To all teachers

Welcome to the CCBC financial literacy module for redlining and liquor lining.

Please consider using this module for teaching financial literacy to your English 101 and/or your 101/052 ALP sections. Of course, you can also use them in any other class as well. While written with the English curriculum in mind, they can be useful for many classes.

BUT do not consider them as written in stone. Instead, they are guides. Feel free to change anything to suit your class or teaching style. They are very adaptable. You can add or subtract readings, change homework, or anything else that is listed within.

I hope they are of help to you. I plan for them to be 3 to 5 week teaching modules depending on your approach. However, you may choose to use them for one class or one week.

Thank you,

Robert Miller

Table of Contents

Page 1 Letter of Explanation

Page 3 Toolkit Explanation

Page 4 Pre-test, Background Information for faculty

Page 5 -6 Background Information for faculty, Readings, Homework,

Page 6 Contextualized Classroom Activities: ENGL 052 Essay Topic

Page 6-8 Contextualized Classroom Activities: 2 possible Essays for ENGL 101

Page 9 Grading Rubric for 101 Financial Literacy Essays

Toolkit – Redlining and Liquor Lining

**Financial literacy/economic concept being taught**: Redlining and Liquor Lining

**Skill/strategy being addressed**: Reading, Critical Thinking (being able to form opinions and discuss this particular subject. MLA (Works Cited and in-text), Summary, Essay Writing, Research (including Library Data Base)

**Background information or reading**: Please see pages 5 - 6

**Contextualized classroom activities**: Please see pages 6 - 8

**Related out of class assignment to extend learning such as problem set, writing prompt, or a short project/journal:**  Readings, Homework, Essay Assignments for ENGL 101 and ENGL 052, Please see pages 5 - 8

**Rubric for scoring assignment:** Financial Aid Essay Rubric: Please see page 9

**Lining the Box” redlining and liquor lining**

English 101 and English 052

Pre-questionnaire Quiz (no grading)

1. What is redlining?
2. What is liquor lining?
3. What would you guess is the average income per household in your neighborhood?
4. How many liquor stores are within 1 mile of your home? 2 miles
5. What do you think these labels mean?
6. Wealthy b) Upper-Middle c) Middle d) Lower-Middle e) Lower
7. How many supermarkets are within 1 mile or so of your house?
8. Do you think prices in your neighborhood are cheaper or more expensive than in other neighborhoods?

Background information for faculty:

Redlining Definition: “**Redlining** defines the practice of refusing to do business with high-risk customers or in high-risk areas.  In practice, redlining is a very old business axiom:  Do business only where you can realize maximum profits.  It is a logical corollary of capitalism, which economic system we allegedly employ in the U.S.

          For many decades, socialists have used the term "redlining" as a term of derision aimed at profit-oriented businesses.

          The quota industry has tried to redefine this venerable anti-capitalist, socialist term to refer to business practices which discriminate unfairly against preferred minorities.

          Somehow, the quota industry wants us to believe that high-risk customers with bad credit, who live in high crime neighborhoods, or who don't tend to pay their bills are targeted for economic exclusion because they are minorities, not because they are bad business.”

From: <http://www.adversity.net/Terms_Definitions/TERMS/Redlining.htm> :

Liquor lining Definition: “***Liquor Lining*** - A form of redlining where banks will only fund businesses like liquor stores and convenience stores in low income neighborhoods.  Liquor stores obviously contribute to alcohol abuse and higher crime rates.  Both liquor and convenience stores charge higher prices for food and have less fruits and vegetables (if any), contributing to poor health in the African American community and less money for each resident.”

