



Preview – Information



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Google Slides Lessons Preview





BC Math Curriculum Financial Literacy– Grade 8

3-Part Lesson Format

Part 1 – Minds On!

- Learning Goals
- Discussion Questions
- Quotes
- And More!

Rates

Learning Goal

We are learning to **understand and calculate rates between quantities with different units**, so we can **find unit rates and use them to compare prices and make informed choices**.

Rates

Write the rate for each situation. Then find the unit rate.

1 2 3 4 5 6 7 8 9 0

#	Situation	Rate	Unit Rate
1	\$18 for 6 sandwiches 		
2	\$24 for 8 notebooks 		
3	\$35 for 5 movie tickets 		
4	\$28 for 4 smoothies 		
5	\$42 for 7 T-shirts 		
6	\$54 for 9 basketballs 		

Part 2 – Action!

- Writing
- Matching
- Drag and Drop
- Drawing
- And More!

Part 3 – Consolidation!

- Exit Cards
- Quizzes
- Reflection
- And More!

Consolidation

Is the statement True or False?

True **False**

#	Statement	True	False
1	A rate compares two quantities that are measured using different units.		
2	If 6 notebooks cost \$18, the unit rate is \$3 per notebook.		
3	When comparing two packages of the same product, the package with the lower total price is always the better buy.		
4	Two products can have different package sizes and prices but still have the same unit price.		
5	If 500 mL of juice costs \$2.50, then 1 L at the same rate would cost \$125.		
6	To make a fair comparison between two rates, the quantities should be compared using the same units or unit rate.		



BC Math Curriculum Financial Literacy– Grade 8

Rates

Find the unit rate for each situation. Then use the unit rate to answer the second question.

1) Priya bought 12 granola bars for \$21.00.

a) What is the unit rate in dollars per granola bar?

b) If Priya spent \$52.50 at the same unit rate, how many granola bars could she buy?

2) Noah bought 9 juice boxes for \$13.50.

a) What is the unit rate in dollars per juice box?

b) If Noah wanted to buy 24 juice boxes at the same unit rate, how much would they cost?

3) A school bought 7 packs of markers for \$38.50.

a) What is the unit rate in dollars per pack?

b) If the school had \$82.50 to spend on the same packs of markers, how many packs could it buy?

4/6 6/12	2/8 1/4	4/12 6/14
3/5 6/8	5/7 6/9	2/5 7/10

Compare the rates below.

Rate 1	Rate 2
\$18/6	\$16/4
\$24/8	\$21/7
\$45/9	\$32/8
\$42/6	\$25/5
\$56/8	\$48/6

Rate 1	Rate 2
\$72/9	\$63/7
\$55/11	\$72/12
\$96/16	\$70/10
\$108/12	\$80/8
\$126/14	\$135/15



BC Math Curriculum Financial Literacy– Grade 8

Rates

Find the unit price of each product. Then decide which item is the better buy.

Item 1	Item 2	Better Buy
 600 g for \$5.40 Price per 100 g =	 450 g for \$4.50 Price per 100 g =	
 1.5 L for \$4.80 Price per 100 mL =	 2 L for \$6.00 Price per 100 mL =	
 750 g for \$3.75 Price per 100 g =	 1.2 kg for \$5.40 Price per 100 g =	
 400 mL for \$6.80 Price per 100 mL =	 650 mL for \$9.75 Price per 100 mL =	
 900 g for \$5.85 Price per 100 g =	 1.5 kg for \$9.00 Price per 100 g =	

Customer Loyalty

Drag the correct benefit to match each action.

1) Using a store's points card on all regular purchases	
2) Buying an item during a limited-time "flash sale"	
3) Choosing a store that offers price-matching	
4) Buying items in bulk during a promotion	
5) Redeeming a loyalty reward for a future discount	

A) Saves money by lowering the cost of a later purchase
B) Reduces the price immediately before the sale ends
C) Helps you spend less than competitors' prices on the same item
D) Earns rewards over time for purchases you already planned to make
E) Lowers the cost per item when buying more at once

A B C D E

Shopping Strategies

Best For Saving Money Right Away	Best For Saving Money Over Time	Best For Saving Money When You Can Wait
Picking stores that offer bonus points	Taking advantage of student discount	Buying items during seasonal sales
Using coupons or promo codes	Using a loyalty or points program	Buying in bundles or used sets
Buying second-hand items	Comparing prices across stores	Collecting stamps for future discount



Workbook Preview



Grade 8

Financial Literacy

	Curriculum Expectations	Pages
F1.1	Preview of 40 pages from this product that contains 80 pages total.	

Rates

A **rate** is a **comparison** between two numbers that are in **different** units. We use a colon for ratios, but we commonly use per when we describe a unit rate.

