internet: Using Credit section of consumer.gov</p> <p>Handouts:</p> <ul style="list-style-type: none"> ● Words to Know ● Screenshots of <i>What It Is, What To Know</i>, and <i>What To Do</i> ● Questions for Guided Reading 1 ● Credit and Secured Credit ● What to Know About Credit Cards and Secured Credit Cards ● Paying Your Credit Card Bill ● Minimum Payments on Credit Cards ● Questions for Guided Listening 2 ● What Is That Person Doing? ● Secured Credit Cards: Which One Is Best? ● Questions for Making a Story About Credit ● Different Kinds of Loans ● Two by Two

Activities

	Low Intermediate and Above	Basic / Beginning
<p>Build Background</p> <p><i>Use this discussion time to connect the lesson content with learners' existing knowledge.</i></p>	<ol style="list-style-type: none"> 1. Introduce the topic of credit with learners by asking them what they know about borrowing money. If learners have already worked through one or more of the related sections (Debit Cards, Prepaid Cards, Phone Cards), connect the discussion to the vocabulary and concepts from those sections. 2. If you have used the <i>Ways to Pay</i> worksheet as an introduction to these four linked lessons, have learners review what they said or wrote about prepaid cards. 	<ol style="list-style-type: none"> 1. Introduce the topic of credit with learners by asking them what they know about borrowing money. If learners have already worked through one or more of the related sections (Debit Cards, Prepaid Cards, Phone Cards), connect the discussion to the vocabulary and concepts from those sections. 2. If you have used a <i>Ways to Pay</i> master worksheet as an introduction to these four linked lessons, have learners review what the group said about prepaid cards.
<p>Preview Vocabulary</p> <p><i>Use the worksheet version that is most appropriate for your learners. Edit the handout to include only the words you need or want to emphasize.</i></p> <p><i>Handouts:</i></p> <ul style="list-style-type: none"> ● <i>Partner Talk</i> (low Intermediate & above) ● <i>Words To Know</i> (basic/beginning) 	<ol style="list-style-type: none"> 1. Without distributing the <i>Partner Talk</i> worksheet, read each vocabulary item aloud and ask learners to suggest definitions. Provide information when learners do not know a word. Encourage learners to identify words that they have encountered when working on other sections of the site. 2. Put learners in pairs and distribute the <i>Partner Talk</i> worksheet. Partners take turns reading the words and example sentences; then they create sentences of their own. You may want to shorten the list if some of the items are already known. If you have a mixed native speaker and non-native speaker class you may want to pair up native and non-native speakers. Circulate during this activity to answer questions. 3. When all pairs have finished, discuss the answers to the questions in the whole group to be sure all understand the vocabulary. 	<ol style="list-style-type: none"> 1. Without distributing the <i>Words To Know</i> worksheet, read each vocabulary item aloud and ask learners to suggest definitions. Provide the definition yourself when learners do not know a word. Encourage learners to identify words that they have encountered when working on other sections of the site. 2. Distribute the <i>Words To Know</i> worksheet and have learners take turns reading the words and the example sentences. Then ask them to make up sentences of their own orally. 3. Write learners' sentences on a white board or poster paper and ask other learners to read them aloud. Save the sentences for later use in reading practice.

	Low Intermediate and Above	Basic / Beginning
<p>Preview Website</p> <p><i>These activities are designed to help learners identify the difference between site content (different on every page) and site navigation (same on every page), and understand how to use site navigation and functionality. They are designed for learners with little experience on the web and on Consumer.gov. As you work through various sections of Consumer.gov and learners become more comfortable with site navigation, you can reduce or eliminate the time devoted to this preview.</i></p> <p><i>Handouts:</i></p> <ul style="list-style-type: none"> ● <i>Screenshots of What It Is, What To Know, and What To Do</i> ● <i>Printouts of the three sections (if computers are not available)</i> 	<ol style="list-style-type: none"> 1. Explore the Using Credit section of Consumer.gov with the learners, using one central computer so that all can follow along, but allowing individuals to use their personal devices if they have them. Answer the following questions as a group: <ol style="list-style-type: none"> a. How many parts does the Using Credit section have? What are they? Why do you think they have these names? b. How do you know which part of the Using Credit section you are in? c. How can you change the size of the letters on the screen? d. How can you listen to someone reading the text aloud? e. How can you adjust the volume? f. How can you read the text that goes down below the bottom of the screen? 2. Ask learners to predict what content they think they will find on each of the pages: What It Is, What To Know, What to Do. 3. Ask learners to find the vocabulary items from <i>Partner Talk</i> in the Using Credit section of the site. They can do this orally using the computer, or on paper using printouts of the pages. 	<ol style="list-style-type: none"> 1. Distribute the screenshot handouts for the three parts of Using Credit. Have learners work in pairs or small groups to identify which things are the same on every page and which things are different. 2. Discuss the answers in the whole group. Using one central computer so that all can follow along, show learners that the navigation and function buttons stay the same on every page, and the informational text is what changes. Demonstrate the navigation among What It Is, What To Know, and What To Do, and demonstrate the use of the <i>text size</i> and <i>listen</i> buttons, the volume control, and the scroll bar. 3. Do a round robin in which each learner asks another to demonstrate how to do a specific task (for example, “Show how you change the text size,” “Show how you move to What To Do”). If learners are more experienced, you can extend this activity to the rest of the Credit, Loans, and Debt section. 4. Ask learners to predict what content they think they will find on each of the pages: What It Is, What To Know, What To Do.

