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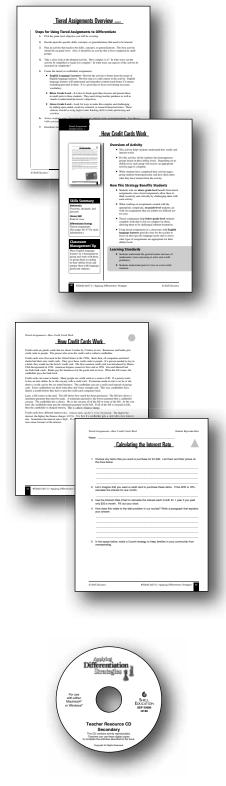
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Introduction





Strategy Overview Pages

- Each strategy section begins with an overview of the strategy. The strategy is described and the reasons it is successful in the classroom are outlined.
- The final page in the overview for each strategy is a step-by-step listing of how to implement the strategy in any classroom.

Sample Lesson Plans

- Each strategy has at least one sample lesson to concretely illustrate how the strategy can be used with typical curriculum topics. Teachers can use the lessons as they are written, or they can reference these models as they begin creating their own differentiated lessons.
- Each lesson includes a description of exactly how the strategy benefits different kinds of learners.

Student Reproducibles

- All the sample lessons include student pages for teacher use. These pages are needed to fully implement the lessons. Many of these pages can also be used as teachers write their own differentiated curricula.
- The student reproducibles are included on the CD for easy printing or reference. A list of the filenames of each PDF is included in Appendix E (pages 302–303).

Teacher Resource CD

- The CD is intended to allow for easy access to the resources in this book. PDFs of all the student reproducibles are included on the CD.
- Also included are the steps for using each strategy in one easy-to-print PDF. This file can be downloaded to home and school computers for easy access.
- See Appendix E (pages 302–303) for a complete list of all the files on the Teacher Resource CD.

Tiered Assignments Overview

One way to ensure that all students in a classroom, regardless of ability levels, advance using the same skills and ideas is to tier lessons. Often referred to as scaffolding, tiered assignments offer multilevel activities based on key skills at differing levels of complexity. One example of this is leveled reading texts. All students, regardless of reading ability, can learn about the Civil War by reading texts that are leveled according to the different reading abilities in the classroom. You can also take this one step further and provide comprehension questions that are leveled, too. Each student comes away with essential grade-appropriate skills in addition to being appropriately challenged. The entire class works toward one goal (learning about the Civil War), but their paths to that goal depend on their abilities.

In a nutshell, how do you tier lessons? First, pick the skill, concept, or generalization that needs to be learned. For example, a key concept would be using reading skills and strategies to understand and interpret a variety of informational texts. Then, think of an activity that teaches this skill, concept, or generalization. For this example, you could have students summarize the information and include a main idea in the summary. Next, assess students. You may already have a good idea of your students' ability levels, but you can further assess them through classroom discussions, quizzes, tests, or journal entries. These assessments can tell you if students are above grade level, below grade level, or on grade level. After you assess your students, take another look at the activity you developed. How complex is it? Where would it fit on a continuum scale? Is it appropriate for above-grade-level learners, on-gradelevel learners, below-grade-level learners, or English language learners? Once this is answered, modify the activity to meet the needs of the other learners in the class. At this point, you should try to get help from the specialists in your school for English language learners, special education students, and gifted learners. For this example, summarizing with a main idea would be on grade level. For above grade level, students should include supporting details in their summaries. The below-grade-level students will have a few examples already filled out for their summaries. English language learners will begin with the examples given to below-grade-level students so they understand what is expected of them. Then, they will summarize information verbally to you.

Remember, just because students are above grade level does not mean they should be given more work. And, just because students are below grade level does not mean they should be given less work. Tiered lessons are differentiated because of complexity, not necessarily the quantity of work required for that lesson. Likewise, all tiered activities should be interesting and appealing.

Tiered Assignments Overview (cont.)