We can use rates to understand if a product or service is a good deal. For example – If they are selling 8 batteries for \$4, that means each battery is \$0.50. This helps us decide if buying more than one is a good deal.

Questions Write the rates for the questions below

1) 6 dollars for 3 hamburgers

$$\text{Rate} = \frac{6}{3}$$



Unit Rate = 2 dollars per hamburger

2) 10 dollars for 10 pencils

Rate =



Unit Rate =

3) 15 dollars for 5 batteries

Rate =



Unit Rate =

4) 10 dollars for 2 coffees

Rate =



Unit Rate =

5) 12 dollars for 6 chocolate bars

Rate =



Unit Rate =

6) 21 dollars for 7 cookies

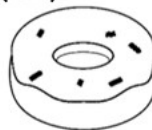
Rate =



Unit Rate =

7) 6 dollars for a dozen donuts (12)

Rate =



Unit Rate =

8) 50 dollars for 2 video games

Rate =



Unit Rate =

9) 100 dollars for 4 tickets to the game

Rate =



Unit Rate =

10) 250 dollars for 5 hockey sticks

Rate =



Unit Rate =

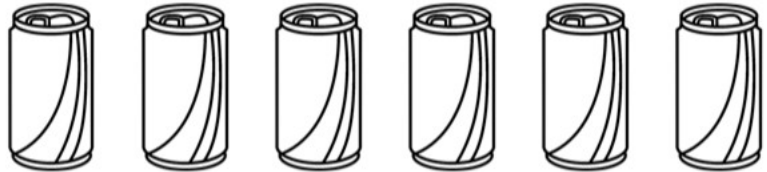
Rate Word Problems

Questions

Write the rates for the questions below

1) Cory bought 12 drinks for \$36.

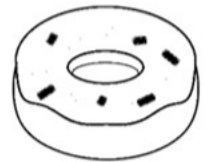
a) What is the unit rate?



b) If Cory bought 30 drinks, how much would it cost him at the same unit rate?

2) Gerry bought 12 donuts for \$3.00.

a) What is the unit rate?



b) If Gerry spent \$18 on donuts, how many donuts could he have received?

3) Larry bought 5 boxes of cereal for \$17.50.

a) What is the unit rate?



b) If he wanted 15 boxes of cereal, how much would it cost him at the same unit rate?

4) Lindsay bought 4 bags of chips for \$12.

a) What is the unit rate?



b) If she bought more chips and ended up spending \$36, how many bags of chips would she have?

Name: _____

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Curriculum Connection
F1.1

Equivalent Fractions

Questions

Shade in the fraction and decide if they are equivalent

1. $\frac{1}{3}$ $\frac{2}{6}$ Yes No	2. $\frac{2}{10}$ $\frac{1}{5}$ Yes No	3. $\frac{3}{4}$ $\frac{7}{8}$ Yes No
4. $\frac{2}{4}$ $\frac{4}{8}$ Yes No	5. $\frac{1}{6}$ $\frac{3}{6}$ Yes No	6. $\frac{3}{8}$ $\frac{2}{4}$ Yes No
7. $\frac{3}{12}$ $\frac{1}{4}$ Yes No	8. $\frac{1}{10}$ $\frac{2}{5}$ Yes No	9. $\frac{1}{7}$ $\frac{2}{14}$ Yes No
10. $\frac{5}{7}$ $\frac{10}{12}$ Yes No	11. $\frac{10}{14}$ $\frac{5}{7}$ Yes No	12. $\frac{8}{10}$ $\frac{4}{6}$ Yes No

Exit Cards

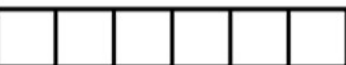
Cut Out

Cut out the exit cards below and have students complete them at the end of class.

Name: _____

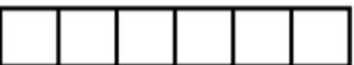
Shade in the fraction and decide if they are equivalent.

1)  $\frac{2}{3}$ Yes ☐
 $\frac{4}{6}$ No ☐

2)  $\frac{4}{10}$ Yes ☐
 $\frac{3}{6}$ No ☐

Name: _____

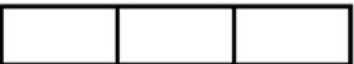
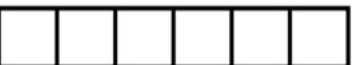
Shade in the fraction and decide if they are equivalent.

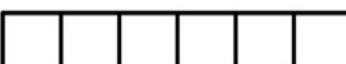
1)  $\frac{2}{3}$ Yes ☐
 $\frac{4}{6}$ No ☐

2)  $\frac{4}{10}$ Yes ☐
 $\frac{3}{6}$ No ☐

Name: _____

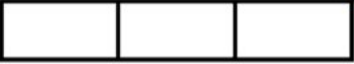
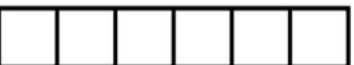
Shade in the fraction and decide if they are equivalent.

