Preview – Information

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- ✓ A selection of worksheets included in the workbook.

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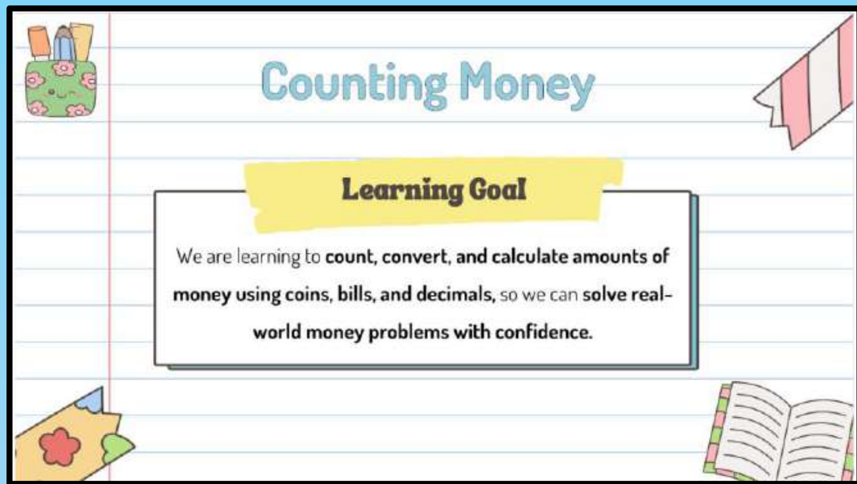
Google
Slides
Lessons
Preview

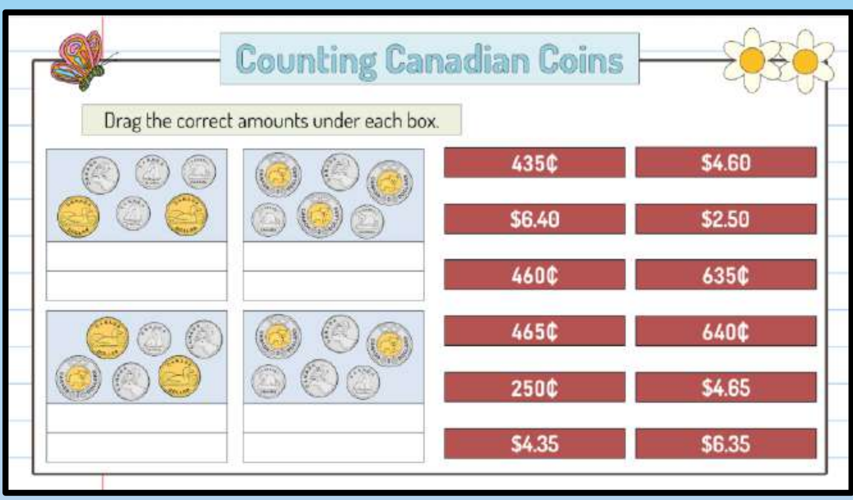
BC Math Curriculum
Financial Literacy– Grade 6

3-Part Lesson Format

Part 1 – Minds On!

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



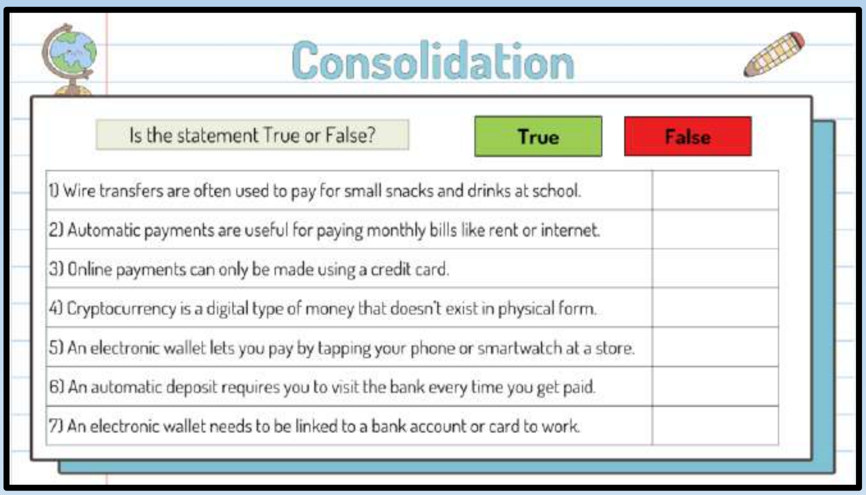


Part 2 – Action!