Steps for Using Tiered Assignments to Differentiate

- 1. Pick the grade level objective you will be covering.
- 2. Decide upon the specific skills, concepts, or generalizations that need to be learned.
- **3.** Plan an activity that teaches the skills, concepts, or generalizations. The base activity should be on grade level. Also, it should be an activity that is best completed in small groups.
- **4.** Take a close look at the planned activity. How complex is it? In what ways can the activity be simplified or made less complex? In what ways can aspects of the activity be increased in complexity?
- 5. Create the tiered (or scaffolded) assignments.
 - English Language Learners—Rewrite the activity to better meet the needs of English language learners. The first step is to add context to the activity. English language learners will understand and remember content much better if it means something personal to them. It is a good idea to focus on learning necessary vocabulary.
 - ► Below Grade Level—It is best to break apart these lessons and present them in small parts to these students. They need strong teacher guidance as well as visuals to understand the lesson's objectives.
 - Above Grade Level—Look for ways to make this complex and challenging by adding open-ended, creativity-centered, or research-based activities. These students should be using higher-order thinking skills in both questioning and activities.
- **6.** Assess students using classroom discussions, quizzes, tests, or journal entries. Use this as a pre-assessment to place students into ability groups for this objective.
- 7. Distribute the assignment sheets to the appropriate students and proceed with the lessons.

How Credit Cards Work



Skills Summary

Mathematics Fractions, decimals, and percents

Literacy Skill Point of view

Differentiation Strategy

Tiered assignments (See pages 46–47 for more information.)

Classroom Management Tip

Place English language learners in a homogeneous group and work with them, or group them according to their ability levels and partner them with language proficient students.

Overview of Activity

- This activity helps students understand how credit card interest works.
- For this activity, divide students into homogeneous groups based on their ability levels. Depending on its ability level, each group will receive an appropriate activity page to complete.
- When students have completed their activity pages, group students heterogeneously and have them share what they have learned from the activity.

How This Strategy Benefits Students

- Students who are **above grade level** benefit from tiered assignments, since tiered assignments allow them to think creatively and critically by challenging them with each activity.
- When working on assignments created with the appropriate complexity, on-grade-level students can work on assignments that are neither too difficult nor too easy.
- Tiered assignments help below-grade-level students complete work that is not too complex for them, allowing them to be challenged without frustration.
- Using tiered assignments in a classroom with English language learners provides time for the teacher to focus on their specific language needs and to assess what types of assignments are appropriate for their ability levels.

Learning Standards

- Students understand the general nature and uses of mathematics (uses reasoning to solve real-world problems).
- Students understand point of view in a real world situation.

How Credit Cards Work (cont.)



Preparation

- 1. Before beginning this activity, copy the reading selection (pages 51–52). The square page is leveled at a seventh-grade reading level. The circle page is leveled at a fifth-grade reading level.
- 2. Copy the activity pages (pages 53–56) for students. These pages are dependent on the ability levels of students. The triangle page is used for above-grade-level students, the square page is used for on-grade-level students, the circle page is used for below-grade-level students, and the star page is used for English language learners.
- 3. Copy the activity sheet, Interest Rate Chart (page 57), for all students.
- **4.** Bring in various catalogs and newspaper ads that show prices of popular items students might want to purchase. Bookmark some websites so students can shop for items online.

Whole-Class Activity

- 1. Begin by asking students to think about what they know about credit cards. Place students into small homogeneous groups to talk about what they know. Then, one person from each group records two to three things they know on the board. These items will be reflected on later in the lesson.
- 2. Ask students to discuss the following questions in their small groups. How do credit cards work? Why would a credit card company be willing to loan out money? What are some examples of wants versus needs? If they could buy anything they wanted with a credit card, what would it be? What are some bad uses of credit cards? What are some good uses of credit cards? During this discussion, make sure that the English language learners are partnered with others who are language proficient. Also, spend extra time with the below-grade-level students to offer assistance if needed.
- **3.** After a few minutes of group discussion, go through the questions one by one and let each group share their answers.
- **4.** Distribute copies of *How Credit Cards Work* (pages 51–52). Give page 51 with the square on it to above-grade-level students and on-grade-level students. Give page 52 with the circle to below-grade-level students and English language learners.