	Low Intermediate and Above	Basic / Beginning
<p>Guided Reading 1</p> <p>Handout:</p> <ul style="list-style-type: none"> ● <i>Questions for Guided Reading 1</i> 	<ol style="list-style-type: none"> 1. Distribute the <i>Questions for Guided Reading 1</i> handout. In the whole group, have learners read the questions and say what kind of information they will be looking for on the website to answer each one. Encourage them to predict what the answers will be. 2. Direct learners to the What It Is page of the <i>Using Credit</i> section. Have them work in pairs or individually to read the webpage and answer the questions on the worksheet. Remind them that they can use the Listen button to play the text if they wish. 3. When all have finished, review the answers with the whole group. Have learners say or show where on the page they found each answer. If learners have not yet worked through the website sections on <i>Payday Loans and Car Title Loans</i>, you may need to provide some background on these for the answer to #6. 	<ol style="list-style-type: none"> 1. Distribute the printout of What It Is, or direct the learners to that page on the computer. Play the audio of this section, or read it aloud yourself, as learners follow along. Have learners raise their hands when they hear/read one of the words from <i>Words to Know</i>. (This will make for a somewhat disjointed reading, as you stop each time a hand is raised to ask which word the learners heard/read). 2. Have the learners read the section again, with or without listening (ask which they would prefer). Ask them to think about this question as they read: Why might you want to have a credit card? 3. Review the answer(s) to the question with the whole group. Have learners show where in the text they found the answer(s). Be open to learner suggestions that are not provided in the text. 4. Ask learners the questions on the <i>Questions for Guided Reading 1</i> worksheet and have them answer orally. If learners have not yet worked through the website sections on <i>Payday Loans and Car Title Loans</i>, you may need to provide some background on these for the answer to #6.

	Low Intermediate and Above	Basic / Beginning
<p>Guided Reading 2</p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> ● <i>Paying Your Credit Card Bill</i> 	<ol style="list-style-type: none"> 1. In the whole group, discuss the questions “Should you pay your whole credit card bill each month?” and “Should you pay only the minimum payment each month?” 2. Direct learners to the “How should I use my credit card?” and “Should I pay the whole bill every month?” parts of What To Know. Have them read this section, including the text under For Example, independently. Then discuss the content in the whole group. Are the answers to the two questions still the same? 3. Distribute the <i>Paying Your Credit Card Bill</i> handout and have learners complete it in the whole group or in small groups. Encourage them to add good and bad things they can think of that are not listed in the website text, and to talk about the possibility of paying more than the minimum even if they can’t pay the full amount. 	<ol style="list-style-type: none"> 1. In the whole group, discuss the questions “Should you pay your whole credit card bill each month?” and “Should you pay only the minimum payment each month?” 2. Direct learners to the “How should I use my credit card?” and “Should I pay the whole bill every month?” parts of What To Know. Have them read this section, including the text under For Example, independently. Remind them that they can listen to the text if they wish. Then read the text aloud with them and discuss the content in the whole group. Are the answers to the two questions still the same? 3. Make a poster-sized version of the <i>Paying Your Credit Card Bill</i> handout and work with learners in the whole group to complete it. Encourage learners to add good and bad things they can think of that are not listed in the website text, and to talk about the possibility of paying more than the minimum even if they can’t pay the full amount.

