



Quizzes and Teacher's Guide

March 2022

Dear Colleague:

We're moving right along in the year. It's hard to believe it is tax time already again. We have example W-2 and 1040 forms in the paper this month for your students to use for practice. This is the second year for the new 1040 form. It is two pages long. If the one in the paper is too small, there are easy pdf files available on IRS.gov. In addition to tax time, ID.me is in the news. Slowly states were adopting this company's solution to online identity proof, but there were many problems for users. Have a discussion with your students about the importance of protecting their identity, especially as more and more interaction moves online. See how they feel about trusting companies like ID.me with their personal information.

Carol Brigham

Protecting your identity? (pages 1 and 9)

Objective: Students will be able to list documents that prove a person's identity. They will be able to explain why protecting their identity is important. They will be able to tell why scammers try to steal people's identities. They will be able to tell what ID.me is and why some people must use it.

Procedure: Talk to students about personal identity. Ask questions such as: *What documents can be used to show a person's identity? Where would a person need to prove their identity? What personal documents do you have in your home country? Why is it important to protect your personal identity?* If you live in a state that partners with ID.me and have students that may have qualified for unemployment insurance, ask them if they had to register for ID.me. If they did, ask them about their experiences. Have them share with the class if it was easy or difficult and why. A lot of people have said that the process is very tedious. Some people even lost benefits that they should have received because the process was so difficult. One big concern that lawmakers have is giving the personal information for millions of Americans to a private company to protect. They are afraid that

the company will be vulnerable to cyber attacks. The company says that they use higher security than most financial institutions. Read the article. Have students discuss whether they think the lawmakers are right to be worried, or if they think the company's security is safe.

Life in the U.S.A. — Ordering groceries (pages 1 and 10)

Objectives: Students will be able to tell the difference between ordering groceries and ordering meal subscriptions. Students will be able to list the ways people can order groceries and how they can get those groceries to their homes. Students will be able to list important things to look for if they want to order groceries.

Procedure: Using the computer, sign on to a service like HelloFresh or Blue Apron to see how the ordering process works. If you don't already use online ordering on an app or website, try making a mock list. Most sites will let you create a list without having to actually check out. Read the article with the class. Ask questions such as: *Where do you go grocery shopping? Do you order groceries? How do you order groceries? Have you ever used a meal subscription service? How did it work?* Have students grocery shop online on a website for your local grocery store. Have them fill their carts with the groceries they would normally buy. Have them look at prices for the groceries and if there are additional fees like delivery fees, online ordering fees, and any memberships they may need to join. Have them share their experience with the class.

Events in March (pages 2 and 3)

Discuss the meaning of "March comes in like a lion and goes out like a lamb." Tell students that sometime this happens in reverse - "March comes in like a lamb and goes out like a lion." Make a chart to record the temperature and wind, snow, and rain occurrences during the first week of March. Have students decide if that weather is "like a lion." Later in the month, remind them to notice how March is going out. Record the temperatures, wind, rain, snow, sunshine, etc. for the last few days of March. Have students decide if that is "like a lamb." Have students practice with Fahrenheit temperature

readings to get a "feel" for them, i.e., 70 degrees is pleasant; 40 degrees needs a coat.

Women's History Month:

Ask questions such as: *Why do you think there is a special month for women's history? Do you celebrate International Women's Day (March 8) in your home country?* Point out that 50 years ago there were very few women in the history books (which were written by men). Fewer girls graduated from high school. Only a few went to college. Today, more girls than boys go on to college after high school.

Invite a person over 60 years of age into class to talk about men's roles and women's roles before the 1970s. Have them tell about the Women's Liberation Movement and how it changed lives. (More married women and mothers work now, and work at many different kinds of jobs. Men also have entered non-traditional jobs, can express feelings more freely, have someone to share the responsibilities of paying the bills for the home; children have less time with mother, more time with father, or baby-sitters and other non-family members.) See page 5 for the story of "Mother" Jones.

Read Across America: Ask questions like: What kind of books do you like? Do you prefer to read in your home language or in English? Have students "take the pledge" to read a book in the next month, and to read a story to a child. Assure them that the books they read in their own language count, too. Recommend books in English at their level if they prefer to read in English.

Mardi Gras, Ash Wednesday, and

Lent: Ask any Catholic or other Christian student who celebrates Lent to tell what they do on Ash Wednesday and during Lent. Explain the "Sign of the Cross" for any who are not familiar with the story of Jesus' crucifixion. Ask, *If you knew that starting next week, you would not be able to eat your favorite food, what would you want to eat this week?* Use their answers to explain the reasons for *Carnival*. "Carne vale" (Meat goes away). In earlier times, Christians did not eat meat at all during Lent. Explain that *mardi* is the French word for Tuesday, and *gras* [grah] is "fat" meaning people eat meat and all other

kinds of fat that they can't eat during Lent. Bring in photos of *Mardi Gras* celebrations. Have students watch the news for the *Mardi Gras* in New Orleans.

