## The N eckl ล ce

## Unit Plans and Teaching Guide

SHE was one of those not so pretty and charming girls, born by a blunder of destiny
 in a family of school administrators. She had no ability, no sympathy, no means of being known, understood, loved, married. She was sad since she could not be the dictator of a third-world country; she was unhappy as though kept out of her own destiny of Inquisition executor; so she became your principal and is looking forward to evaluating you tomorrow.


## You better have your ela common core lesson plans ready.

## Vocabulary Squares Assignment

The vocabulary squares assignment is fairly self-explanatory. The assignment covers the following Common Core Standards. The vocabulary words are highlighted in the story at the end.

- L.9-10.2 Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.
- L.9-10.2c Spell correctly. Knowledge of Language
- L.9-10.4c Consult general and specialized reference materials (e.g., dictionaries, glossaries, thesauruses), both print and digital, to find the pronunciation of a word or determine or clarify its precise meaning, its part of speech, or its etymology.


## Making Sense of Difficult Sentences

Use the following chart to make sense of difficult sentences in the story you are currently reading. Use the example as a model.

| Original Sentence or Passage | Paraphrased Sentence or Passage |
| :--- | :--- |
| "SHE was one of those pretty and charming girls, born by a <br> blunder of destiny in a family of employees. She had no dowry, <br> no expectations, no means of being known, understood, loved, <br> married by a man rich and distinguished" | Although she had the qualities of a noble woman, she was born into a plain <br> family and had no way of marrying a rich and distinguished man. |
|  |  |
|  |  |

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Use the following chart to make sense of difficult sentences in the story you are currently reading. Use the example as a model.

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| "SHE was one of those pretty and charming girls, born by a <br> blunder of destiny in a family of employees. She had no dowry, <br> no expectations, no means of being known, understood, loved, <br> married by a man rich and distinguished" | Although she had the qualities of a noble woman, she was born into a plain <br> family and had no way of marrying a rich and distinguished man. |
| "She was simple since she could not be adorned; but she was <br> unhappy as though kept out of her own class; for women have <br> no caste and no descent, their beauty, their grace, and their <br> charm serving them instead of birth and fortune." | She was simple and unhappy because she could not join her proper class. <br> Although she had no birth and fortune, she had beauty and grace, which far <br> surpassed her social status. |
| "Their native keenness, their instinctive elegance, their flexibility <br> of mind are their only hierarchy; and these make the daughters <br> of the people the equals of the most lofty dames." | A woman's wit and elegance makes her the equal of nobleman's daughters, <br> regardless of social standing. |
| "She suffered intensely, feeling herself born for every delicacy <br> and every luxury. She suffered from the poverty of her dwelling, <br> from the worn walls, the abraded chairs, the ugliness of the <br> stuffs." | She suffered greatly because she believed she deserved luxury. Instead she was <br> poor and lived in an ugly, run-down house. |
| "All these things, which another woman of her caste would not <br> even have noticed, tortured her and made her indignant." | Most women of her class would not have noticed the things that tortured her and <br> made her angry. |
| "She was thinking of delicate repasts, with glittering silver, with <br> tapestries peopling the walls with ancient figures and with <br> strange birds in a fairy-like forest; she was thinking of exquisite <br> dishes, served in marvelous platers, of compliment whispered <br> and heard with a sphinx-like smile, while she was eating the rosy <br> flesh of a trout or the wings of a quail." | She dreamt of fine meals, nice silver, wall coverings with elegant features and <br> artwork. She dreamt of marvelous serving dishes and polite company whispering <br> kind words to one another while eating fine foods like trout or quail. |
| She let her mind dwell on the quiet vestibules, hung with <br> Oriental tapestries, lighted by tall lamps of bronze, and on the <br> two tall footmen in knee breeches who dozed in the large <br> armchairs, made drowsy by the heat of the furnace. | She dreamt of peaceful rooms with Oriental wall coverings, tall bronze lamps, <br> and servants who hung about. |

## Vocabulary Squares

Directions: Take your vocabulary list and fill in the chart for each word. Here's a description of what goes in each box:

- Vocabulary Word. As words imply, this is where you put the vocabulary word.
- Synonym. A synonym is a word with a similar meaning. Put 2-3 synonyms in the box labeled synonym.
- Symbol or Picture. Allow your inner-artist to emerge. Provide a picture or symbol that represents the meaning of the word.
- Definition. Pretty self-explanatory. Write the definition of the vocabulary word here.
- Sentence. Write a complete sentence using the vocabulary word correctly. If you need help, ask your teacher.

| Vocabulary Word | Synonyms (2-3) <br> ArtiSan <br> craftsperson, <br> journeyman, <br> worker |
| :---: | :---: |
| Symbol or Picture | Definition(s) <br> A skilled manual <br> laborer |
| Sentence |  |


| Vocabulary Word | Synonyms (2-3) |
| :--- | :--- |
|  |  |
| Symbol or Picture | Definition(s) |
|  |  |
| Sentence |  |


| Vocabulary Word | Synonyms (2-3) |
| :--- | :--- |
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| :--- | :--- |
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| :--- | :--- |
|  |  |
| Symbol or Picture | Definition(s) |
|  |  |
| Sentence |  |

## Loisel Life Comparison

This assignment compares what Loisel wishes her life to be and what it really is. If you're really ambitious, you can redo this assignment at the end of the story comparing Loisel's life of drudgery after losing the necklace to her life before losing the necklace. Just in case you're interested, here are the Common Core Standards covered by this assignment.

- RL.9-10.1 Cite strong and thorough textual evidence to support analysis of what the text says explicitly as well as inferences drawn from the text.
- RL.9-10.2 Determine a theme or central idea of a text and analyze in detail its development over the course of the text, including how it emerges and is shaped and refined by specific details; provide an objective summary of the text.
- RL.9-10.3 Analyze how complex characters (e.g., those with multiple or conflicting motivations) develop over the course of a text, interact with other characters, and advance the plot or develop the theme.
- RL.9-10.4 Determine the meaning of words and phrases as they are used in the text, including figurative and connotative meanings; analyze the cumulative impact of specific word choices on meaning and tone (e.g., how the language evokes a sense of time and place; how it sets a formal or informal tone).
- W.9-10.4 Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience. (Grade-specific expectations for writing types are defined in W.9-10.1-3.)
- W.9-10.5 Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach, focusing on addressing what is most significant for a specific purpose and audience. (Editing for conventions should demonstrate command of L.9-10.1-3.)