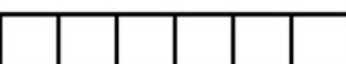
1)  $\frac{2}{3}$ Yes ☐
 $\frac{4}{6}$ No ☐

2)  $\frac{4}{10}$ Yes ☐
 $\frac{3}{6}$ No ☐

Name: _____

Shade in the fraction and decide if they are equivalent.

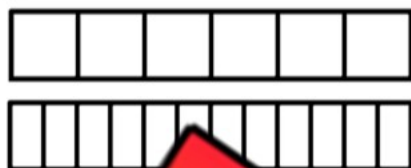
1)  $\frac{2}{3}$ Yes ☐
 $\frac{4}{6}$ No ☐

2)  $\frac{4}{10}$ Yes ☐
 $\frac{3}{6}$ No ☐

Equivalent Fractions

QuestionsCompare the fractions using $< > =$

1.

 $\frac{2}{5}$ $\frac{4}{8}$  $\frac{6}{10}$

2.

 $\frac{4}{8}$  $\frac{6}{10}$

3.

 $\frac{1}{5}$  $\frac{2}{10}$

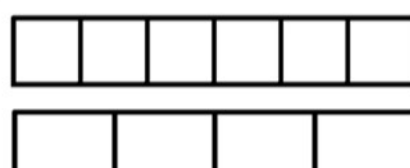
4.

 $\frac{2}{3}$  $\frac{3}{4}$

5.

 $\frac{3}{12}$  $\frac{6}{24}$

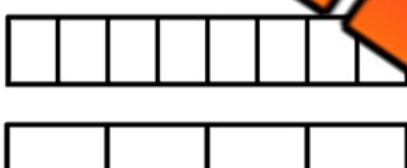
6.

 $\frac{4}{6}$  $\frac{2}{4}$

7.

 $\frac{5}{7}$  $\frac{8}{14}$

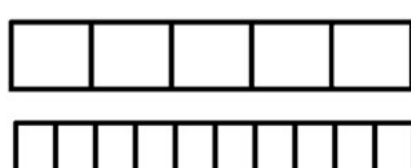
8.

 $\frac{7}{8}$  $\frac{3}{4}$

9.

 $\frac{6}{8}$  $\frac{4}{6}$

10.

 $\frac{3}{5}$  $\frac{6}{10}$

11.

 $\frac{6}{12}$  $\frac{7}{14}$

12.

 $\frac{3}{4}$  $\frac{8}{12}$

Equivalent Fractions

Questions

Fill in the blanks to find equivalent fractions

1) $\frac{1}{2} = \frac{2}{\quad} = \frac{\quad}{6} = \frac{4}{\quad} = \frac{\quad}{10} = \frac{6}{\quad} = \frac{\quad}{14}$

2) $\frac{1}{3} = \frac{\quad}{9} = \frac{4}{\quad} = \frac{\quad}{15} = \frac{6}{\quad} = \frac{\quad}{21}$

3) $\frac{1}{4} = \frac{\quad}{8} = \frac{\quad}{16} = \frac{\quad}{20} = \frac{6}{\quad} = \frac{\quad}{28}$

4) $\frac{1}{5} = \frac{2}{\quad} = \frac{\quad}{15} = \frac{\quad}{20} = \frac{\quad}{25} = \frac{6}{\quad} = \frac{7}{\quad}$

5) $\frac{1}{6} = \frac{\quad}{12} = \frac{3}{\quad} = \frac{4}{\quad} = \frac{\quad}{18} = \frac{\quad}{24} = \frac{\quad}{42}$

6) $\frac{1}{7} = \frac{\quad}{14} = \frac{\quad}{21} = \frac{4}{\quad} = \frac{5}{\quad} = \frac{\quad}{42} = \frac{\quad}{49}$

7) $\frac{1}{8} = \frac{\quad}{16} = \frac{3}{\quad} = \frac{4}{\quad} = \frac{5}{\quad} = \frac{\quad}{48} = \frac{\quad}{56}$

8) $\frac{1}{9} = \frac{\quad}{18} = \frac{3}{\quad} = \frac{\quad}{36} = \frac{\quad}{45} = \frac{6}{\quad} = \frac{7}{\quad}$

Name: _____

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Curriculum Connection
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Equivalent Fractions

Questions

Write your own equivalent fractions

1) $\frac{2}{3}$ = ____ = ____ = ____ = ____ = ____ = ____ = ____

2) $\frac{3}{4}$ = ____ = ____ = ____ = ____ = ____ = ____ = ____

3) $\frac{5}{7}$ = ____ = ____ = ____ = ____ = ____ = ____ = ____

4) $\frac{2}{9}$ = ____ = ____ = ____ = ____ = ____ = ____ = ____

5) $\frac{5}{6}$ = ____ = ____ = ____ = ____ = ____ = ____ = ____

6) $\frac{4}{9}$ = ____ = ____ = ____ = ____ = ____ = ____ = ____

7) $\frac{3}{5}$ = ____ = ____ = ____ = ____ = ____ = ____ = ____

8) $\frac{7}{10}$ = ____ = ____ = ____ = ____ = ____ = ____ = ____

Memory Game: Matching Equivalent Fractions

Objective

What are we learning about?

