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## TEACHER NOTES

**THE WORKTEXTS:** The 10 worktexts in the *Saddleback 21st Century Lifeskills Series* will provide students a thorough introduction to the “must have” multi-dimensional competencies, concepts, and vocabulary they need to achieve independence in the adult world of the 21st century. The teaching and learning presented here combines a discrete focus on 21st century student outcomes (a blending of specific skills, content knowledge, expertise, and literacies) with innovative support systems to help students master the abilities that will be required of them in the future. These include life and career skills; learning and innovation skills; and information, media, and technology skills.

The compact, two-page lessons in the *Saddleback 21st Century Lifeskills Series*—32 in each worktext—are each tightly focused on a particular subtopic to guarantee comprehension and build a foundation for further practice and skill development. The back-of-the-book list of key words in each text may be used at the teacher’s discretion for both preview and review of essential vocabulary.

**THE TEACHER’S RESOURCE GUIDE:** A total of 60 reproducible exercises, six per worktext, are included to support and extend the primary instruction. Besides reinforcing the topic-related instruction, these ancillary worksheets are designed to strengthen critical language-arts skills.

Complete answer keys for both the worktext lessons and the reproducibles are also provided in this guide.

**TEACHING TIPS:** Your students—like all of us—are most interested in things that relate to themselves. That’s why it’s always effective to *personalize* the subject matter whenever possible.

- Before assigning a lesson, “warm up” your students by eliciting their opinions or experiences with the general topic. Before a lesson on *emergency health care*, for example, ask volunteers to share an experience they might have had in a hospital emergency room. Before a lesson on *job hunting*, ask a few students for their opinions of the “best” and “worst” jobs. Have them explain their reasoning. Before a lesson on *consumer spending*, invite students to offer examples of the exaggerated claims used in advertising.
- Notice that the question page in each lesson contains a simple math application of the concept presented. It’s easy to extend these small exercises when you’re going over the answers with your class. Ask a student who answered correctly to demonstrate his or her calculations on the chalkboard while explaining his or her reasoning.
- Challenge students to use topic-related vocabulary in classroom discussions following a lesson. Offer recognition of some kind, e.g., his or her name under the heading *Today’s Word Wizard* on the chalkboard or whiteboard, to the student who correctly uses the most new words in context.
- Extend the “On Your Own” exercise at the end of each question page in the form of a short writing assignment, either for homework or “extra credit.” Examples: Write a “Work Wanted” ad for a job you would like to have. Describe your idea of a “perfect apartment.” Make a “question guide” to help obtain information about membership at a local health club.

## UNIT 1 | Readiness for Independence

## KEY WORDS IN CONTEXT

- A. Circle the hidden words. They may go up, down, across, backward, or diagonally. Check off each word as you find it.

- |                 |               |
|-----------------|---------------|
| ___ KNOWLEDGE   | ___ DEBT      |
| ___ ATTITUDE    | ___ HECTIC    |
| ___ COMPETENCY  | ___ HABIT     |
| ___ CALENDAR    | ___ INCOME    |
| ___ DECREASE    | ___ SYSTEM    |
| ___ INDEPENDENT | ___ CRITICISM |

B	D	E	C	R	E	A	S	E	S	E	W
N	P	Q	C	A	L	E	N	D	A	R	T
O	A	D	F	H	X	C	H	J	Y	O	N
C	W	T	E	A	S	T	Y	C	L	K	E
S	I	M	T	B	D	O	N	P	H	I	D
Y	N	T	Q	I	Z	E	K	R	T	G	N
S	C	E	C	T	T	A	B	J	D	C	E
T	O	S	A	E	S	U	E	T	A	M	P
E	M	D	P	G	H	S	D	O	L	B	E
M	E	M	F	C	P	A	G	E	F	R	D
X	O	E	G	D	E	L	W	O	N	K	N
C	R	I	T	I	C	I	S	M	I	Y	I

- B. Use puzzle words to correctly complete the sentences.

- If you've scheduled too many things to do, you will have a \_\_\_\_\_ day.
- To \_\_\_\_\_ your \_\_\_\_\_, make extra payments on your credit card bill.
- A \_\_\_\_\_ is a task you know how to do well, such as mowing and edging the lawn.
- Marking appointments on a \_\_\_\_\_ is a good \_\_\_\_\_ of time management.
- Do you have the skills and \_\_\_\_\_ you need to become an \_\_\_\_\_ adult?
- Over time, a bad \_\_\_\_\_ becomes a thinking \_\_\_\_\_.

UNIT 2 | Finding an Apartment

**SYNONYMS AND ANTONYMS**

**A.** Complete the crossword puzzle with words from Unit 2. Answer words are *antonyms* (words with opposite meanings) of the clue words.

**ACROSS**

- 2. cons
- 4. occupied
- 6. own
- 7. past

**DOWN**

- 1. unnecessary
- 2. permit
- 3. strip
- 5. prohibited

**B.** Find a *synonym* (word with a similar meaning) in the box for each **boldface** word. Write the synonym on the line.

<b>landlord</b>	<b>current</b>	<b>previous</b>	<b>forbidden</b>	<b>proposed</b>
<b>features</b>	<b>tenant</b>	<b>engaged</b>	<b>customer</b>	<b>authorized</b>
<b>official</b>	<b>guest</b>	<b>amount</b>	<b>manager</b>	<b>identify</b>

1. Write your **former** \_\_\_\_\_ address on the rental application.
2. Please **name** \_\_\_\_\_ the owner of your apartment building.
3. What is your “**suggested** \_\_\_\_\_ date of occupancy”?
4. Who have you **allowed** \_\_\_\_\_ to obtain a copy of your credit report?
5. Bill has been a **renter** \_\_\_\_\_ in that building for two years.
6. Anne’s new apartment has many attractive **characteristics** \_\_\_\_\_.
7. Your income is the total **sum** \_\_\_\_\_ of money you receive on a regular basis.