## Poor Madame Loisel

Directions. Madame Loisel hates her life. Use the chart below to compare Madame Loisel's actual life to the life she wants. Use specific words from the story. After the chart is filled out, write an essay comparing Madame Loisel's actual life to her dream life. Include your advice on how she can achieve her dreams.

| Madame Loisel's Actual Life | Madame Loisel's Dream Life |
| :--- | :--- |
| "She suffered from the poorness of the <br> house, from its mean walls, worn chairs, <br> and ugly curtains." | "She imagined silent antechambers, heavy <br> with Oriental tapestries, lit by torches in lofty <br> bronze sockets." |
|  |  |
|  |  |
|  |  |

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| Madame Loisel's Actual Life | Madame Loise's Dream Life |
| :--- | :--- |
| "She suffered from the poorness of her house, from its <br> mean walls, worn chairs, and ugly curtains." | "She imagined silent antechambers, heavy with <br> Oriental tapestries, lit by torches in lofty bronze <br> sockets..." |
| "The sight of the little Breton girl who came to do the <br> work in her little house aroused heart-broken regrets <br> and hopeless dreams in her mind." | "Two tall footmen in knee-breeches sleeping in large <br> arm-chairs, overcome by the heavy warmth of the <br> stove." |
| "She sat down for dinner at the round table covered <br> with a three-days-old cloth, opposite her husband." | "She imagined delicate meals, gleaming silver, <br> tapestries peopling the walls with folk of a past age <br> and strange birds in faery forests..." |
| "She suffered from the poorness of her house, from its <br> mean walls, worn chairs, and ugly curtains." | "She imagined vast saloons hung with antique silks, <br> exquisite pieces of furniture supporting priceless <br> ornaments, and small, charming, perfumed rooms, <br> created just for little parties..." |
| "She had no clothes no jewels, nothing. And these were <br> the only things she loved; she felt that she was made <br> for them." | "She had longed so eagerly to charm, to be desired, to |
| be whactive and sought after". |  |

## Madame Loisel Life Comparison

| Description | 5 Exceptional | 4 Skilled | 3 Proficient | 2 Developing | 1 Inadequate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Focus: <br> The essay focuses on the topic and informs readers with ideas, concepts, information, etc. <br> (W. 9-10.2 a-c) | The essay contains a clear thesis statement. The topic sentence in each body paragraph supports the thesis statement. Each body paragraph contains relevant facts and details. | The essay contains a clear thesis statement. The topic sentence in each body paragraph suppots the thesis statement Each body paragraph contains mostly relevant facts and detals. | The essay contains a clear thesis statement. The topic sentence in each body paragraph supports the thesis statement. Each body paragraph contains some relevant facts and detals. | The essay contains a clear thesis statement. The topic sentence in each body paragraph supparts the thesis statement. | There's a thesis statement but if's not that clear and not that relevant. There may be topic sentences but nobody's sure what they mean. |
| Development: <br> The essay presents relevant facts, definitions, concrete detals, quotations, and examples. <br> (RL,9-10.2; W. 9-10.2 a-c, f) | The comparison provides significant and facts from the story, concrete details, and commentary that tully develop and explain the topic. All facts and commentary are relevant. The condusion provides insight, explains the significance of the topic, and projects to the future, etc. | The comparison provides some specific facts from the story. concrete details, quotations, and examples that develop and expla/n the topic. Most facts and commentary are relevant. There is a condusion that ties in to the essay. | The essay provides some facts, definitions, concrete details, and examples that develop and explain the topic. There is a condusion that ties in to the essay. | The comparison provides facts, definitions, details, and examples that attempt to develop and explain the topic. The conclusion merely restates the development. | The comparison contains limited facts and examples reated to the topic. There may be no conclusion. |
| Audience: <br> The author anticipates the audience's background knowledge of the topic. <br> (W. 9-10.2 e) | The writer demonstrates an understanding of the audience when writing by using approprizte language, stye, and conventions. | The writer mosty understands the needs of the audience when writing by using appropriate language, style, and conventions. | The writer is going through the motions and pretends to use appropriate language, style, and conventions. | The writer is writing to an audience, just not the one he or she should. | The witer has no expectations of ever having and audience and writes in a way that the actual audience cannot relate. |
| Language and Style: <br> The comparison is objective and the tone is consistent <br> (W. 9-10.2 c and e) | The comparison employs an engaging and objective tone and uses sophisticated language and topic-specific vocabulary. The voice and tone remain consistent. | The comparison employs an engaging and objective tone and uses sophisticated language and topi-specific vocabulary. The voice and tone is mostly consistent but lacks it in certain parts. | The comparison employs an objective tone and uses The voice and tone may not be consistent. | The comparison demonstrates a limited awareness of tone and anareses of typicspectife vocabulary. | The witer seems more concemed with skin tone and fashion style than the tone and style of the companison. There is no awareness of correct word choice. |
| Conventions: <br> The essay demonstrates standard corventions of usage and mechanics along with correct formatting. <br> (Language Standards abound) | There are no errors in punctuation or spelling. Sentence structure is varied and appropriate. Al words are used correctly. The essay follows the correct format (MLA, APA, etc.). | There are no errors in punctuation or spelling. Sentence structure is mostly varied and appropriate. Most words are used correctly. The essay follows the correct format (MLA, APA, etc.). | There are a few errors in punctuation or speling. Most words are used correctly. The essay follows the correct format (MLA, APA, etc.) but may have a few errors. | There are a several enors in punctuation or speling. There is an attempt to use the correct format!MLA, APA, etc.). | Spelling, punctuation, and other errors make the comparison extremely difficult to follow or there is no attempt to use the correct format. |

## Fact and Opinion: Fate vs. Choice in "The Necklace"

Directions. Madame Loisel's life does not turn out very well. Is her rough life caused by fate (bad luck) or by bad choices? In each square below, write an example from the short story. Underneath, explain how it's either an example of bad luck, an example of a poor choice, or a combination of the two.

Fact: Madame Loisel is born into a family of artisans, a family that cannot provide a dowry.