Students will learn to identify and match equivalent fractions through a fun and interactive game.

Materials

What you will need for the activity.

- Memory game cards. Each card will have a different fraction that can be matched to another fraction.
- A small table or clear space for the game.



Instructions

How you will complete the activity.

1. Divide the class into groups of 3 or 4. Give each group a set of Memory Game cards. (Provided)
2. Have each group lay all the cards face down in a grid on a table or clear space.
3. The students take turns flipping over two cards at a time, trying to find a matching equivalent fraction.
4. If a student finds a match, they remove those cards from the grid and keep them.
5. If the cards do not match, they are turned back over, and the next student takes a turn.
6. The game continues until all the cards have been matched.
7. After the game, review the equivalent fractions with the class.

Name: _____

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Cards

Memory Game Cards

$9/12$

$3/4$

$2/5$

$10/25$

$2/5$

$12/18$

$2/3$

$15/20$

$3/4$

PREVIEW

Name: _____

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Cards

Memory Game Cards

8/20

2/5

19/4

3/4

16/24

2/3

21/28

3/4

14/21

2/3

PREVIEW

Name: _____

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Cards

Memory Game Cards

$5/15$

$1/3$

$19/30$

$3/5$

$24/30$

$4/5$

$20/30$

$2/3$

$27/30$

$9/10$

PREVIEW

Comparing Rates

Part 1

Compare the rates using $<$ $>$ or $=$

	Rate #1		Rate #2
1)	\$10/5		\$7/3
2)			\$12/3
3)	\$38/6		\$
4)	\$21/6		\$
5)	\$36/12		\$14/5

	Rate #1		Rate #2
6)	\$84/12		\$50/7
7)	\$36/11		\$66/22
8)	\$95/15		\$72/11
	\$99/9		\$130/12
	\$		\$410/20

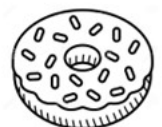
Part 2

Answer the questions below

1) Jake wants to buy some bottles of sports drinks. He has two options: Option 1 is a case of 12 sports drinks for \$26.00. Option 2 is a case of 18 drinks for \$39.00. Which option is the better deal, or are they the same value?



2) Hanna is about to buy a box of donuts. She has two options: Option 1 is 12 donuts for \$4.99. Option 2 is 20 donuts for \$7.39. Which is a better deal?



Comparing Rates

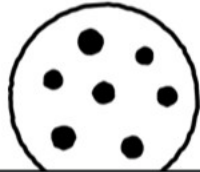
Questions

Circle the rate that is less expensive

1)



12 for



8 for \$3.00

2)



10 for \$4.00



\$4.00

3)

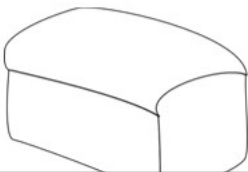


3 for \$6.00

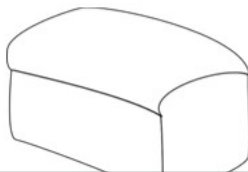


6 for \$10.00

4)



12 for \$20.00



5 for \$11.00

5)



8 for \$20.00



4 for \$9.00

6)



3 for \$8.00



6 for \$15.00

7)



24 for \$10.00



12 for \$5.25

8)



24 for



12 for \$7.25

9)



20 for \$6.00



24 for \$7.00

10)



4 for \$9.50



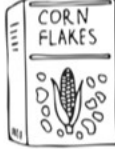
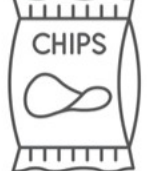
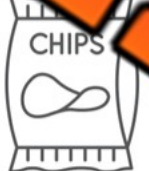
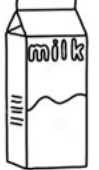
6 for \$11.25

Unit Prices – Best Buys

When we buy things in a grocery store, we can often look at the price label to find out the unit price of the sale item. The unit price is often in 100mL or 100g. This allows us to compare different sizes of products to determine which is a better deal.

Questions

Find out the unit price of each product. Which is the better buy?

