

## How Much Does This Cost: Then & Now?

**Objective-** Student will recognize the increase in the cost of living since the Civil War era in America. The student will be able to demonstrate mastery when adding and subtracting decimals.

**TEKS:** 111.17. Mathematics, Grade 5.

5.3A.) **Number, operation, and quantitative reasoning.** The student adds, subtracts, multiplies, and divides to solve meaningful problems.

The student is expected to:

- (A) use addition and subtraction to solve problems involving whole numbers and decimals.

Imbedded TEKS include: 5.1B, 5.5 A, 5.14 A&B, 5.15B

**Focus:** Teacher will distribute a checkbook and check registry to each student in class. While doing this the teacher will discuss that these items have a particular function in our society. The teacher will invite students to guess what these items are and what their function is in society. Students will record their guesses in their math journal. After students have had time for written response the teacher will call on selected students to share their guesses with the class. The teacher will then reveal the true nature of the items. That the items they have are checks and a check register, and they are used to record the spending activities with regard to the money of a business or individual.

**Instruction:** Students will be divided into small groups and shown how to use the *Texas Tides* website. Students will then be challenged to find documents that have to do with the cost of living back in the 19<sup>th</sup> century. Examples of cost of living will include things like grocery bills, doctor's bills, cost of services, or a record of daily or monthly living expenses. Teacher will interact with each group of students to monitor progress and to assure that each student has selected an appropriate document. Students will then be instructed to go to their teacher who will act as the town banker. The banker will hand each student an index card with their individual account balance listed on the card. At this time the teacher will do a mini lesson focused on how to use their checks and registry, and record their debits, and credits, and manage their accounts. The teacher will also introduce the vocabulary words needed for this lesson at this time. Using the document from the *Tides* site, the student will now be required in their groups to write checks to pay for their goods and services using only the money in their accounts. This lesson is designed so that some students will face the challenge of "insufficient funds". These students will then have to either go to the town bank or try to acquire a loan, or rely on the charity of other students with enough money. Once all the students are done devising their own method of meeting their financial obligations they will return to large group to engage in classroom discussion. The teacher will moderate the discussion and invite students to share their experience and to interpret the significance of the experience and it's relevance to living in the Civil War era and today.

**Independent Practice/ Assessment:** Students are now ready to swap their documents with another student. They will repeat the activity independently. Once they have completed the activity they must turn in their completed check registry to demonstrate the mastery of concept and skills.

**Enrichment:** Students will use the “*Inflation Calculator*” found on the *Tides* site to calculate the increase in the cost of living and inflation between the Civil War Era and the present day.

**Closure:** All students will write a reflection piece in their math journal that should include their feelings about the overall experience, the concept that was taught, the skill that was learned and how this skill relates to life outside the classroom.

**Resources:**

*Texas Tides* web site

Bill for Two Commissioners- December 19, 1842

SHH I: 25

Receipt for Coffin

July 28, 1852

William F. Price Collection

Loc: A-26 Folder 8

May 17, 1856

River & Cotton Prices Falling

William F. Price Collection

Loc: A-26 Folder 17

September 10, 1863

CSA receipt for 400lbs of beef

Lyne Taliaferro Barrett Papers

Loc: A-5 Folder 1

May 2, 1862

War Tax Receipt

Burton Crossland Collection

1787-1987

Loc: A-40

November 18, 1870

Bad Postwar Economy

James Harper Starr Letters

Loc: A-159

April 17<sup>th</sup> 1874  
Receipt for the Sale of Cotton.  
Loc: A-12

**Link to Inflation Calculator**  
**<http://www.westegg.com/inflation/>**

**Vocabulary Words**

**Check**  
**Check Register**  
**Balance**  
**Debit**  
**Credit**  
**Withdraw**  
**Deposit**  
**Cost of Living**  
**Inflation**  
**Overdrawn**  
**Insufficient Funds**  
**Loan**  
**Collateral**

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