Opinion: It's bad luck. Madame Loisel does not choose to be part of a poor family.

## Fact:

Opinion:

Fact:

Opinion:

## Fact:

Opinion:

Fact: Madame Loisel whines a lot about her life.

Opinion: Attitude is a choice. Madame Loisel's attitude stinks.

## Fact:

## Opinion:

Fact:

Opinion:

Fact:

Opinion:

## Your Conclusion:

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Fact: Madame Loisel is born into a family of artisans, a family that cannot provide a dowry.

Opinion: It's bad luck. Madame Loisel did not choose to be part of a poor family.

Fact: Mathilde marries a clerk in the Ministry of Education

Opinion: Not sure how much of a choice she had in the marriage.It's doubtful she had many opportunities to mingle with rich folks.

Fact: Mathilde lies about losing the necklace.
Opinion. This turns out to be a very poor choice. If she just tells the truth, this entire incident could have been avoided.

Fact: Loisel's physical and emotional deterioration becomes evident.

Opinion: Once that money gets borrowed, the Loisels lose their freedom to choose.

Fact: Madame Loisel whines a lot about her life.

Opinion: Attitude is a choice. Madame Loisel's attitude stinks.

Fact: Mathilde borrows a necklace and loses it.
Opinion: Losing the necklace is bad luck. Borrowing something and acting careless is a bad choice. Chances are she was all caught up in her vanity and didn't notice it drop.

Fact: The Loisels borrow 36,000 francs.
Opinion: They believe they have no choice but to replace the necklace. That's vanity and pride speaking. They make a bad choice.

Fact: The necklace is a fake.
Opinion: This would have been good luck if the Loisels had been honest. As it turns out, this is kind of bad luck.

Your Conclusion: Madame Loisel's rough life, although consisting of bad luck, is caused by poor choices, especially the poor choices she makes in regards to the bad luck.

## Cause-and-Effect Essay Rubric

| CATEGORY | Mastery | Meets Standards | Approaches Standards | Not Quite There Yet |
| :---: | :---: | :---: | :---: | :---: |
| Introduction (Organization) | The introduction is inviting, states the thesis in the last sentence, and previews the structure of the paper. The thesis contains a causeeffect link-either Loisel's rough life is caused by fate or choices. | The introduction clearly states the thesis in the last sentence and previews the structure of the paper but is not particularly inviting to the reader. The thesis contains a relevant causeeffect link. | The introduction states the thesis in the last sentence but does not adequately preview the structure of the paper and/or is not particularly inviting to the reader. The thesis contains a relevant causeeffect link. | There is no clear introduction of the thesis or structure of the paper. There is no eye opener. |
| Support for Topic (Content) | All causes and effects are supported with relevant and quality details that give the reader important information that goes beyond the obvious or predictable. | Supporting details and information are relevant, but one key cause or effect is unsupported. | Supporting details and information are relevant, but several key causes and/or effects are unsupported. | Supporting details and information are typically unclear or not related to the topic. |
| Signal Words | A variety of thoughtful signal words are used. They clearly show how ideas are connected. | Signal words clearly show how ideas are connected, but there is little variety. | Signal words work well; but connections between other ideas are fuzzy. | The signal words between ideas are unclear or nonexistent. |
| Grammar \& Spelling (Conventions) | Writer makes no errors in grammar or spelling that distract the reader from the content. | Writer makes 1-2 errors in grammar or spelling that distract the reader from the content. | Writer makes 3-4 errors in grammar or spelling that distract the reader from the content. | Writer makes more than 4 errors in grammar or spelling that distract the reader from the content. |

## Analyzing Irony in "The Necklace" Lesson Plan

## Standards

1. RL 9-10.1 Cite strong and thorough textual evidence to support analysis of what the text says explicitly as well as inferences drawn from the text.
2. RL 9-10.2 Determine a theme or central idea of a text and analyze in detail its development over the course of the text, including how it emerges and is shaped and refined by specific details; provide an objective summary of the text.
3. RL 9-10.6 Acquire and use accurately general academic and domain-specific words and phrases, sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression.
4. RL 11-12.1 Cite strong and thorough textual evidence to support analysis of what the text says explicitly as well as inferences drawn from the text, including determining where the text leaves matters uncertain.
5. RL 11-12.6 Analyze a case in which grasping point of view requires distinguishing what is directly stated in a text from what is really meant (e.g., satire, sarcasm, irony, or understatement).

## Procedures

This lesson is best done after you read "The Necklace."

1. Discuss irony. The graphic organizer handout lists the basics of irony and is sufficient for successful completion of the lesson's objectives.
2. Find examples of irony in "The Necklace" and copy them in the chart.
3. Identify the type of irony and write it in the chart.
4. Interpret the irony and explain its significance to the overall meaning of the story.
5. Discuss student discoveries with a small group and/or full class discussion.
6. Optional: Write an analysis of irony in "The Necklace."

## Assessment

The chart is an excellent opportunity to practice and discuss the lesson's stated objectives. In most cases it should be considered a formative assignment. Advanced students may write an irony analysis as a summative assignment. Use the literary analysis rubric to help you grade.

## Analyzing Irony in Literature

Irony is the contrast between what is expected and what is real. The three primary types of irony in literature are situational, verbal, and dramatic.

Situational Irony: When what happens is the opposite of what is expected.
Verbal Irony: A contrast between the intended meaning of what is spoken and what the apparent meaning is to the hearer.