	Item 1:	Item 2:	Better Buy	
1)	 500g for \$4.25 Price per 100g = _____	 300g for \$2.75 Price per 100g = _____	1	2
2)	 700ml for \$3.90 Price per 100ml = _____	 500ml for \$2.50 Price per 100ml = _____	1	2
3)	 350g for \$3.10 Price per 100g = _____	 1kg for _____ Price per 100g = _____		2
4)	 500ml for \$1.25 Price per 100ml = _____	 4L for \$6.25 Price per 100ml = _____	1	2
5)	 450ml for \$1.12 Price per 100ml = _____	 2.1L for \$9.25 Price per 100ml = _____	1	2

Name: _____

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Curriculum Connection
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Unit Price – Price Per 100

Part 1

Fill out the table below to learn more about price per 100 rates

	Size of Item	Cost Of Item	Price Per 100ml or g
1)	500ml	\$3.25	
2)	750g	\$2.80	
3)	1L	\$6.10	
4)	400g	\$0.84	
5)	1L	\$2.75	
6)	1kg	\$9.90	
7)	1.5L	\$9.90	
8)	1.8kg	\$30.00	
9)	5L	\$14.45	
10)	6.5kg	\$20.50	

Part 2

Answer the questions below

1) Stella is buying some pasta. Option one has 500g of pasta in it and costs \$2.85. Option two has 1.2kg in it for \$6.22. Which option should she buy?



2) Paisley is buying a box of cookies. Option one has 300g of cookies for \$3.24. Option two has 500g for \$5.48. Which option should she buy?



Name: _____

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Curriculum Connection
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Research: Unit Prices

Item	Option 1	Option 2	Preference

PREVIEW

Part 2

Answer the questions below

1) Should you always buy the cheaper option? Why or why not?

2) How do stores encourage customers to buy larger packs? Why would they want this?

Choosing a Service Rate

Questions

Choose one of the options below after comparing the rates

1) Jackson is trying to find someone to build him a skateboard ramp. He has asked two different people to build him one. Which person should he get to build the ramp?

Person 1 – Will complete the job in 10 hours and will charge \$325

Person 2 – Will work for \$25 per hour and will take 15 hours to finish the ramp.



2) Thomas needs to get his computer fixed. He takes it to 2 different computer repair shops and gets two quotes. Which shop should he choose to fix his computer?

Shop 1 – Will fix the computer in 3 hours and charge \$50 per hour.

Shop 2 – Will fix the computer in 4 hours and charge \$55 per hour.



3) Charlotte is doing a kitchen renovation. She received two quotes from different businesses. Which quote should she choose?

Quote 1 – Will complete the job in 75 hours and will charge \$20.50 per hour

Quote 2 – Will complete the job in 50 hours and will charge \$30.75 per hour



Customer Loyalty and Incentive Programs

Incentive Programs

Businesses will do anything to sell more of their products and services. One popular marketing strategy is to offer incentive programs. An **incentive program** is designed to give rewards to customers to encourage them to buy or use their products or services.

Examples of incentive programs are:

- Free shipping
- Special sales – “Dollar Days” or “No Tax Days”
- BOGO – Buy one, get one free
- Give away something and receive a ticket to enter a giveaway



Customer Loyalty

Customer loyalty programs are used by businesses to get repeat business from customers. They are a form of incentive program. A **customer loyalty** program rewards customers with freebies or discounts to encourage them to use the products or services. For example, Best Coffee Café gives 1 free coffee for every 10 coffees purchased.

It is very important for businesses to keep their current customers. Studies have shown that acquiring a new customer costs 5-25x more than re-selling to a current customer. Also, it was found that existing customers spent 67% more than new customers. This is likely because existing customers have a better experience with the business because they already have an experience with it.

Both the customer and the business benefit from using customer loyalty programs. The business benefits by having a customer base who will buy their products over and over. They may earn less per sale if they give discounts, but they make up for it from a larger volume of sales. The customer benefits by getting things they want and need at a lower price. This gets them more value for their money.

Examples of customer loyalty programs are:

- Reward Programs – At Starbucks, customers earn stars when they spend money. They can use these stars to get free items



- Points Programs – Many grocery stores, gas stations, and credit cards offer points programs. When you spend a dollar in many of these establishments, you get 1 point. You can redeem these points for free items from a catalogue, or for money to be used at their business.
- Tiered Loyalty Programs – Sephora's Beauty Insider program offers a tiered loyalty program. The more money you spend, the better the rewards you receive as you move up the tiers. At Sephora, members who spend \$350 enter the VIB tier where they get free gifts and one free makeover per year. If they spend \$1000 a year, they enter Rouge status with a private hotline and access to exclusive events.

Definitions

What do the terms below mean?

Term	Definition
Incentive Program	
Customer Loyalty Program	

Questions

Write answers to the questions below

1) Why is it important for a business to get repeat business from customers?

2) What is an example of a customer loyalty program? How does this program work?

Making Connections

Write about one customer loyalty program you have taken part in. How did you benefit from it and how did the business benefit?