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

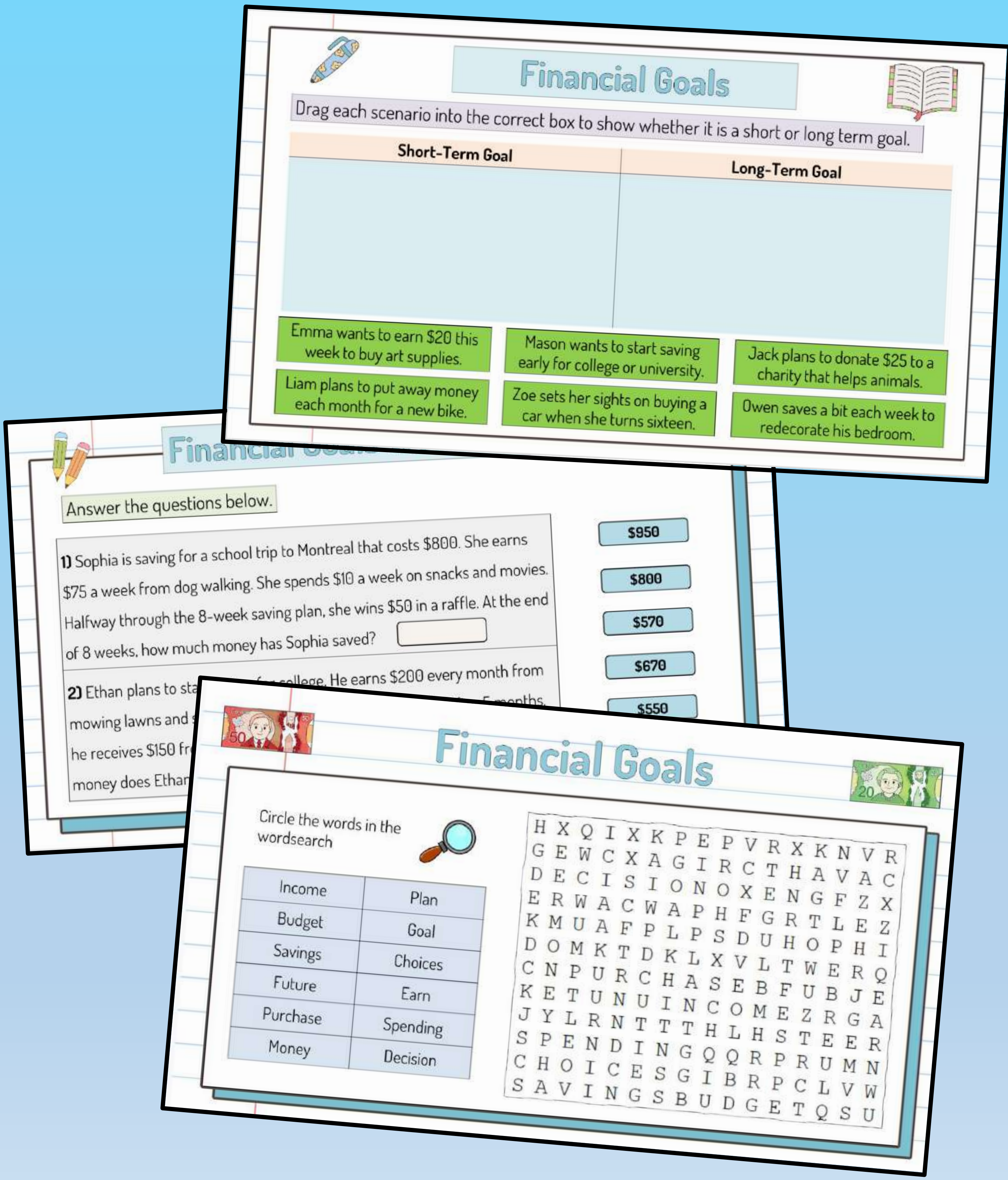
Part 3 – Consolidation!