(from <http://afrodaddy.com/The-AfroBlog/institutional-racism-america-21st-century-jim-crow>)

**Prereading Activities – Youtube Videos**

1. [**Congressman Gregory W. Meeks Interview Addressing New Constructed District**](http://www.youtube.com/watch?v=i3tdI2k3mdE&feature=related)
2. [**Liquor stores in black neighborhoods**](http://www.youtube.com/watch?v=wfAGC1p_P8g)
3. [**Black Couple Denied House by White Couple, INSP Cable Channel**](http://www.youtube.com/watch?v=VEUYmT31ipc)

**Speaker: Ask a local member of the Maryland House to Speak on the Subject.**

**POSSIBLE CLASS READINGS** (some are longer and some shorter) and **Homework Assignments**

**Reading 1:** *Where to find what Realtor can't tell you* (from Washington Post)

<http://0-ic.galegroup.com.library.ccbcmd.edu/ic/ovic/NewsDetailsPage/NewsDetailsWindow?failOverType=&query=&prodId=OVIC&windowstate=normal&contentModules=&mode=view&displayGroupName=News&limiter=&currPage=&disableHighlighting=false&source=&sortBy=&displayGroups=&action=e&catId=&activityType=&scanId=&documentId=GALE|A259697060>

HW: How honest do you think this article is? Do you think the viewpoint is slanted?

**Reading 2**: [*Housing Discrimination*](http://0-library.cqpress.com.library.ccbcmd.edu/cqresearcher/document.php?id=cqresrre1995022400&PHPSESSID=ju1dqbsb6opgor9ldejq1lc3q0)*: Are Minorities Still Treated Unfairly*

*?*<http://0-library.cqpress.com.library.ccbcmd.edu/cqresearcher/document.php?id=cqresrre1995022400&type=hitlist&num=0>

Possible HW: This article is from 1995. Do you think it is still relevant today? Back up your position with at least 1 quote from the article.

**Reading 3:** *Credit Scoring...Redlining Camouflage?*

<http://0-search.proquest.com.library.ccbcmd.edu/ethnicnewswatch/docview/367560854/138619A637964D419DA/10?accountid=3784>

Possible HW: What is a credit score? Is it important? Do you know yours? As a student, do you think it is important to know your scores? Finally, is there more than 1 credit score?

**Reading 4**: *Liquorlining: Liquor Store Concentration and Community Development in Cook County Neighborhoods*

<http://woodstockinst.org/document/liquorlining.pdf>

Possible HW: What part of this reading surprised you the most?

**Reading 5**: *Bank Accused of Pushing Mortgage Deals on Blacks*

[*http://www.nytimes.com/2009/06/07/us/07baltimore.html*](http://www.nytimes.com/2009/06/07/us/07baltimore.html)

HW: Write a summary of the article. Do not write more than 1 paragraph. Include one quote from the article. Be sure to cite the quote correctly.

Optional/Additional Assignment:

1. Have students create a Works Cited for the 5 readings.

**Contextualized Classroom Activity**

**Module**

**Lining the Box – Redlining and Liquor Lining**

**052 Essay topic:** Describe where you live (the neighborhood). If there were three changes that you could make to your neighborhood, what would they be? (Be specific and give reasons.)

**Lining the Box” redlining and liquor lining**

**Essay Assignment Sheets**

**Possible English 101 Essay Assignment A**:

What is credit? Is it of any importance to you now? Will it become important to you later? Do you believe that credit is being used to discriminate against people now in place of redlining? Finally, how do the recent studies that show more Americans are living with people of their own social class fit with your arguments?

**Audience:** Remember, we might know a little about your topic, but you are on the way to becoming an expert so help what we ought to know about the subject (and why we need to know it). You also want to explain with facts or statistics or testimony or evidence why your position is the correct one, and why we should adopt your ideas. Be sure to show respect to/acknowledge the other viewpoint.

**Length:** the length of your paper depends on your own interpretation of your rhetorical situation: what information do you need to provide to us, to convince us that your approach/ideas/position is the correct one? A good “estimate” might be 3 ½ to 5 pages.

**Sources**: you need at least five sources for this project; at least three (3) must be from outside sources (outside means they cannot come from our readings), and two (2) must come from the readings (which have been posted for you on Blackboard).

Be sure to correctly quote and paraphrase. You MUST copy the pages/paragraphs used from your outside source and submit them with your essay. As always, you need to cite your sources parenthetically () according to MLA standards; be sure to have a works cited page for your paper.