Exit Cards

Cut Out

Cut out the exit cards below and have students complete them at the end of class

Name: _____

Mark

/5

Is the statement true or false?

1) Incentive programs are only made to reward employees for meeting sales goals.	T	F
2) A "Buy One, Get One Free" deal is an example of a customer loyalty program.	T	F
3) In a points program, you must always redeem your points for cash.	T	F
4) Acquiring new customers is generally more expensive than keeping existing ones.	T	F
5) In Sephora's loyalty program, spending more leads to better rewards and access to exclusive services.	T	F

Name: _____

Mark

Is the statement true or false?

1) Incentive programs are only made to reward employees for meeting sales goals.	T	F
2) A "Buy One, Get One Free" deal is an example of a customer loyalty program.	T	F
3) In a points program, you must always redeem your points for cash.	T	F
4) Acquiring new customers is generally more expensive than keeping existing ones.	T	F
5) In Sephora's loyalty program, spending more leads to better rewards and access to exclusive services.	T	F

Evaluating Customer Loyalty Programs

Participating in customer loyalty programs has its advantages and disadvantages. When we use these programs to buy things we need, these programs are helpful in us getting more value for our money. But, when we are encouraged to spend money on things we wouldn't have normally bought, we may waste our money and regret not saving it.

Scenarios

Explain if the person should participate in the loyalty program or not

Scenario 1	Stella has bought a coffee from a coffee shop every day for the last year. Today, she is offered a stamp card where if she buys 10 coffees, she gets one free.
Should Stella join? Explain.	_____ _____ _____
Scenario 2	Jacoby bought a hamburger from a new store he visited. They offered him a 5% discount if he uses it in the next 10 days.
Should Jacob make sure to use his 5% off in the next 10 days? Explain.	_____ _____ _____
Scenario 3	Emily travels a lot for work. She refills her gas tank every week. Petro Canada offers a card that gives \$0.10 off every time she uses their gas stations.
Should Emily use the card and go to only Petro gas stations? Explain.	_____ _____ _____
Scenario 4	Ryan rarely stays in hotels, but he went to a Marriott Hotel yesterday. They offered him 100 points for every night he stays with them. If he gets 2000 points, he gets a free night stay.
Should Ryan join Marriott Hotel's loyalty program?	_____ _____ _____

Research – Customer Loyalty Programs

Think of a brand and do some research into the customer loyalty program they offer. For example, search: “Nike Customer Loyalty Program” and you will discover that Nike has a membership program that offers you free shipping, workouts and training plans, as well as contact with Nike styling experts.



Research

Answer the questions below to complete your research

1) What brand/company did you choose?

2) How does the loyalty program work?

3) What benefits do customers receive from joining the program? Why would people join?

4) Do you think it is worth it to the customer to join the program? What are the advantages and disadvantages of joining the program?

5) Would you join this program? Explain your reasoning.

Buying Second-Hand – More Value

Money is hard to earn, which means we should be careful when we spend it. Using these strategies can help you get more value for your money.

- 1) Taking part in customer loyalty and incentive programs
- 2) Waiting for things you need to go on sale
- 3) Purchasing second-hand items



Questions

Answer the questions below

1) Have you ever bought something second-hand? Did you get a good deal? Explain.

2) Where can you find second-hand items in your community?

3) If you were buying a used phone second-hand, what questions would you have for the seller?

4) How is buying things second-hand better for the environment?

5) Buying things second-hand can be sometimes unsafe. How could you ensure your safety when buying things second-hand?

Create

Write your own online post that advertises something you don't need anymore that you could sell online

1) What is something you have that you don't need anymore that you could sell online? Describe the object.

2) What persuasive techniques can you use to make your post more likely to sell? Suggestions: show pictures, describe your price, discuss features, discuss why they need it, etc.

3) How will the buyer pickup the object? Will you deliver it? How will you package it?

4) Is the price negotiable or firm? Explain.

5) How much did you spend on the object and how much do you hope to get for selling it second-hand?

Choosing a Credit Card

Avion Travel Card

- Get 35,000 welcome points (value up to \$750)
- Earn 1 Rewards point for every dollar you spend
- Use Reward points to choose from a massive catalogue of awesome items
- 19.99% interest rate
- Cost per year is \$120
- No foreign currency conversion fee

Rewards+ Card

- \$0 yearly fee – that's right, free!
- Get 1,500 welcome Reward points
- Earn up to 3,500 additional Reward points by getting your monthly statements sent by email
- Earn 1 Reward point for every \$1 spent on gas, grocery, and drug store purchases
- Earn 1 Reward point for every \$2 spent on all other purchases
- Use Reward points to choose from a massive catalogue of awesome items
- 18.99% interest rate
- 3% foreign currency conversion fee



Decision Time!

If you were the person in each scenario, which account would you choose?

