

Integrating TSTM into CALM Math Classes

Teaching Skills That Matter (TSTM) is a collection of lessons that focus on real life skills in contexts that are important in the lives of adults. These lessons can stand alone or can be integrated into your *Curriculum for Adults Learning Math (CALM) math classes to help students see the value of what they are learning and how it applies to their lives (in addition to the applications already built into CALM). Using TSTM lessons with CALM will provide your students with more math support that could benefit those who are struggling with the math or need additional information to connect the TSTM lesson to math concepts.

TSTM lessons will also extend student skills in the key TSTM areas of:

- Adaptability & willingness to learn
- Communication
- Critical thinking
- Interpersonal skills
- Navigating systems
- Problem solving
- Processing & analyzing information
- Respecting differences & diversity
- Self-awareness

On the following pages are some suggestions for how and where to use TSTM lessons with CALM. The TSTM lessons can be inserted after any of the lessons, activities, or explorations listed. The more math learning students have done before the TSTM lesson, the more deeply they will be able to engage with the TSTM material.

[*New to CALM? Learn more about the Curriculum for Adults Learning Math \(CALM\) here.](#)

[Learn more about TSTM and access the complete TSTM Toolkit here.](#)

FINANCIAL LITERACY: Introduction to Purchasing a Car

TSTM Goals

- Discuss car purchasing and ownership, specifically the financial implications.
- Practice calculating down payments (percentages) for car purchases.

Math Concepts or Math Practices

- Understanding percent as a rate per 100.
- Understanding what it means to compare percents

Lessons, Activities, and Explorations

- **CALM Unit 2, Lesson 2:** Thinking Proportionally (visualizing ratio and proportion)
- **CALM Unit 3:** Exploring Benchmark Fractions and Percents with Surveys
- **CALM Unit 4:** Exploring Visualizations with Percents and Taxes (Students may apply their understanding of percent tax rates to their comparison of percent down payments on a car.)
- **CALM Unit 5:** Exploring Visualizations with Decimals in Everyday Life
- **CALM Unit 6, Lesson 2:** Multiplying with Decimals
- **Exploration:** What is amortization and how does it work? (this could include using a spreadsheet)

FINANCIAL LITERACY: Money Management

TSTM Goals

- Identify one or more financial aspirations.
- Analyze and evaluate their financial situation (e.g., compare actual cash inflows with actual cash outflows).
- Create a spending plan (budget).

Math Concepts or Math Practices

- Using circle graphs to display survey results
- Adding and subtracting whole numbers
- Problem solving
- *Using signed numbers
- *Measures of central tendency

**The TSTM lesson can be extended to include application of these concepts. More details follow.*

Lessons, Activities, and Explorations

- **CALM Unit 3:** Exploring Benchmark Fractions and Percents with Surveys
- **CALM Unit 7, Lesson 3:** Expanding the Number Line (Students may use the Money Management lesson to practice applying signed numbers in context and adding signed numbers. This will require adapting the activities in the TSTM lesson.)
- **CALM Unit 16, Lesson 1:** Measures of Central Tendency (Students may apply their understanding of measures of central tendency to draw conclusions about their monthly incomes and outflows. This will require adapting the activities in the TSTM lesson.)

FINANCIAL LITERACY: Changing Jobs (Problem-based Lesson)

TSTM Goals

- Identify a course of action to help meet financial needs following a job loss.
- Access resources that support an intentional career search process.
- Collaborate to analyze a problem scenario.
- Research courses of action, identify pros and cons, and defend a chosen course of action.

Math Concepts or Math Practices

- Estimation
- Multiplication with whole numbers

Lessons, Activities, and Explorations

- **CALM Unit 1, Lesson 2:** Using the Area Model for Multiplication (Students may apply an understanding of multiplication to determine how many months of expenses are in Carmen's emergency fund.)
- **CALM Unit 5, Lesson 1:** Visualizing and Comparing Decimals (Students may apply their understanding of estimating with benchmark fractions and/or decimals.)

HEALTH LITERACY: Health Information and the Internet Lesson Plan*

**This lesson works well with the FINANCIAL LITERACY: Eating Healthy on a Budget (Project-Based Lesson).*

TSTM Goals (from the Financial Literacy PBL)

- Identify healthy and less healthy foods.
- Gather information about healthy foods, where they are sold, and their costs to calculate the cost of a meal.
- Work with a team to complete and share a group project comparing food prices.

Math Concepts or Math Practices

- MP1: Make sense of problems and persevere in solving them.
- MP3: Construct viable arguments and critique the reasoning of others.

Potential Projects

In this project-based lesson, students do a project on a topic that interests them related to eating healthy on a budget. Below are some suggested projects and the CALM units and lessons they build on. (**Note:** You may want to do one of these projects in place of or in addition to the Workforce Application Assessment project found at the end of a CALM unit.)

- A project on finding the best deals for healthy foods could be done after:
 - **CALM U2.L2:** Thinking Proportionally - Visualizing Ratio and Proportion
- A project on making sense of nutrition information could be done after:
 - **CALM Unit 3:** Exploring Benchmark Fractions and Percents with Surveys
 - **CALM Unit 7, Lesson 1:** Expanding Benchmarks
 - **CALM Unit 7, Lesson 2:** Fractions Greater than 1

- A project on meal planning could be done after:
 - **CALM Unit 9:** Reasoning about Multiplying with Fractions with Catering
 - **CALM Unit 10:** Reasoning about Dividing with Fractions with Pet Care
- A project on data about the local availability and prices of healthy food could be done after:
 - **CALM Unit 15:** The Statistical Process – Posing the Right Question with Snack Trucks
 - **CALM Unit 16:** Analyzing Data with Climate Change

HEALTH LITERACY: The Cost of Smoking (Integrated and Contextualized Learning Lesson)

TSTM Goals

- Process and analyze data about the cost of smoking.
- Think critically about smoking as a threat to good health.

Math Concepts or Math Practices

- Multiplying Decimals
- Interpreting Circle Graphs
- Problem Solving
- Benchmark fractions

Lessons, Activities, and Explorations

- **CALM Unit 2, Lesson 2:** Thinking Proportionally - Visualizing Ratio and Proportion
- **CALM Unit 3:** Exploring Benchmark Fractions and Percents with Surveys
- **CALM Unit 6, Lessons 1 & 2:** Multiplying Decimals
- **Activity:** Interpreting Graphs (Appendix B) could be enriched by giving fewer of the numbers on the graph and asking students to estimate the sizes of the unknown sections. This could be differentiated by strategically choosing which numbers to withhold.