- Exit Cards
- Quizzes
- Reflection
- And More!



BC Math Curriculum Financial Literacy– Grade 6

BC Math Curriculum
Financial Literacy– Grade 6



Workbook Preview

Grade 6

Financial Literacy

	Curriculum Expectations	Pages
FL.1	Preview of 70 pages from this product that contains 158 pages total.	

Name: ______________________ 5

Converting Cents to Dollars

Money can be written as cents or dollars. When we have less than 1 dollar, we use cents. When we have more than 1 dollar, we use dollars. If we have whole dollars and cents, we can combine the two.

Examples – 100¢ = $1.00 50¢ = $0.50 142¢ = $1.42

Part 1 [illegible]nvert the cents into dollars

[illegible]	[illegible]
1¢	[illegible]
10¢	[illegible]
20¢	
25¢	
	$0.32
41¢	
57¢	
	$0.68
	$0.82
98¢	

¢	$
[illegible]	$1.00
[illegible]	
[illegible]	
[illegible]00¢	
	$5.[illegible]
600¢	
700¢	
	$8.0[illegible]
	$9.00
1000¢	

¢	$
150¢	$1.50
250¢	
325¢	
450¢	
	$5.25
650¢	
[illegible]	
[illegible]	$7.20
8[illegible]	
[illegible]	[illegible].99

Part 2 Circle the greatest amount of money

1) 100¢	$1.00	350¢	$2.30
2) 200¢	$3.00	750¢	$3.50
3) 300¢	$2.00	220¢	$1.60
4) 400¢	$4.00	575¢	$5.25
5) 500¢	$7.00	250¢	$6.40
6) 600¢	$3.00	450¢	$8.00

Exit Cards

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

Name: ______________________________

a) Convert the cents into dollars

₵	$
[illegible]	
	$8.63
[illegible]	
	[illegible]

b) Circle the [illegible]

1) 850₵	[illegible]	[illegible]
2) 190₵	$1.95	[illegible]
3) 728₵	$7.25	[illegible]
4) 220₵	$2.25	210₵

Name: ______________________________

a) Convert the cents into dollars

₵	$
999¢	
	$8.63
787¢	
	$2.98

b) Circle the smallest amount of money

1) 850₵	$8.40	855₵
[illegible] 190₵	$1.95	185₵
[illegible]	$7.25	775₵
[illegible]	$2.25	210₵

Name: ______________________________

a) Convert the cents into dollars

₵	$
999¢	
	$8.63
787¢	
	$2.98

b) Circle the smallest amount of money

1) 850₵	$8.40	855₵
2) 190₵	$1.95	185₵
3) 728₵	$7.25	775₵
4) 220₵	$2.25	210₵

Name: ______________________________

a) Convert [illegible]