Scenario 1	Easton travels on a plane a lot of times a year. He also drives to the United States once a month. He likes using his credit card there.
Which credit card should Easton choose?	_____
Scenario 2	Grayson travels a lot for his work. He goes on a plane a lot, but he drives a lot. He complains he spends too much on gas. He mostly stays within Canada.
Which credit card should Grayson choose?	_____
Scenario 3	Autumn is looking for a card that won't cost her much. She likes the idea of getting rewards but is more interested in low fees.
Which credit card should Autumn choose?	_____

Name: _____

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Pros/Cons

Write the pros and cons of both cards below

Avion Travel Card

Pros

Cons

Rewards+ Card

Pros

Cons

Questions

Answer the question below

1. Which credit card would you choose? Explain your choice.

2. Do you think the rewards are as important as the interest rates? Explain.

Researching Credit Cards

Informed consumers do their research before making big purchases or before signing up for services, like credit cards. Do your research by comparing 2 different credit cards. Most banks offer their own credit card services. Search whichever bank you are most interest in.

Directions

- 1) Search online: (name of your bank) credit card offers
- 2) Fill in the tables below for 2 different credit cards



Research Fill in the tables below to learn more about these credit cards

Name of Credit Card #1		Name of Credit Card #2	
Annual Fee		Annual Fee	
Interest Rate		Interest Rate	
Reward Points		Reward Points	
Other Offers		Other Offers	

Create Credit Card Offers - Assignment

Assignment

You are hired by a credit card company to make 2 credit card offers

You are hired by a credit card company to create 2 credit card offers that will make the company a lot of money, but will also entice customers to sign-up. Create two different offers, one with a higher annual fee and lots of rewards and one that is free with less rewards.

PREVIEW

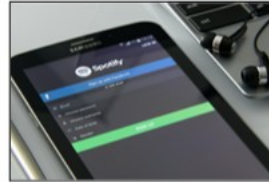
1) Who should get the first option of credit card? Describe the benefits.

2) Who should get the second option of credit card? Describe the benefits.

Consumer Contracts

A **consumer contract** is when a customer signs an agreement with a business for them to provide a service to them in exchange for money. Examples of some popular consumer contracts are:

- Cell phone contracts
- Internet and TV
- Music and video streaming services
- Video games/apps



When customers sign a consumer contract, they are signing up for a pre-determined length of time. For example, the average consumer contract for a cell phone is a 2-year contract.

When we sign a contract, we are agreeing to pay a pre-determined amount of money for the service we are getting. If we use more than the services outlined in our contract, we could be charged extra. Extra charges need to be explained in the consumer contract.

It is important to do your research before signing a consumer contract. You should compare offers from different businesses to ensure you are getting good value for your money. Once you have signed a contract, you cannot get out of the contract until the agreed upon date. Many music and video streaming services are one-month contracts.

Questions

Answer the questions.

1. Write down 5 specific consumer contracts that you have signed. Ex. Netflix

2. Why is it important to shop around before signing a multi-year contract?

Task

Create a cell phone contract below. Fill in the details to finalize the contract

Name of Cell Phone Plan	
Monthly Cost	
Amount of Data in GB	
Canada-Wide Calling	

International Calling	
Text, Video, and Photo Messaging	
Number of Years of Contract	
Free Offers Ex. Free tablet	

Name: _____

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Research Cell Phone Plans

Research

Find 2 cell phone plans online and fill in the details of each plan below

Buying a cell phone from most companies requires customers to sign a 2-year contract. Before signing a contract, customers need to understand how they plan to use the phone so they can choose a plan that fits their needs.

Name of Cell Phone Plan #1	
Monthly Cost	
Amount of Data in GB	
Canada-Wide Calling Details	
International Calling Details	
Text, Video, and Photo Messaging	
Free Offers	
Extra Details	

Name of Cell Phone Plan #2	
Monthly Cost	
Amount of Data in GB	
Canada-Wide Calling Details	
International Calling Details	
Text, Video, and Photo Messaging	
Free Offers	
Extra Details	

Name: _____

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Pros/Cons

Write the pros and cons of both cell-phone plans below

Cell Phone Plan 1

Pros

Cons

Phone Plan 2

Pros

Cons

Questions

Answer the questions below

1) Who should get the first option of cell phone? Explain why.

2) Who should get the second option of cell phone? Explain why.

Coupon Codes

More and more people are buying things online. In the past, we used physical coupons that we cut out of newspapers. Today, many people use coupon codes to discount the sale price of things we want or need online.