	Low Intermediate and Above	Basic / Beginning
<p>Guided Listening 1</p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> ● <i>Credit and Secured Credit</i> ● <i>What To Know About Credit Cards and Secured Credit Cards</i> 	<ol style="list-style-type: none"> 1. Tell learners that you are going to describe how credit cards and secured credit cards work. They need to listen for things that are the same and things that are different. 2. Without allowing learners to look at the What To Know page, read the first seven parts (through “How do I choose a secured card?”) aloud. Then read them aloud a second time. 3. Distribute the <i>Credit and Secured Credit</i> handout and ask learners to see how much of it they can complete from memory. Allow them to choose whether to work individually or in pairs on this task. 4. When all have finished, distribute <i>What To Know About Credit Cards and Secured Credit Cards</i>. Have learners check their answers on Credit and Secured Credit by reading the text and underlining or marking where they find the answers for each item on the <i>Credit and Secured Credit</i> handout. Discuss the answers in the whole group. Note that the text does not specifically answer #10 for credit cards. Allow opportunities for learners to talk about (or ask about) experiences they have had with credit cards. 	<ol style="list-style-type: none"> 1. Tell learners that you are going to describe how credit cards and secured credit cards work. They need to listen for things that are the same and things that are different. 2. Distribute the <i>Credit and Secured Credit</i> handout and review the language on it with learners. 3. Without allowing learners to look at the What To Know page, read the first four parts (through “What if I can’t get a credit card?”) aloud. Then read those parts a second time. Have learners check the appropriate boxes about credit cards on the handout as you read. 4. Review answers in the whole group. Then repeat the process with the next three parts of What To Know (through “How do I choose a secured card?” – the sections on secured credit cards). 5. Distribute <i>What To Know About Credit Cards and Secured Credit Cards</i>. In the whole group, work through the text, locating and marking the answers for each item on the <i>Credit and Secured Credit</i> handout. Note that the text does not specifically answer #10 for credit cards. As you go, allow opportunities for learners to talk about (or ask about) experiences they have had with credit cards.

	Low Intermediate and Above	Basic / Beginning
<p>Guided Listening 2</p> <p>Handout:</p> <ul style="list-style-type: none"> ● <i>Minimum Payments on Credit Cards</i> ● <i>Questions for Guided Listening 2</i> 	<ol style="list-style-type: none"> 1. Have learners watch the <i>Minimum Payments on Credit Cards</i> video as a group. Show them how to start and stop the video, and how to view it full screen with captions by clicking the square icon on the bottom right. 2. Distribute the <i>Minimum Payments on Credit Cards</i> handout and have learners watch the video again, completing the worksheet as the video progresses. Review answers in the whole group, or have learners pair up to check each other's answers. 3. Have learners put the <i>Minimum Payments on Credit Cards</i> handout away. Distribute <i>Questions for Guided Listening 2</i> and have learners work independently or in pairs to answer the questions, playing the video again if they wish. 4. Have learners pair up to review their answers, using the <i>Minimum Payments on Credit Cards</i> handout as a reference. Discuss answers in the whole group if necessary to be sure all understand what happened to Marta and why. 	<ol style="list-style-type: none"> 1. Have learners watch the <i>Minimum Payments on Credit Cards</i> video as a group. Show them how to start and stop the video, and how to view it full screen with captions by clicking the square icon on the bottom right. 2. Distribute the <i>Minimum Payments on Credit Cards</i> handout and have learners watch the video again, completing the worksheet as the video progresses. If learners' language skills are not strong enough for them to do this independently, do it in the whole group, stopping the video as necessary to be sure all are able to fill in the blanks on the worksheet. 3. In the whole group, ask learners the questions from <i>Questions for Guided Listening 2</i> orally. Allow learners to use the <i>Minimum Payments on Credit Cards</i> handout for reference when answering the questions.
<p>Grammar Practice</p> <p>Handouts:</p> <ul style="list-style-type: none"> ● <i>What Is That Person Doing?</i> <p><i>This grammar practice focuses on the use of the present progressive and the formation of –er agent nouns, using verbs that occur in the Using Credit section.</i></p>	<ol style="list-style-type: none"> 1. Review the formation and use of the present progressive with learners if necessary. Then distribute the <i>What Is That Person Doing</i> worksheet for learners to complete individually or in pairs, as they choose. Allow learners to use the Using Credit section of the website for reference as needed. 2. Review answers in the whole group. Ask learners to point out any places where they have found the –er forms on the website. 3. Challenge learners to develop two or three additional sentence pairs for each verb. Review these with the whole group. 	<ol style="list-style-type: none"> 1. Review orally the formation and use of the present progressive with learners, and the use of the –er suffix to make agent nouns from verbs. 2. Distribute the <i>What Is That Person Doing</i> worksheet and read the example with learners. Then work through the remainder of the handout in the whole group, eliciting sentences orally and writing them for later reading practice. Allow learners to use the Using Credit section of the website for reference if they wish. Challenge learners to develop multiple sentence pairs for each verb.