₵	[illegible]
999¢	
	$8.63
787¢	
	$2.98

b) Circle the smallest amount of money

1) 850₵	$8.40	855₵
2) 190₵	$1.95	185₵
3) 728₵	$7.25	775₵
4) 220₵	$2.25	210₵

Name: ______________________ 7

Counting Canadian Coins


= 100¢ or $1.00


= 10¢ or $0.10


5¢ or $0.05


= 200¢ or $2.00


= 25¢ or $0.25


25¢ or $0.25

Questions Count the coins below


1) _____¢ or $_____


2) _____¢ or $_____


3) _____¢ or $_____


4) _____¢ or $_____


5) _____¢ or $_____

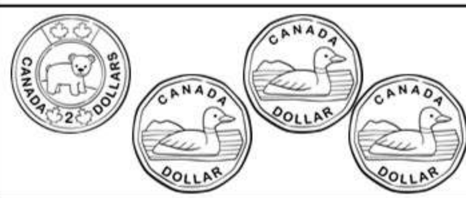

6) _____¢ or $_____

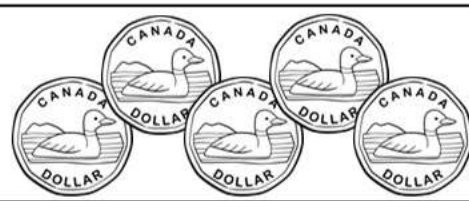

7) _____¢ or $_____


8) _____¢ or $_____


9) _____¢ or $_____


10) _____¢ or $_____

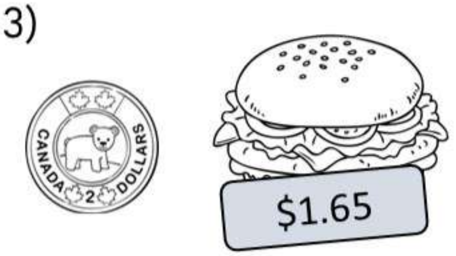
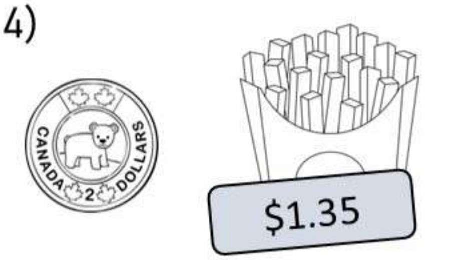

11) _____¢ or $_____


12) _____¢ or $_____

Name: ______________________ 8

Calculating Change Using $2

Questions Calculate how much change you will get

Money Used and Item	Change Due
1)  $1	= _____
2)  $1.50	= _____
3)  $1.65	= _____
4)  $1.35	= _____
5)  $1.42	= _____

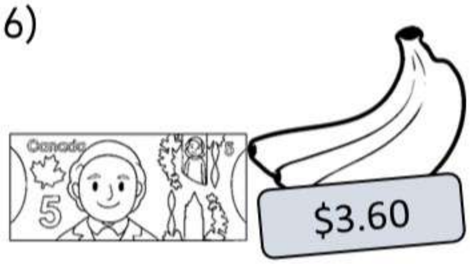
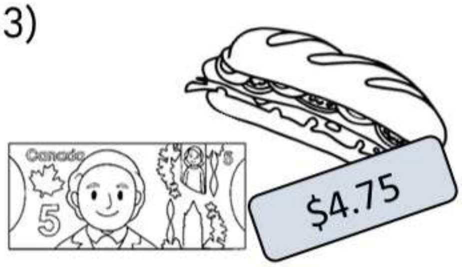
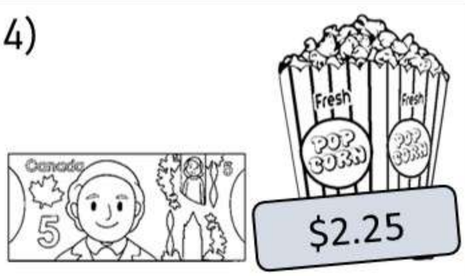
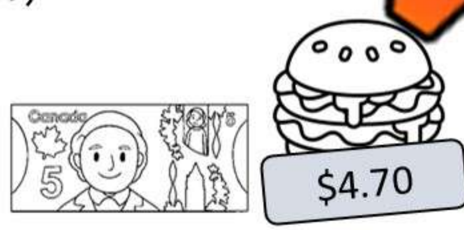
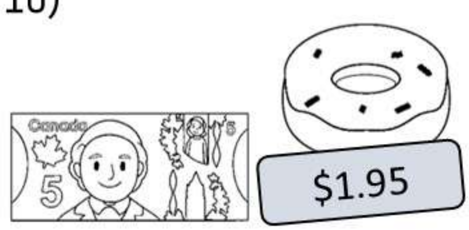
Money Used and Item	Change Due
6)  $1.47	= _____
7)  $1.84	= _____
8)  $1	= _____
9)  $1.81	= _____
10)  $1.78	= _____