Dramatic Irony: When the audience knows something a character does not.
Directions: Fill in the chart below. In the left column write a specific example of irony from "The Necklace." In the middle column write the type of irony in your example. In the right column explain the significance of the example.

| Specific Example | Type | Explanation |
| :--- | :---: | :--- |
| "Instead of being delighted, as her <br> husband hoped, she threw the <br> invitation on the table with <br> annoyance, murmuring-" | Situational | One expects Madame Loisel to be <br> excited about the invitation to the party. <br> After all, all she wants is to be part of the <br> "in crowd." Her reaction, much to the <br> shock of her husband is that of <br> "annoyance." |
|  |  |  |
|  |  |  |
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| :--- | :---: | :--- |
| "Instead of being delighted, as her <br> husband hoped, she threw the <br> invitation on the table with <br> annoyance, murmuring-" | Situational | One expects Madame Loisel to be <br> excited about the invitation to the party. <br> After all, all she wants is to be part of the <br> "in crowd." Her reaction, much to the <br> shock of her husband is that of <br> "annoyance." |
| "The day of the party drew near, and <br> Mme. Loisel seemed sad, restless, <br> anxious. Yet her dress was ready." | Situational | Once again, the big day approaches, yet <br> Madame Loisel is sad. Poor Monsieur <br> Loisel. By golly, he bought her a 400-franc <br> dress. She's going to that freaking party! |
| "When Mme. Loisel took back the <br> necklace to Mme. Forestier, the latter <br> said, with an irritated air:- "You ought <br> to have brought it back sooner, for I <br> might have needed it."" | Dramatic | If Mme. Forestier only knew what trouble Loisel <br> went through to return that necklace.... |
| "Mme. Loisel learned the horrible life of <br> the needy. She made the best of it, <br> moreover, frankly, heroically." | Situational | There's a couple of things here: (1) The <br> thing that Mme. Loisel thought would <br> bring her the happiness she desired <br> brought her ruin; (2) The misfortune has <br> actually brought out Loisel's strength. |
| "But sometimes, when her husband was <br> at the office, she sat down by the <br> window and she thought of that evening <br> long ago, of that ball, where she had <br> been so beautiful and so admired." | Situational | Even though the evening ruined her life, <br> Loisel thinks about it fondly. Wow! |
| "Oh, my poor Mathilde. But mine were <br> false. At most they were worth five <br> hundred francs!" | Situational | I think this needs no explanation. |

## Literary Analysis Writing Assignment

|  | A | B | C | D |
| :---: | :---: | :---: | :---: | :---: |
| ContentAnalysis X 2 | The witeranalyzesand interpertsthe story's them(s) correctly. The analysis goes beyond the superificial. The witer takes clearstand on supporting his orter chosen theme. Thewiter uses well.deveropoed, relevanteridenceto supporthis orher condusions with intelligent, thoughtprovoking analysis. | The witeranalyzesand interpertsthe story's theme(s) correctly. The analysis goesbeyond the superificial. Thewititer takes a clearstand on supporting his orter chosen theme. The witer useseridencetosupport his orhercondusions but there maybe an example or twoo f not trelerant evidenceoranalysis. | The witeranalyzesand interpretsthestory's theme(s) correctly. The witertakes awishy-washy stand on the theme. The witer useseridenceto supporthis orher condlusions butthe analysisis ishallow. | There is an attemptto andyzz the story's sheme. There's an antempitto use relevanteridence. There's anattemptto analyze. Unfortunately, the eatempts are mosty ynsuccesssul. |
| Organization | The essay looks like an essay. Thereis is an introduction, abody, anda condusion Eachbody paragraph contains a main idea thatis suppotedina logical manner using evidenceand analysislogicicinsight. | Thessaylooks like an essay. Theere: is an introduction, abody, anda condusion Eachbody paragraph containss a main idea thatismostly supportedina logical manner usingeridence and analysis logicidisight. | The essay looks like an essay. Thereis is an introduction, abody, anda condusion Eachbody paragraph contains a main idea thatis not supported in a logical mannerusing evidenceand analysislogicicinsight. | The essyylooks like an essay. Thereisan introduction, abody, anda condusion. |
| Format | All quotations are set up and formatted correctly. |  |  | All quotations are not set up and formatted correctly. |
| Conventions | There arenomistakes in spelling, punctuation, grammar, ett. | There are 1.2 mistakes in spelling, punctuation, grammar, etc. | There are $3-4$ mistakes in spelling, punctuation, grammar, etc. | There are 5.6 mistakes in spelling, punctuation, grammar, etc. |

## Character Analysis Pie Chart

Bring in a pile of colored pencils and trick kids into learning the following Common Core Standards.

- RL.9-10.1 Cite strong and thorough textual evidence to support analysis of what the text says explicitly as well as inferences drawn from the text.
- RL.9-10.3 Analyze how complex characters (e.g., those with multiple or conflicting motivations) develop over the course of a text, interact with other characters, and advance the plot or develop the theme.


## Procedures

1. Read "The Necklace."
2. As you read, Discuss Madame Loisel's character traits
3. Either hand out a paper with a circle on it or simply have students draw a circle on their own slice of paper.
4. Follow the directions provided on my pie graph template.
5. An example has been provided. You may want to show the class.

## Assessment

The critical part of this assignment is the ability to cite evidence and draw conclusions. You can grade this as a formative or summative assessment. If you wish to teach writing standards, you may want to assign a character analysis paragraph, using the evidence gathered for the chart.

Directions: Draw a pie chart divided into three sections. The entire pie = Mathilde Loisel. Each piece of the pie represents a part of Loisel's personality. Label each slice of pie with a character trait with a certain percentage. Provide a specific piece of evidence from the story to justify your answer.

When you're finished, write a character analysis paragraph of Madame Loisel.


## Characteristic 1:

$\qquad$

Characteristic 2: $\qquad$

Characteristic 3:

Directions: Draw a pie chart divided into three sections. The entire pie = Mathilde Loisel. Each piece of the pie represents a part of Loisel's personality. Label each slice of pie with a character trait with a certain percentage and provide a specific piece of evidence from the story to justify your answer. When you're finished, write a character analysis paragraph of Madame Loisel.


## One More Comparison Chart Assignment

If your students are anything like mine, it sometimes requires the teaching of the same skill multiple times before they've mastered it. If your students are not like mine, well...good for you. As you'll undoubtedly notice, this comparison chart looks amazingly different than the last comparison chart.
That's because l'm clever. You can look clever too. Just do this assignment. Your kids will never know they're mastering important skills from the Common Core Standards until it's too late.

- RL.9-10.1 Cite strong and thorough textual evidence to support analysis of what the text says explicitly as well as inferences drawn from the text.
- RL.9-10.2 Determine a theme or central idea of a text and analyze in detail its development over the course of the text, including how it emerges and is shaped and refined by specific details; provide an objective summary of the text.
- RL.9-10.3 Analyze how complex characters (e.g., those with multiple or conflicting motivations) develop over the course of a text, interact with other characters, and advance the plot or develop the theme.

If you choose to have them write a comparison essay or paragraph, have fun grading it. You may want to focus on these Writing Common Core Standards.