Part 1

Determine the discount and final price with using the coupon code

	Cost of Item	Coupon Code	Discount	Final Price
1)		20%	\$4.50	\$18
2)	\$32.75	30%	\$	\$
3)	\$4		\$	\$
4)	\$50.40	5%	\$	\$
5)	\$62.80	1%		\$
6)	\$78.60	75%	\$	\$
7)	\$126.40	60%		\$
8)	\$185.75	80%	\$	
9)	\$232.25	50%	\$	
10)	\$468.30	30%	\$	

Part 2

Answer the questions below

1) Emily is buying a treadmill online for \$399.50. She just found a coupon code that gives her 40% off. How much will the treadmill cost her?



2) Anthony is buying a video game system online. It costs \$575.40. He found a coupon code for 25% off. How much will the video game system cost him?



Exit Cards

Cut Out

Cut out the exit cards below and have students complete them at the end of class.

Name: _____

a) Determine the discount and final price with using the coupon code.

	Cost of Item	Coupon Code	Discount	Final Price
1)	\$24.50	20%	\$	\$
2)	\$38.75	30%	\$	\$
3)	\$75.20	45%	\$	\$
4)	\$250.40	55%	\$	\$

b) Lucas buys a gaming computer for \$1,499.95 and applies a 40% discount code. What is the discounted price?

Name: _____

a) Determine the discount and final price with using the coupon code.

	Cost of Item	Coupon Code	Discount	Final Price
1)	\$24.50	20%	\$	\$
2)	\$38.75	30%	\$	\$
3)	\$75.20	45%	\$	\$
4)	\$250.40	55%	\$	\$

b) Lucas buys a gaming computer for \$1,499.95 and applies a 40% discount code. What is the discounted price?

Coupons – Word Problems

Questions

Answer the problems below

- 1) Roger brought a \$10 bill to a restaurant. He ordered a meal that costs \$8.99. He handed them a coupon that gave him 30% off.

a) How much did the meal cost him?

b) How much change did he get?



- 2) David has \$520.43 in his bank account. He bought a new tennis racquet online for \$129.50. He used a 25% off coupon.

a) How much did the tennis racquet cost him?

b) How much does he have left in his bank account?



- 3) Grace went to a coffee shop and bought 2 coffees. The price for each coffee was \$4.30. She was lucky enough to have a “buy one, get one 50% off” coupon.

a) How much did her order cost her?

b) If Grace paid with a \$10 bill, how much change will she get back?



Financial Literacy – Unit Test

Part 1

Compare the rates using $<$ $>$ or $=$

	Rate #1		Rate #2
1)	\$70/5		\$39/3
2)			\$18/3
3)	\$40/8		
4)	\$72/6		\$120/10

	Rate #1		Rate #2
5)	\$96/12		\$55/7
6)	\$55/11		\$100/22
7)	\$110/15		\$88/11
8)	\$108/9		\$146/12

Part 2

Circle the rate that is less expensive

1)



5 for \$6.50



8 for \$10.15

2)



7 for \$9.40



11 for \$14.90

3)

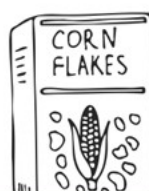


12 for \$5.00

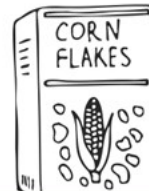


20 for \$6.00

4)



15 for \$32.70



22 for \$49.10

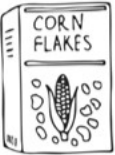
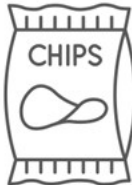
Part 3

Fill out the table below to learn more about price per 100 rates

	Size of Item	Cost Of Item	Price Per 100ml or 100g
1)	500ml	\$4.25	
2)	750g	\$3.80	
3)	1l	\$5.10	
4)	400g	\$0.94	
5)	850g	\$3.75	

Part 4

Find out the unit price of each item. Which is the better buy?

	Item 1:	Item 2:	Better Buy
1)	 500g for \$3.25 Price per 100g = _____	 750g for \$3.80 Price per 100g = _____	1 2
2)	 700ml for \$4.50 Price per 100ml = _____	 500ml for \$3.50 Price per 100ml = _____	1 2
3)	 350g for \$3.90 Price per 100g = _____	 1kg for \$8.25 Price per 100g = _____	1 2

Part 5

Determine the discount and final price with using the coupon code

	Cost of Item	Coupon Code	Discount	Final Price
1)	\$25.50	20%	\$	\$
2)	\$33.45	30%	\$	\$
3)	\$5.20	25%	\$	\$
4)	\$	15%	\$	\$
5)	\$26	20%	\$	\$

Part 6

Answer the problem now

1) Sam brought a \$10 bill to a restaurant and ordered a meal that costs \$7.99. He handed them a coupon that gave him 30% off.

a) How much did the meal cost him?

b) How much change did he get?



2) Cheryl has \$460.53 in her bank account. She bought a new pair of running shoes online for \$149.50. She used a 25% off coupon.

a) How much did the shoes cost her?

b) How much does she have left in her bank account?