Name: ______________________

Curriculum Connection
FL.1

Calculating Change Using $5

Questions Calculate how much change you will get

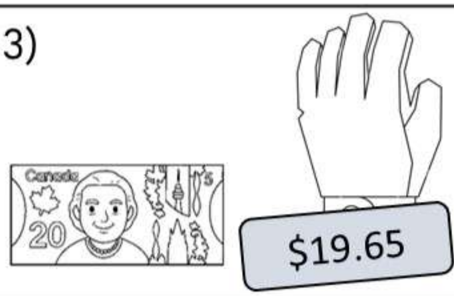
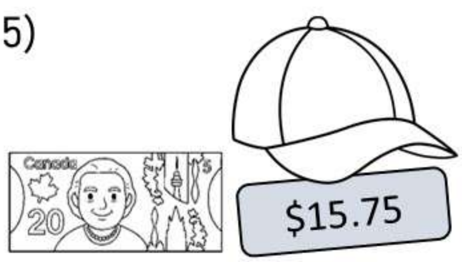
Money Used and Item	Change Due	Money Used and Item	Change Due
1) 	= ____	6) 	= ____
2) 	= ____	7) 	= ____
3) 	= ____	8) 	= ____
4) 	= ____	9) 	= ____
5) 	= ____	10) 	= ____

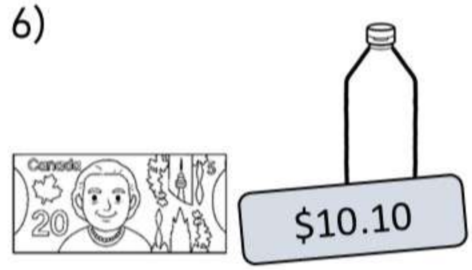
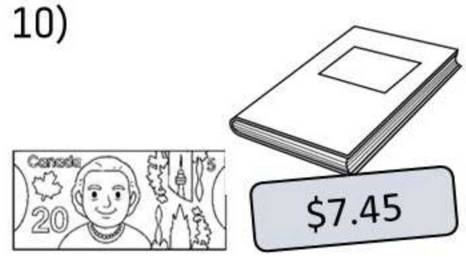
Name: ______________________ 11

Curriculum Connection
FL.1

Calculating Change Using $20

Questions Calculate how much change you will get

Money Used and Item	Change Due
1)  [illegible]	= _____
2)  $17.05	= _____
3)  $19.65	= _____
4)  $18.15	= _____
5)  $15.75	= _____

Money Used and Item	Change Due
6)  $10.10	= _____
7)  $16.20	= _____
8)  [illegible]	= _____
9)  $12.30	= _____
10)  $7.45	= _____

Name: ____________________ 13

Curriculum Connection
FL.1

Providing Change to Customers

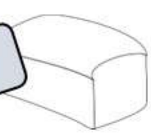
Money Used	Item	Item	Change Due
	$7.00 	$1.50 	7.00 + 1.50 = 8.50 $10.00 – $8.50 = $1.50

Questions [illegible]e items and provide change based on what the customer paid with

Mo[illegible]sed	[illegible]m	Item	Change Due
	[illegible] 	[illegible].50 	____________

Money Used	Item	Item	Change Due
	$0.75 	$0.75 	____________

Money Used	Item	Item	Cha[illegible]e
	 $3.50	$1.25 	____________

Money Used	Item	Item	Change Due
	$1.50 	$2.40 	____________

Curriculum Connection
FL.1

Providing Change to Customers

Money Used	Item	Item	Change Due
Canada 20	$9.50	$4.50	9.50 + 4.50 = 14.00 $20.00 – $14.00 = $6.00

Questions …e items and provide change based on what the customer paid with

Mo… …sed	…m	Item	Change Due
Canada 10	….25	$5.50	______________

Money Used	Item	Item	Change Due
Canada 20	$16.50	$2.4…	______________

Money Used	Item	Item	Cha… …ue
Canada 50	$15.00	$15.50	______________

Money Used	Item	Item	Change Due
Canada 50	$14.25	$18.50	______________

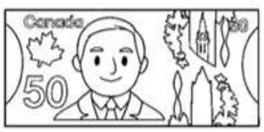
Name: ______________________

Curriculum Connection
FL.1

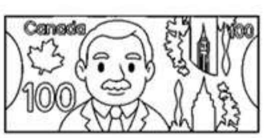
Providing Change to Customers

Questions Add the items and provide change based on what the customer paid with

Money Used	Item	Item	Change Due
	 $8.25	 $14.65	______________

Money Used	Item	Item	Change Due
	 $14.55	 $18.30	______________

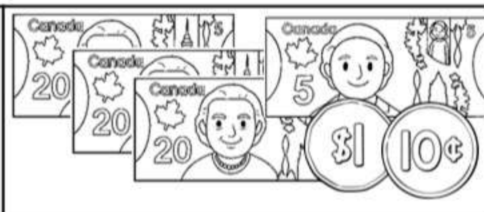
Money Used	Item	Item	Change Due
	 $19.75	 $16.35	______________