- Common Core Writing Standard 1. Write arguments to support claims in an analysis of substantive
- topics or texts, using valid reasoning and relevant and sufficient evidence. Common Core Writing Standard 2. Write informative/explanatory texts to examine and convey complex ideas, concepts, and information clearly and accurately through the effective selection, organization, and analysis of content.
- W.9-10.4 Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience. (Grade-specific expectations for writing types are defined in W.9-10.1-3.)


## Compare and Contrast

Madame Loisel's life takes a turn for the worse after losing the diamond necklace. Using the chart below, identify how her life changes. As you compare the two lifestyles, ask yourself if getting heavily in debt is something you want to do with your life.



## The Necklace (annotated)

She was one of those pretty and charming girls born, as though fate had blundered over her, into a family of artisans. She had no marriage portion, no expectations, no means of getting known, understood, loved, and wedded by a man of wealth and distinction; and she let herself be married off to a little clerk in the Ministry of Education. Her tastes were simple because she had never been able to afford any other, but she was as unhappy as though she had married beneath her; for women have no caste or class, their beauty, grace, and charm serving them for birth or family, their natural delicacy, their instinctive eleganqe, their nimbleness of wit, are their only mark of rank, and put the slum girl on a level with the highest lady in the land.

She suffered endlessly, feeling herself born for every delicacy and luxury. She suffered from the poorness of her house, from its mean walls, worn chairs, and ugly curtains. All these things, of which other women of her class would not even have been aware, tormented and insulted her. The sight of the little Breton girl who came to do the work in her little house aroused heartbroken regrets and hopeless dreams in her mind. She imagined silent antechambers, heavy with Oriental tapestries, lit by torches in lofty bronze sockets, with two tall footmen in knee-breeches sleeping in large arm-chairs, overcome by the heavy warmth of the stove. She imagined vast saloons hung with antique silks, exquisite pieces of furniture supporting priceless ornaments, and small, charming, perfumed rooms, created just for little parties of intimate friends, men who were famous and sought after, whose homage roused every other woman's envious longings.

When she sat down for dinner at the round table covered with a three-days-old cloth, opposite her husband, who took the cover off the soup-tureen, exclaiming delightedly: "Aha! Scotch broth! What could be better?" she imagined delicate meals, gleaming silver, tapestries peopling the walls with folk of a past age and strange birds in faery forests; she imagined delicate food served in marvellous dishes, murmured gallantries, listened to with an inscrutable smile as one trifled with the rosy flesh of trout or wings of asparagus chicken.

It is now time for a unit plan editorial intrusion. Future intrusions will be noted by a solid black line followed by words in a slightly different font. This intrusion is noted by a solid black line, words in a slightly different font, and a written notice that it's now time for an editorial intrusion. This editorial intrusion includes teaching ideas. Enjoy.

Remember the old TV show Lost in Space? Any time danger was present, Will Robinson's robot, creatively named Robot, would wave its arms, spin wildly, and shout "Danger! Will Robinson" over and over. If Robot were in your classroom right now, he'd be waving his arms, spinning wildly, and shouting "danger" over and over because the complexity and word choice of the opening passage to "The Necklace" will cause many students-who would otherwise enjoy this story-to zone out and become lost in space, not to be found until you move on to a new story. This danger can be handled in the following manner.
a. You could ignore the danger and spend several frustrating days answering stupid questions and responding to annoying emails from parents wondering what their kid can do to improve his grade.
b. You could turn this dangerous moment into a teaching moment and cover several of the ELA Common Core Standards.

If you choose option A, I'm a little confused as to why you bought this unit plan. But thanks. I have five kids to feed. And a dog. If you choose option B, l've included a few different exercises. They include.

1. A comparison chart between what the protagonist wishes her life to be and what her life really is. You'll note that all but one of the highlighted vocabulary words in the opening passage describe the protagonist's ideal life. This is an example of form and word choice reflecting content. The chart is included in this group of papers (Before you continue reading this wonderful editorial intrusion, I would like to point out how much I hate the word packet. This collection, therefore, will be referred to as a "group of papers." (By the way, I also hate the word genre, veggies, satiety, and panties, so don't say them when you're reading this, please)).
2. The standard four-square vocabulary handout (I don't like the word worksheet either) included in many of the short story unit plan groups of papers available at elacommoncorelessonplans.com (shameless plug: I need to feed my five children).
3. A Making Sense of Difficult Sentences chart, although it's not so much the sentences as it is the vocabulary in these passages. It provides a good opportunity to discuss strategies for reading difficult passages.
4. A Fate vs Choice comparison chart to be filled out post reading. You may wish to bring up the idea of fate vs choice right now in reference to the opening sentence, which contains a personified simile (or similified personification) regarding fate. I highlighted it in green. You're welcome.

At this point reassure the class that the story from this point forward uses language with which they're more familiar. I will now end my editorial intrusion with another solid line, but before doing so, I would like to remind you that Sparknotes charges $\$ 24.99$ for their guides and they're only 1/10 as enlightening. And they constantly use the words packet, genre, veggies, satiety, and panties.

She had no clothes (You could pause here and make a humorous comment, but l'd not recommend it.), no jewels, nothing. And these were the only things she loved; she felt that she was made for them. She had longed so eagerly to charm, to be desired, to be wildly attractive and sought after.

She had a rich friend, an old school friend whom she refused to visit, because she suffered so keenly when she returned home. She would weep whole days, with grief, regret, despair, and misery.

If you're in to teaching characterization (and who isn't?), you may be interested in the characterization chart contained in this group of papers.

One evening her husband came home with an exultant air, holding a large envelope in his hand.
"Here's something for you," he said.
Swiftly she tore the paper and drew out a printed card on which were these words:
"The Minister of Education and Madame Ramponneau request the pleasure of the company of Monsieur and Madame Loisel at the Ministry on the evening of Monday, January the 18th."

If you're reading this story aloud, I recommend reading the contents of the invitation with an exaggerated French accent or a constipated Englishman's voice.

Instead of being delighted, as her husband hoped, she flung the invitation petulantly a cross the table, murmuring:
"What do you want me to do with this?"
"Why, darling, I thought you'd be pleased. You never go out, and this is a great occasion. I had tremendous trouble to get it. Everyone wants one; it's very select, and very few go to the clerks. You'll see all the really big people there."