How Credit Cards Work (cont.)



Whole-Class Activity (cont.)

- **5.** Students can read this information on their own, with partners, or in their small homogeneous groups. The teacher can read to English language learners. After reading, discuss any questions students might have.
- 6. Explain to the class that they will be doing a simulated activity that involves using credit cards. Tell students that in this simulation they will spend \$1000 using a credit card. They can buy any items that add up to this amount. If time permits, let students use catalogs and the Internet to find those items and make a list of what they want to buy. Students should come as close to \$1000 as possible, without going over that amount. They can choose one item or many items.
- 7. Next, place students into homogeneous groups at desks or tables according to their ability levels. See Strickland's ranking model on page 33 for assistance.
- 8. Distribute the appropriate activity page to each group (pages 53–56). Every student should get the *Interest Rate Chart* on page 57. There is an activity page designed especially for English language learners (page 56); however, when the students begin filling in the *Interest Rate Chart* (page 57), they should be grouped by ability levels. Assign English language learners an interest rate of either 12%, 18%, or 24%.
- **9.** Give students enough time to work through the activities and fill in their charts.
- **10.** When all students have finished, let them discuss what they found out in their groups. Then, jigsaw the groups so that students are heterogeneously grouped. Have all students share what they have learned from their *Interest Rate Chart*. This way, all students feel that they can contribute equally to what the class learns.
- **11.** Finish by having students write a one-page reflection of what they have learned about credit card debt.

Assessment

- 1. Assess students' participation and work using the point-based rubric on page 58.
- 2. Be sure to write this rubric on the board or read it to students at the beginning of the lesson, so students are aware of how they will be graded.

How Credit Cards Work

Credit cards are plastic cards that are approximately 3 inches by 2 inches in size. Both businesses and banks issue credit cards to people. The owner of the credit card is called a cardholder.

Credit cards were first used in the United States in the 1920s. Back then, businesses like oil companies and hotel chains had their own credit cards that they issued to customers. If a person needed to stay in a hotel, they would use the credit card issued to them by that hotel. The first universal credit card was introduced by Diners Club Incorporated in 1950. American Express issued its first card in 1958. Visa and MasterCard are both bank cards. Banks pay the merchants right away for the purchases and services accumulated on the credit cards. At the end of the billing period, the cardholder pays the bank back.

Credit cards can come in handy. Many people use credit cards as a source of identification. If someone wants to buy something online, they usually pay with a credit card. If someone needs to rent a car, they must show a credit card to the car rental agency. The cardholder can use it to buy something without having to pay cash. Some cardholders use them when they don't have the cash at that moment to pay for a service or good. This way, cardholders have almost a month before they have to pay the credit card companies back for the services or goods that they purchased.

Later, a bill comes in the mail that shows how much has been purchased. The bill also lists a minimum payment that must be made. The cardholder has one of two choices: he or she can pay either the entire amount on the bill or part of the amount on the bill. The cardholder must pay at least the minimum payment on the bill. If the entire amount on the bill is not paid in full, then the cardholder is charged interest, which is called a finance charge.

Credit cards have different interest rates. Interest rates can be 5, 12, or even 24 percent. The higher the interest, the more money a cardholder will owe in finance charges. Ideally, a cardholder wants a card with a low interest rate. If the interest rate is high and a cardholder does not pay off the bill in full, then a cardholder will pay much more for the goods or services than what they actually cost at the time of purchase.



Name _____

Calculating the Interest Rate

- 1. Choose any items that you want to purchase for \$1,000. List them and their prices on the lines below.
- 2. Let's imagine that you used a credit card to purchase these items. If the APR is 24%, calculate the interest for one month.
- 3. Use the *Interest Rate Chart* to calculate the interest each month for 1 year if you paid only \$20 a month. Fill out your chart.
- 4. Add the interest for each month to get the total amount of interest you paid for the year. How much do you still owe to the credit card company at the end of the year?
- 5. Was this purchase worth the amount of interest you had to pay? Why or why not? Use the lines below to write a letter to a friend about these purchases that explains your answer.