Money Used	Item	Item	Change Due
	 $18.45	 $47.25	______________

Name: ______________________

Curriculum Connection
FL.1

Making Change - Up To $100

		
$55.25	$66.10	$84.65

Question[illegible]ke the change by drawing the correct bills and coins

1) $64.70	2) [illegible]	3) $76.75
4) $72.60	5) $78.55	[illegible]
7) $80.95	8) $61.90	9) $57.70
10) $93.95	11) $95.80	12) $99.40

Exit Cards

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

Name: ______________________________

Questions: Make the change by drawing the correct bills and coins

$5	$34.35	$96.05

Name: ______________________________

Questions: Make the change by drawi corre and coins

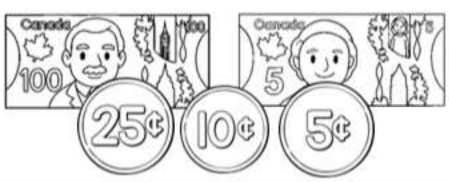
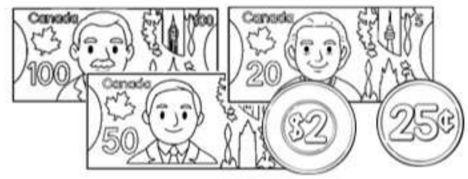
$54.55	$34.35	

Name: ______________________________

Questions: Make the change by drawing the correct bills and coins

$54.55	$34.35	$96.05

Making Change - Up To $200

		
$105.40	$131.60	$172.25

Question[illegible] [illegible]present the money amounts up to $200

1) $103.35	2) $1[illegible]	3) $173.40
4) $118.30	5) $142.50	[illegible]
7) $157.85	8) $164.70	9) $148.40
10) $183.55	11) $191.65	12) $197.95

Name: ______________________ 20

Curriculum Connection
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Making Change – Word Problems

Questions | Answer the word problems below

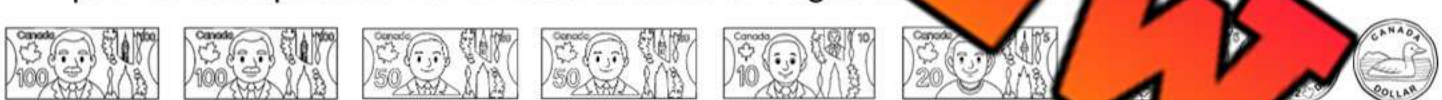
1) Rob is about to buy a new pair of shoes and a pair of socks. The shoes cost $114.90, and the socks are $9.50. He has the money below in his wallet.

a) How [illegible] ll the shoes and socks cost?

b) Which bil[illegible] ld [illegible] e to pay for the shoes and socks?

c) How much change will [illegible] ac[illegible]

2) Charlie is shopping for a new stereo. He foun[illegible] 139.5[illegible] also found a pair of headphones for $99.25. Charlie brought t[illegible] be[illegible] pa[illegible]



a) How much will the stereo and headphones cost?

b) Which bills/coins should Charlie use to pay for the stereo and headphones?