She looked at him out of furious eyes, and said impatiently: "And what do you suppose I am to wear at such an affair?"

He had not thought about it; he stammered:
"Why, the dress you go to the theatre in. It looks very nice, to me . . ."
He stopped, stupefied and utterly at a loss when he saw that his wife was beginning to cry. Two large tears ran slowly down from the corners of her eyes towards the corners of her mouth.
"What's the matter with you? What's the matter with you?" he faltered.
But with a violent effort she overcame her grief and replied in a calm voice, wiping her wet cheeks:
"Nothing. Only I haven't a dress and so I can't go to this party. Give your invitation to some friend of yours whose wife will be turned out better than I shall."

He was heart-broken.
"Look here, Mathilde," he persisted. "What would be the cost of a suitable dress, which you could use on other occasions as well, something very simple?"

She thought for several seconds, reckoning up prices and also wondering for how large a sum she could ask without bringing upon herself an immediate refusal and an exclamation of horror from the careful-minded clerk.

At last she replied with some hesitation:
"I don't know exactly, but I think I could do it on four hundred francs."
He grew slightly pale, for this was exactly the amount he had been saving for a gun, intending to get a little shooting next summer on the plain of Nanterre with some friends who went larkshooting there on Sundays.

I'd like to bring up a couple of things right about now: (1) If you purchased this group of papers hoping to discover how much 400 francs is, you'll be greatly disappointed. I don't know. I usually make something up at this point of the story to tell my class;
(2) Madame Loisel's husband gets a free pass from most readers of the story, but not from me. Dude's kind of a dolt. First of all, he married a woman far hotter than his salary of clerk in the Ministry of Education merited. Second, if he wanted to spend his money on expensive guns, he shouldn't have married the materialistic village hottie. I don't really have an assignment here. I just thought you'd like to know what I think about Monsieur Loisel.

Nevertheless he said: "Very well. I'll give you four hundred francs. But try and get a really nice dress with the money."

The day of the party drew near, and Madame Loisel seemed sad, uneasy and anxious. Her dress was ready, however. One evening her husband said to her:
"What's the matter with you? You've been very odd for the last three days."
"I'm utterly miserable at not having any jewels, not a single stone, to wear," she replied. "I shall look absolutely no one. I would almost rather not go to the party."
"Wear flowers," he said. "They're very smart at this time of the year. For ten francs you could get two or three gorgeous roses."
"Wear flowers?" That's his answer? I told you he was a dolt. You've known Madame Loisel for how long? And you already know flowers aren't gonna cut it. This guy's her husband. He should know flowers aren't gonna cut it.

She was not convinced.
"No . . . there's nothing so humiliating as looking poor in the middle of a lot of rich women."
"How stupid you are!" exclaimed her husband. "Go and see Madame Forestier and ask her to lend you some jewels. You know her quite well enough for that."

She uttered a cry of delight.
"That's true. I never thought of it."
Next day she went to see her friend and told her her trouble.

Madame Forestier went to her dressing-table, took up a large box, brought it to Madame Loisel, opened it, and said:
"Choose, my dear."

First she saw some bracelets, then a pearl necklace, then a Venetian cross in gold and gems, of exquisite workmanship. She tried the effect of the jewels before the mirror, hesitating, unable to make up her mind to leave them, to give them up. She kept on asking:
"Haven't you anything else?"
"Yes. Look for yourself. I don't know what you would like best."

Suddenly she discovered, in a black satin case, a superb diamond necklace; her heart began to beat covetously. Her hands trembled as she lifted it. She fastened it round her neck, upon her high dress, and remained in ecstasy at sight of herself.

Then, with hesitation, she asked in anguish:
"Could you lend me this, just this alone?"
"Yes, of course."

She flung herself on her friend's breast, embraced her frenziedly, and went away with her treasure. The day of the party arrived. Madame Loisel was a success. She was the prettiest woman present, elegant, graceful, smiling, and quite above herself with happiness. All the men stared at her, inquired her name, and asked to be introduced to her. All the Under-Secretaries of State were eager to waltz with her. The Minister noticed her.

She danced madly, ecstatically, drunk with pleasure, with no thought for anything, in the triumph of her beauty, in the pride of her success, in a cloud of happiness made up of this universal homage and admiration, of the desires she had aroused, of the completeness of a
victory so dear to her feminine heart. (notice the elevation in language as she lives her dream)

She left about four o'clock in the morning. Since midnight her husband had been dozing in a deserted little room, in company with three other men whose wives were having a good time. He threw over her shoulders the garments he had brought for them to go home in, modest everyday clothes, whose poverty clashed with the beauty of the ball-dress. She was conscious of this and was anxious to hurry away, so that she should not be noticed by the other women putting on their costly furs.

Loisel restrained her.
"Wait a little. You'll catch cold in the open. I'm going to fetch a cab."
But she did not listen to him and rapidly descended the staircase. When they were out in the street they could not find a cab; they began to look for one, shouting at the drivers whom they saw passing in the distance.

They walked down towards the Seine, desperate and shivering. At last they found on the quay one of those old night-prowling carriages which are only to be seen in Paris after dark, as though they were ashamed of their shabbiness in the daylight.

It brought them to their door in the Rue des Martyrs (You may want to bring up the symbolic name of their street.), and sadly they walked up to their own apartment. It was the end, for her. As for him, he was thinking that he must be at the office at ten.

She took off the garments in which she had wrapped her shoulders, so as to see herself in all her glory before the mirror. But suddenly she uttered a cry. The necklace was no longer round her neck!
"What's the matter with you?" asked her husband, already half undressed.
She turned towards him in the utmost distress.
"I . . . I . . . I've no longer got Madame Forestier's necklace. . . ."
He started with astonishment.
"What! . . . Impossible!"

They searched in the folds of her dress, in the folds of the coat, in the pockets, everywhere. They could not find it.
"Are you sure that you still had it on when you came away from the ball?" he asked.
"Yes, I touched it in the hall at the Ministry."
"But if you had lost it in the street, we should have heard it fall."
"Yes. Probably we should. Did you take the number of the cab?"
"No. You didn't notice it, did you?"
"No."
They stared at one another, dumbfounded. At last Loisel put on his clothes again.
"I'll go over all the ground we walked," he said, "and see if I can't find it."
And he went out. She remained in her evening clothes, lacking strength to get into bed, huddled on a chair, without volition or power of thought.