The Paralympics: Objectives: Students will be able to describe the difficulties a person with a disability has doing sports. Procedures: Ask questions such as: *Did you watch the Winter Olympics in Beijing in February? How hard do you think those athletes had to work to get to the Olympics and to win a medal? How hard would a person have to work if they had only one leg or no legs? Or only one arm? Or if they were blind?* Suggest that students watch the Paralympics and learn the stories of the athletes that compete in them.

Daylight Saving Time: Remind students to turn their clock ahead Saturday night, March 12. Teach the adage: "Spring (jump) ahead, Fall back," to help remember which way to turn the clock.

Saint Patrick's Day: Point out that the abbreviation "St." can be used for street and for saint. Find Ireland on a world map. Talk about the Great Potato Famine in the 1840s in which a million Irish people died of hunger, and another million immigrated to the United States. Ask about legends of heroes or saints in their native countries. Read the article. Ask: *What are some symbols of Ireland and of St. Patrick's Day?* Point out that symbols of the United States are Uncle Sam, the Statue of Liberty, the American Flag, the Liberty Bell, the White House... Ask students what symbols represent their home country.

Spring begins: *What are some of the signs of spring in your area? When do people feel that spring weather has arrived? What seasons do you have in your home country? Tell about them.*

This is your page (page 4)

Read the stories and discuss any applications in their own lives. Ask questions such as: *Have you dreamed of something your entire life? What was it? Has that dream come true in your life yet? Have you ever gotten lost? Tell about it. What happened? Do you own your home or do you rent your home? If you rent, do you have a lease agreement? What is your favorite restaurant? Do they have combo meals there? What comes with a combo meal at your favorite restaurant?*

Heroes and History: "Mother" Jones (page 5)

Objectives: Students will be able to describe working conditions in the early

1900s and how Mary Jones helped workers fight for better conditions. They will be able to tell what results her work had.

Procedures: Ask: *What are some laws about work today?* Write these on the board. (Children must be in school; age 14 to 17 may need special documents to take a job, no dangerous jobs for children, 40-hour work week for factories with time-and-a-half pay for more hours; and other types of jobs, minimum wage in the country, and higher in some states; health and safety rules (OSHA), paid vacations, sick days, health insurance, etc.)

Does your job follow these rules? (People in some professions and business owners do not have all of these protections.) *Do workers have these benefits in your home country? How do you think workers got these benefits? How would a labor union help workers? What do you think factory owners and mine owners did to stop labor unions?* (They hired scab workers; they hired their own private armies to fight against unions.) Read the story of "Mother" Jones. *What tragedies did she have in her life? Why do you think she worked for poor people and workers? How did she get people to join unions? What was the purpose of the Children's March?* Mention that there is a magazine called Mother Jones that writes material investigating wrongdoing by businesses and the government.

Income Taxes (pages 6 and 7)

Objectives: Students will be able to tell the purpose of the W-2 form, the Form 1040, and be able to explain vocabulary needed to understand these forms. They will be able to state who must file a tax return, and the reasons for filing. A good percent of workers don't understand that they have already paid taxes through their paycheck, and might be entitled to a refund. Help take the mystery out of the W-2 and 1099. It's all a matter of vocabulary and practice. (And knowing how to use a calculator.)

Preparation: Don't try to answer students' questions about their own personal tax issues. Explain that you are just helping with the vocabulary and directions. Refer them to a reputable tax preparer such as H & R Block, Liberty Tax, or someone on the community free tax help groups on the IRS.gov website for help. Warn them about scams.

Print out the instructions for Form 1040 at IRS.gov. for a reference. If more than one set of students will be using the newspaper, download the 1040 from [IRS](http://IRS.gov).

[gov](http://IRS.gov), and make enough copies for all the students. There are videos with instructions on Youtube: www.youtube.com/irsvideos. There are also videos in other languages with instructions: www.youtube.com/IRSvideosMultilingua.

Procedures: Elicit the work that federal and state government does for us. (National defense, make laws, solve crimes, catch criminals, protect the environment, make rules for safety, provide welfare and food stamps, fund schools, prisons, airports, highways, bridges, tunnels, and so forth). *Where do governments get money to pay for all of this?* Explain that there are many kinds of taxes: sales tax, taxes on gas, cigarettes, alcohol, property tax, federal income tax, state income tax, capital gains tax, and more. Distinguish the two terms *return* and *refund*. Explain *earnings* as wages, salaries, rents, scholarships, winning a lottery, interest from a bank, etc. Even if workers have no taxable income, if employers withhold taxes, they must file a tax return to get a refund. They may also get a refund when they file their state tax return.

Point out that workers who earned a low income may get an extra refund, the Earned Income Tax Credit. They can't get that unless they file a return. Work with the W-2 and enter data into the 1040 form with them. Point out that the tax return is a legal document. There is a penalty for giving wrong information on it. When a person files their federal return, they must include a copy of their W-2 form. They must also file a state return and include a W-2 with that.