	Low Intermediate and Above	Basic / Beginning
<p>Independent Practice 1</p> <p>Handout:</p> <ul style="list-style-type: none"> Secured Credit Cards: Which One Is Best? 	<ol style="list-style-type: none"> Distribute the <i>Secured Credit Cards: Which One Is Best</i> handout. Have learners work in pairs or small groups to identify which card is best for each of the attributes. Encourage them to use the “How do I choose a secured card?” section of What To Know for reference as needed. Encourage learners to use the space on the worksheet to write notes about the reasons for their choices. Have each group develop a short presentation on which card they think is best and why. Have groups make their presentations to the rest of the class. Then have learners write individually which card they would choose, and why. 	<ol style="list-style-type: none"> Direct learners to the “How do I choose a secured card?” section of What to Know. Have them read it independently and write down any words they see that they do not know. (Recall that learners have already reviewed this section in Guided Listening 1). After they have read the text, have them tell you their unknown words. Talk about what these mean. Then lead a discussion on what the website says about choosing a secured credit card. Distribute the <i>Secured Credit Cards: Which One Is Best</i> handout. Review its content with learners in the whole group. Then have learners work in pairs or small groups to identify which card is best for each of the attributes. Discuss the groups’ choices in the whole group. Then take a show-of-hands poll on which card learners would pick. Have them talk about their reasons for their choices.
<p>Independent Practice 2</p> <p>Handout:</p> <ul style="list-style-type: none"> Questions for Making a Story About Credit 	<ol style="list-style-type: none"> Direct learners to the What To Do page and have them read it independently. Distribute <i>Questions for Making a Story About Credit</i>. Ask learners to work independently or in pairs, as they choose, to create a story about a person who needs to build/improve a credit history. The story can be a written narrative or a storyboard/poster with illustrations that learners draw or find. Encourage learners with higher skills to use information from the Your Credit History section as well as the What To Do part of Using Credit. Have learners read or present their stories to their classmates. 	<ol style="list-style-type: none"> Direct learners to the What To Do page and have them read it independently. Then review it in the whole group to be sure everyone understands the content and vocabulary. Using the questions on the <i>Questions for Making a Story About Credit</i>, elicit a story from learners about a person who has no credit history and wants to build one. Write the story out and make a copy for each learner to use for reading practice. Have learners find or draw an illustration that goes with the story.

	Low Intermediate and Above	Basic / Beginning
<p>Extension / expansion</p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> ● <i>Different Kinds of Loans</i> 	<ol style="list-style-type: none"> 1. Distribute the <i>Different Kinds of Loans</i> worksheet. Have learners review the information about getting a bank loan and a store loan in the What It Is and What To Know sections and fill in the information on the sheet. Then have them work in pairs to compare answers. 2. Review answers in the whole group to ensure that all have developed comprehensive understanding. 3. Have learners save the worksheet to use again when the class turns to the Payday Loans and Car Title Loans sections. Or, if learners are sufficiently skilled, have them search for the information about payday loans and car title loans on their own and fill in the sheet. Use the information as the basis for a discussion of similarities and differences. 	<ol style="list-style-type: none"> 1. Create a poster-sized copy of the <i>Different Kinds of Loans</i> handout. Work with learners in the whole group to read the material in the “Where can I get a loan?” section of What To Know and add the information to the poster. If learners are able, have them copy this information to individual copies of the worksheet. 2. Use the poster again when the class turns to the Payday Loans and Car Title Loans sections of the website. Use the information as the basis for a discussion of similarities and differences.
<p>Assessment</p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> ● <i>Two by Two</i> 	<ol style="list-style-type: none"> 1. Distribute the <i>Two by Two</i> sheet and have learners complete it individually. 2. Discuss answers in the whole group. Talk about how learners could obtain answers to the questions they still have. Use the sheet as the basis for an oral discussion of new knowledge and ongoing questions. The sheet can also be used at the beginning of the next lesson to review information, answer questions, and serve as part of the introduction to the next lesson. 	<ol style="list-style-type: none"> 1. Distribute the <i>Two by Two</i> sheet and have learners complete it individually. 2. Discuss answers in the whole group. Talk about how learners could obtain answers to the questions they still have. Use the sheet as the basis for an oral discussion of new knowledge and ongoing questions. The sheet can also be used at the beginning of the next lesson to review information, answer questions, and serve as part of the introduction to the next lesson.