Her husband returned about seven. He had found nothing.

He went to the police station, to the newspapers, to offer a reward, to the cab companies, everywhere that a ray of hope impelled him.

She waited all day long, in the same state of bewilderment at this fearful catastrophe.
Loisel came home at night, his face lined and pale; he had discovered nothing.
"You must write to your friend," he said, "and tell her that you've broken the clasp of her necklace and are getting it mended. That will give us time to look about us."

She wrote at his dictation.
By the end of a week they had lost all hope.
Loisel, who had aged five years, declared:
"We must see about replacing the diamonds."

Next day they took the box which had held the necklace and went to the jewelers whose name was inside. He consulted his books.
"It was not I who sold this necklace, Madame; I must have merely supplied the clasp."

Then they went from jeweler to jeweler, searching for another necklace like the first, consulting their memories, both ill with remorse and anguish of mind.

In a shop at the Palais-Royal they found a string of diamonds which seemed to them exactly like the one they were looking for. It was worth forty thousand francs. They were allowed to have it for thirty-six thousand.

Once again, if you purchased this group of papers in hopes of discovering how much thirty-six-thousand francs is in American dollars or British pounds, you will be sorely disappointed.

I do, however, know this. Thirty-six-thousand francs was a lot. If you are so inclined, you may wish to teach a thing or two about compound interest and the stupidity of borrowing money at exorbitant interest rates. The lesson supplied in this group of papers can be found on ELAcommoncorelessonplans.com under "The Devil and Tom Walker" Lesson Plans. I'll include it at the very end of this packet group of papers.

They begged the jeweler not to sell it for three days. And they arranged matters on the understanding that it would be taken back for thirty-four thousand francs, if the first one were found before the end of February.

Loisel possessed eighteen-thousand francs left to him by his father. He intended to borrow the rest.

He did borrow it, getting a thousand from one man, five hundred from another, five louis here, three louis there. He gave notes of hand, entered into ruinous agreements, did business with usurers and the whole tribe of money-lenders. He mortgaged the whole remaining years of his existence, risked his signature without even knowing if he could honour it, and, appalled at the agonising face of the future, at the black misery about to fall upon him, at the prospect of every possible physical privation and moral torture, he went to get the new necklace and put down upon the jeweler's counter thirty-six thousand francs.

When Madame Loisel took back the necklace to Madame Forestier, the latter said to her in a chilly voice:
"You ought to have brought it back sooner; I might have needed it."

She did not, as her friend had feared, open the case. If she had noticed the substitution, what would she have thought? What would she have said? Would she not have taken her for a thief?
*

Madame Loisel came to know the ghastly life of abject poverty. From the very first she played her part heroically. This fearful debt must be paid off. She would pay it. The servant was dismissed. They changed their flat; they took a qarret under the roof.

She came to know the heavy work of the house, the hateful duties of the kitchen. She washed the plates, wearing out her pink nails on the coarse pottery and the bottoms of pans. She washed the dirty linen, the shirts and dish-cloths, and hung them out to dry on a string; every morning she took the dustbin down into the street and carried up the water, stopping on each landing to get her breath. And, clad like a poor woman, she went to the fruiterer, to the grocer, to the
butcher, a basket on her arm, haggling, insulted, fighting for every wretched halfpenny of her money.

Every month notes had to be paid off, others renewed, time gained.

Her husband worked in the evenings at putting straight a merchant's accounts, and often at night he did copying at twopence-halfpenny a page.

And this life lasted ten years.
You kind of have to admire the Loisels here for stepping it up. If you're not tired of compare and contrast or if you don't like the other compare/contrast assignments (My feelings are only hurt a little), try a comparison between the Loisels before the lost necklace and after the lost necklace.

At the end of ten years everything was paid off, everything, the usurer's charges and the accumulation of superimposed interest.

Madame Loisel looked old now. She had become like all the other strong, hard, coarse women of poor households. Her hair was badly done, her skirts were awry, her hands were red. She spoke in a shrill voice, and the water slopped all over the floor when she scrubbed it. But sometimes, when her husband was at the office, she sat down by the window and thought of that evening long ago, of the ball at which she had been so beautiful and so much admired.

What would have happened if she had never lost those jewels. Who knows? Who knows? How strange life is, how fickle! How little is needed to ruin or to save!

If you're doing the fate vs. choice activity, you may want to make siren noises, do cartwheels, cluck like a chicken, or all three right now. Your sirens, clucking, and acrobatics should be followed by intelligent discussion.

One Sunday, as she had gone for a walk along the Champs-Elysees to freshen herself after the labours of the week, she caught sight suddenly of a woman who was taking a child out for a walk. It was Madame Forestier, still young, still beautiful, still attractive.

Madame Loisel was conscious of some emotion. Should she speak to her? Yes, certainly. And now that she had paid, she would tell her all. Why not?

She went up to her. "Good
morning, Jeanne."
The other did not recognise her, and was surprised at being thus familiarly addressed by a poor woman.
"But . . . Madame . . ." she stammered. "I don't know . . . you must be making a mistake." "No . . . I am Mathilde Loisel."

Her friend uttered a cry. (Don't you hate it when you look so terrible that your former friends utter a cry when they see you. That usually happens to me after the holidays when l've gained 36 pounds)
"Oh! . . . my poor Mathilde, how you have changed! . . ."
"Yes, I've had some hard times since I saw you last; and many sorrows . . . and all on your account."
"On my account! . . . How was that?"
"You remember the diamond necklace you lent me for the ball at the Ministry?"
"Yes. Well?"
"Well, I lost it."
"How could you? Why, you brought it back."
"I brought you another one just like it. And for the last ten years we have been paying for it. You realise it wasn't easy for us; we had no money. . . . Well, it's paid for at last, and I'm glad indeed."

Madame Forestier had halted.
"You say you bought a diamond necklace to replace mine?"
"Yes. You hadn't noticed it? They were very much alike."
And she smiled in proud and innocent happiness.
Madame Forestier, deeply moved, took her two hands.
"Oh, my poor Mathilde! But mine was imitation. It was worth at the very most five hundred francs!..."