“Put your name, my name and the date in the upper-left hand corner of the first page. Staple all sheets together. All papers must be handed in together with the “packet”: early drafts, peer reviews, copies of articles (paragraphs that you have used), and possibly other materials” (syllabus).

**Grading**: You will receive 1 grade for this essay. It will make up 20% of your final grade.   
All papers must be submitted on-line in the assignments’ (safe assign) section of Blackboard. I will go over this in class and post instructions on Blackboard as well.  
Failure to have a Works Cited Page and/or cite parenthetically will result in an automatic F. Failure to number your pages by MLA standards will result in an automatic 1 grade drop.

**Possible English 101 Essay Assignment B:**

Prices are supposedly higher in poorer neighborhood. Do you agree? What do the stores use as their argument for this? How might you counter argue their position? What could be done on a small scale to stop this? What could be done on a large scale.   
Feel free to focus on any section of this assignment. You don’t have to answer all the questions!

**Audience:** Remember, we might know a little about your topic, but you are on the way to becoming an expert so help what we ought to know about the subject (and why we need to know it). You also want to explain with facts or statistics or testimony or evidence why your position is the correct one, and why we should adopt your ideas. Be sure to show respect to/acknowledge the other viewpoint.

**Length:** the length of your paper depends on your own interpretation of your rhetorical situation: what information do you need to provide to us, to convince us that your approach/ideas/position is the correct one? A good “estimate” might be 3 ½ to 5 pages.

**Sources**: you need at least five sources for this project; at least three (3) must be from outside sources (outside means they cannot come from our readings), and two (2) must come from the readings (which have been posted for you on Blackboard).

Be sure to correctly quote and paraphrase. You MUST copy the pages/paragraphs used from your outside source and submit them with your essay. As always, you need to cite your sources parenthetically () according to MLA standards; be sure to have a works cited page for your paper.

“Put your name, my name and the date in the upper-left hand corner of the first page. Staple all sheets together. All papers must be handed in together with the “packet”: early drafts, peer reviews, copies of articles (paragraphs that you have used), and possibly other materials” (syllabus).

**Grading**: You will receive 1 grade for this essay. It will make up 20% of your final grade.   
All papers must be submitted on-line in the assignments’ (safe assign) section of Blackboard. I will go over this in class and post instructions on Blackboard as well.  
Failure to have a Works Cited Page and/or cite parenthetically will result in an automatic F. Failure to number your pages by MLA standards will result in an automatic 1 grade drop.

Grading Rubric for 101 Financial Literacy Essays

Name:

Date:

Essay #:­­­­­­­­­­­­­\_\_\_\_\_\_\_\_\_ Draft:­­­­\_\_\_\_\_\_\_\_

* Thesis Statement: and introduction (10 points)
* Strong, insightful, complete and clearly stated
* Offers both observation and analysis
* Draws reader in
* Organization (15 points)
  + Clear Topic Sentences for each paragraph which clearly relate to thesis
  + Paragraph structure clear – 1 idea per paragraph
  + Well-developed conclusion
  + Logical arrangement of ideas
  + Strong transitions that connect main ideas
* Content - General (20)
* Completely answers assignment and meets minimum length requirements
* Shows audience awareness
* Source material is integrated smoothly and accurately
* Content - Module (10)
* Able to clearly demonstrate knowledge from Module
* Arguments are accurate, logical, and reasonable.
* Use of specific details, examples, reasons, facts and evidence drawn from your own experience/observations and outside sources to support your thesis.
* Documentation (10)
* Correct MLA Documentation for quotes, paraphrases and summaries
* Sources are appropriate, accurate, and credible
* Works Cited page uses correct MLA
* Header, heading, title, and spacing correct MLA
* Grammar/punctuation/mechanics (15)
* Essay shows students understands grammar/punctuation and is able to eliminate these errors through revision, proofreading, and editing
* Style (10)
* Coherent and varied sentence structures (subordination, coordination, parallel structure)
* Appropriate and sophisticated language
* Avoids redundancies, repetitions, clichés, jargon, and unclear phrases
* Consistent Point of View (POV); avoids 2nd POV (you, your yours) and 1st POV when not absolutely necessary
* Overall impression of paper (10)