ANSWERS

- | | |
|---------------------|---------------------------|
| 1. a | 17. T |
| 2. b | 18. F (grow) |
| 3. c | 19. F (Irish) |
| 4. b | 20. F (Dr. Seuss) |
| 5. c | 21. E (subscription) |
| 6. b | 22. F (strike) |
| 7. a | 23. A (birth certificate) |
| 8. d | 24. H (file) |
| 9. c | 25. C (penalty) |
| 10. b | 26. J (minimum) |
| 11. T | 27. D (virtually) |
| 12. F (Fat Tuesday) | 28. I (ingredients) |
| 13. T | 29. B (withhold) |
| 14. F (lamb) | 30. G (skinny) |
| 15. F (forward) | |
| 16. F (Ireland) | |

March 2022 Quiz I

Choose the best answer. Write its letter on the line in front of the number.

- _____ 1. ID.me is a company that
- a) helps people prove their identity online.
 - b) hires personal grocery shoppers.
 - c) puts ashes on people's foreheads.
 - d) sells combo meals.
- _____ 2. If the ID.me computer does not match someone's personal information, how can they verify their identity?
- a) complete a paper application
 - b) have a video call with an ID.me staff member
 - c) call ID.me on the phone
 - d) go to an ID.me store
- _____ 3. How many states are using ID.me for unemployment services?
- a) 15
 - b) 30
 - c) 27
 - d) 50
- _____ 4. What do HelloFresh and Blue Apron do?
- a) prove people's identities online
 - b) sell meal subscriptions
 - c) hire personal grocery shoppers
 - d) help people file their tax returns
- _____ 5. When you order groceries online, what does grocery pick-up mean?
- a) The store brings your groceries to your front door.
 - b) The company mails you a box of ingredients and recipes.
 - c) You go to the store and go inside or they bring your groceries out to your car.
 - d) You order food from a restaurant.
- _____ 6. Mary Harris was an immigrant from
- a) England.
 - b) Ireland.
 - c) Germany.
 - d) Mexico.
- _____ 7. Mary Harris's family came to the U.S.
- a) because of a potato famine.
 - b) because of an epidemic of yellow fever.
 - c) because of the Chicago fire.
 - d) because of a labor strike.
- _____ 8. Mary Jones convinced thousands of workers to
- a) work for low pay.
 - b) go to jail.
 - c) march to Washington, D.C.
 - d) join unions.
- _____ 9. A U.S. attorney called "Mother" Jones
- a) a woman with too many children.
 - b) a friend of President Theodore Roosevelt.
 - c) the most dangerous woman in America.
 - d) the shortest speaker in the union movement.
- _____ 10. In 1938,
- a) the Chicago fire burned Mary Jones's home and dress shop.
 - b) President Franklin Roosevelt signed the Fair Labor Standards Act.
 - c) Mother Jones and her marchers reached New York City.
 - d) the Kensington textile workers strike failed.

II. From Here and There

True or False? Write “T” for true, and “F” for false. If the sentence is *false*, *make it true*. Write a word to replace the underlined word.

- ____ 11. March is Women’s History Month.

- ____ 12. The word Mardi Gras means carnival in French.

- ____ 13. On Ash Wednesday, a priest puts a small amount of ash on people’s foreheads.

- ____ 14. March comes in like a lion and goes out like a rabbit.

- ____ 15. For daylight saving time, clocks are set back one hour.

- ____ 16. St. Patrick taught the people of England about Christianity.

- ____ 17. Wheelchair curling is a competition in the Paralympic Games.

- ____ 18. In the spring, the trees lose new leaves.

- ____ 19. Half of United States presidents have Chinese ancestry.

- ____ 20. Read Across America Day celebrates the birthday of “Mother” Jones.

III. Building Vocabulary

Write the best word to complete each sentence. Write the letter of that word on the line in front of the number.

Word List

- | | |
|----------------------|----------------|
| A. birth certificate | F. strike |
| B. withhold | G. skinny |
| C. penalty | H. file |
| D. virtually | I. ingredients |
| E. subscription | J. minimum |
- ____ 21. We bought a whole year _____ to the newspaper.
- ____ 22. Workers may _____ for higher pay, shorter hours, and more rights.
- ____ 23. Parents get a _____ for their new baby.
- ____ 24. Every year people need to _____ a tax return if they want a refund.
- ____ 25. A punishment for breaking a law is a _____.
- ____ 26. Most grocery delivery services have a _____ amount that you must order.
- ____ 27. Many people have been meeting _____ because of the pandemic.
- ____ 28. You need all the _____ to make a recipe.
- ____ 29. An employer must _____ federal and state taxes from an employee’s paycheck.
- ____ 30. A _____ person is very thin and may be underweight.