I promised I would include a copy of a financial literacy lesson plan. Here it is. It's written specifically for "The Devil and Tom Walker," but you could probably tweak it and make it applicable, especially financial principles 2-5.

You could also read "The Devil and Tom Walker" and reinforce the dangers of borrowing money at exorbitant rates.

## Teaching Financial Literacy with 'The Devil and Tom Walker"

Too many lack financial intelligence as evidenced by high foreclosure rates and low savings rates. Be part of the solution by educating tomorrow's consumers with these "Devil and Tom Walker" Notes on basic financial knowledge.

These "Devil and Tom Walker" notes can be given as one big note-taking bonanza or dispersed intermittently as you read the story. No matter how you use "The Devil and Tom Walker" notes, be confident that you are teaching tomorrow's consumers how to be responsible.

## ELA Common Core Standards Covered

Teaching "The Devil and Tom Walker" and financial literacy covers the following ELA common core standards for reading and writing.

1. RL.9-10.1 Cite strong and thorough textual evidence to support analysis of what the text says explicitly as well as inferences drawn from the text.
2. RL.9-10.2 Determine a theme or central idea of a text and analyze in detail its development over the course of the text, including how it emerges and is shaped and refined by specific details; provide an objective summary of the text.

## Financial Principle \#1: Beware of Financial Shortcuts

Teaching financial literacy begins with teaching "there are no "shortcuts" to wealth."
Tom Walker's shortcut through the swamp ultimately leads to his meeting with the devil, which in turn leads to his ill-gotten riches. Shortcuts to wealth include lying, cheating, stealing, borrowing too much money, and illegal and unethical practices. Those who engage in such practices enjoy their money for a season without ever enjoying the true prosperity which comes from implementing sound financial practices: paying yourself first 10-15\% of your income--a practice which would entirely eliminate the need for the modern day Tom Walkers we discussbuilding a reserve fund covering 3-6 months of living expenses, educating yourself on money and investments, and getting post-secondary training or a college education.

## Financial Principle \#2: Understand Interest Rates

Teaching Financial Literacy must include a rudimentary knowledge of interest rates. "The Devil and Tom Walker" provides such an opportunity.

Compare Tom's interest rate, $4 \%$ monthly, to the interest rate on an average mortgage, $6.5 \%$ yearly. Many see the 4 and assume Tom's is better. Point out the difference: monthly v. yearly. Tom's monthly rate compounded over a year is actually over $60 \%$, nearly 10 times what many pay on their house today. Talk about how wonderful it is that charging such exorbitant rates is illegal and unheard of in our advanced society (this is a trick). Then discuss payday loans, whose AYP are over $100 \%$.

Financial Principle \#3: Payday Loans Are Bad

Drive on any street in any town in the United States and you'll find as many PayDay loan businesses charging rates far in excess of Tom Walker's as you'll find intersections. You'll also find students in your class whose families have taken out these loans, so tread lightly. These shortterm loan centers charge a $\$ 15$ fee on a two-week loan for each $\$ 100$ borrowed, a $390 \%$ annual interest rate. If you borrowed $\$ 1,000$ at $390 \%$ interest, broke your foot the next day, lost your job, and returned a year later to satisfy your creditors, you would owe more than $\$ 32,000$. Pawnshops have known this secret for years as have loan sharks. Income tax services have also gotten in on the action, charging consumers $\$ 150$ to get their $\$ 1,000$ refund check two weeks sooner. I wish these were the worst offenders, but they're not. That distinction belongs to Modern Day Tom Walker \#2, the predatory mortgage lender.

## Financial Principle \#4: Don't Trust Anyone

Teaching Financial Literacy should include watching out for salespeople.

Tom Walker was "the universal friend of the needy, and he acted like a friend in need; that is to say he always exacted good pay and good security." Many "friends" in the mortgage business, during the recent real estate boom, pushed unscrupulous loans on unsuspecting customers. Some simple financial education can prevent these unscrupulous loans from being pushed on you and your students. Show students how to read a truth-in-lending statement and explain how lenders took advantage of borrowers by recommending option arms, negative amortization, and interest only loans. A brief history of mortgages lesson might prove beneficial. If you are familiar with how expensive and unwise investment products work, such as cash value life insurance, teach that as well.

## Financial Principle \#5: Avoiding Credit Card Debt

Teaching kids financial literacy starts with responsible spending.

In comparison to payday loans and predatory lenders, credit card terms seem quite mild. Of course in comparison to getting your limbs ripped off by sharks, drowning seems mild too. Show students how a $\$ 1,000$ credit card balance making minimum payments takes years and more than triple the initial dollar amount to pay off. Go over a credit card agreement with them and explain the terms.

Of course, Tom Walker could not have made as much money, if the citizens of Boston weren't such eager speculators.

## Financial Principle \#6: You Are Responsible

Teaching kids financial literacy continues with risk management.

Irving records, "there had been a rage for speculating; the people had run mad with schemes for new settlements; for building cities in the wilderness; land jobbers went about with maps of grants; and Eldorados, lying nobody knew where, but which everybody was ready to purchase." This story could have taken place this decade just as well as in Irving's times. With some classes, explaining recent real estate trends makes the point, especially if they've been kicked out of their house. With all classes, a game of speculation makes a stronger point.

## "The Devil and Tom Walker" Lesson Plan: Speculation Game

Have fun with this financial literacy lesson plan.

1. Give each student a chart with five columns: current amount, amount risked, win/loss, gain/loss, amount left.
2. Tell each student he or she has $\$ 10,000$ with which to speculate.
3. Put 6 green markers and 5 red markers in a bag.
4. Instruct students they will be risking a certain amount before each marker pull.
5. Have students write down the amount risked before each pull.
6. Pull a marker. If it's green, every student wins; if it's red every student loses.
7. Repeat 15-20 times.
8. Adjust the number of markers (without telling students) until enough go bankrupt to prove your point.

This Financial Literacy Lesson Plan is not only fun, it teaches a very important lesson on speculation and due diligence

# $E L A_{\text {Lesson Plans }}^{\text {Common Core }}$ 

For a complete list of lesson plans, check out the ELA Common Core Lesson Plans catalogue.


Teacher Ready. Student Ready.