UNIT 3 | Moving In and Getting Settled

**WHAT IS IT?**

**A.** Unscramble the words to complete the sentences.

1. Eduardo needed **LETNEEPOH** \_\_\_\_\_ service in order to hook up to the Internet.
2. Nick picked up a change of address form at the **STOP COFIEF** \_\_\_\_\_, but he could have done it online.
3. Water is the only utility the **DORLNALD** \_\_\_\_\_ usually pays for.
4. If just one person is moving, check **DUALIDIVIN** \_\_\_\_\_ on the change of address form.
5. Your **STIVELEAR** \_\_\_\_\_ may be willing to give you some used furniture.
6. Goodwill and Salvation Army stores offer **DESCONDANH** \_\_\_\_\_ furniture at low prices.
7. A **ESALE** \_\_\_\_\_ is a rental contract, usually for a term of one year.
8. If you don't own very much, you can rent a **RATRILE** \_\_\_\_\_ to move to your new place.

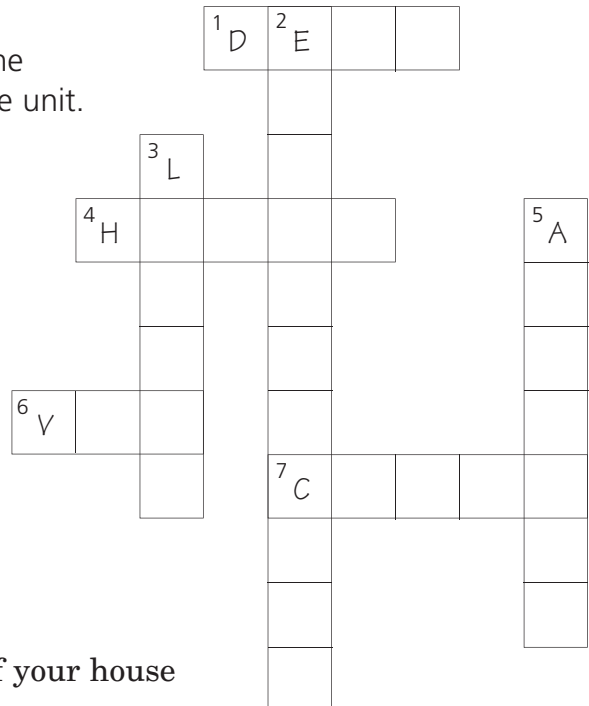
**B.** Use the clues to help you complete the crossword puzzle with words from the unit.

**ACROSS**

1. can be made of a flat door and two filing cabinets
4. You need this on your car to pull a trailer.
6. big truck that can haul a houseful of furniture
7. hook-up that provides many TV channels

**DOWN**

2. utility that provides light
3. sheets, towels, etc.
5. name of your street, number of your house



## UNIT 4 | Solving Common Problems

**FACT OR OPINION?**

**A.** Write **F** for *fact* or **O** for *opinion* next to each statement.

1. \_\_\_\_ Light blue is the most restful color to paint bedroom walls.
2. \_\_\_\_ All roommates should try to eat about the same amount of food.
3. \_\_\_\_ Apartment managers usually forbid noisy parties and loud music.
4. \_\_\_\_ One good way to prepare for unexpected expenses is to save change in a big jar.
5. \_\_\_\_ A landlord is legally obliged to keep plumbing and heating equipment in good repair.
6. \_\_\_\_ Equal sharing of household chores usually helps roommates get along better.

**B.** Complete each statement, making it either a *fact* or an *opinion*, as designated.

1. **FACT:** After moving in, it is your responsibility to \_\_\_\_\_  
\_\_\_\_\_.
2. **OPINION:** When revising your budget, the easiest item to cut is \_\_\_\_\_  
\_\_\_\_\_.
3. **FACT:** Two things a landlord might forbid tenants to do are \_\_\_\_\_  
\_\_\_\_\_ and \_\_\_\_\_.
4. **OPINION:** The best way to avoid falling into debt is \_\_\_\_\_  
\_\_\_\_\_.

NAME \_\_\_\_\_

DATE \_\_\_\_\_

**UNITS 1–4 | Moving Out on Your Own**

**COMPREHENSION**

Circle a letter to answer the question or complete the sentence.

1. If you don't count on anyone else for money to live on, you are
  - a. politically independent.
  - b. financially independent.
  - c. emotionally independent.
2. Bad attitudes are
  - a. expressed in our behavior.
  - b. harmful thinking habits.
  - c. both a. and b.
3. Competent people make the effort to budget their
  - a. wants and needs.
  - b. nickels and dimes.
  - c. time and money.
4. Why is your take-home pay less than your salary?
  - a. The payroll clerk takes a fee.
  - b. Taxes have been withheld.
  - c. Someone is cheating you.
5. A one-room apartment containing a kitchenette and a bathroom is a
  - a. studio.
  - b. condo.
  - c. townhouse.
6. Two good credit references would be
  - a. your teacher and your hairdresser.
  - b. your bank and your credit card company.
  - c. your grandmother and your uncle.
7. If you have gas and electricity turned on before you move,
  - a. you'll have to pay a bigger deposit.
  - b. the previous tenant will benefit.
  - c. your service will be uninterrupted.