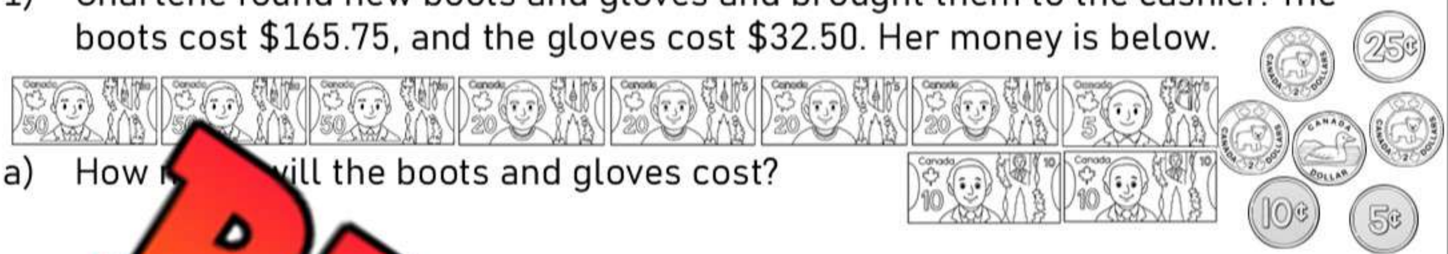
c) How much change will he get back?

Name: ______________________ 21

Making Change – Word Problems

Questions | Answer the word problems below

1) Charlene found new boots and gloves and brought them to the cashier. The boots cost $165.75, and the gloves cost $32.50. Her money is below.

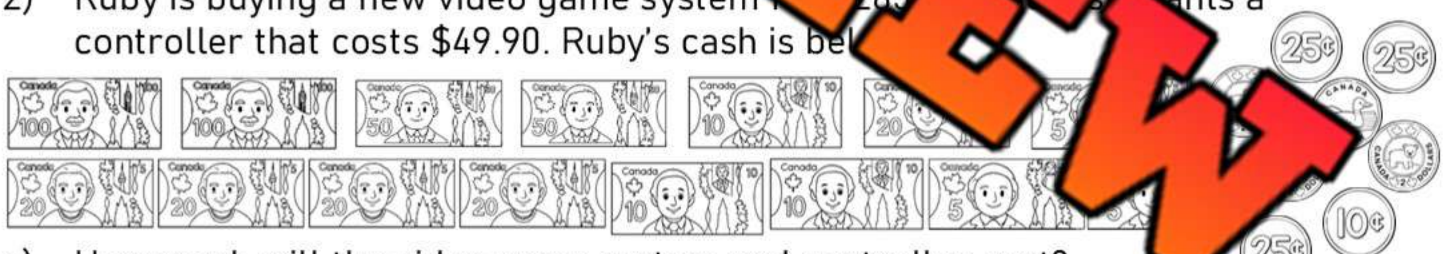


a) How much will the boots and gloves cost?

b) Which bills/coins should she use to pay for the boots and gloves?

c) How much change will she get back?

2) Ruby is buying a new video game system [illegible] $285[illegible] [illegible] wants a controller that costs $49.90. Ruby's cash is bel[illegible]



a) How much will the video game system and controller cost?

b) Which bills/coins should she use to pay for the video game system and controller?

c) How much change will she get back?

Name: ______________________

Curriculum Connection
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Main Forms of Payment

Methods of Payment	Explanation
Cash 	Money in coins or bills. Mostly used to pay for smaller purchases
Cheque [illegible] 	A piece of paper that is signed by an individual and given to [illegible]one else as payment for something. The individual writes how m[illegible]oney is to be taken out of their bank account and then [illegible]at money is sent to the bank account of the person who [illegible]he[illegible]que.
Credit Card 	A [illegible] allows you to borrow money. Credit cards [illegible]s so [illegible] only borrow what the banks think you can affor[illegible] back the money you borrowed, you pay inter[illegible]. Thi[illegible] more money than what you borrowed.
Debit Card 	A card that allows you to pay [illegible] bank account. When you use your debit card, th[illegible] sent [illegible] your bank account to the store's bank account.
Gift Card 	A card that can be purchased for a specified cash v[illegible] of goods or services from a particular business. For example, a business could sell a $20 gift card to someone in exchange for $20 in cash or from another method of payment.
Electronic Money Transfer (EMT) 	When we send money electronically. These are often in the form of email money transfers. People use these to send money from their bank account to someone else's bank account.

Curriculum Connection
FL.1

Methods of Payment

Part 1 Draw a line from the method of payment to the description

Method of Payment	Description
Cash	Using a card with $50 on it that has already been purchased from a store
Che	Paying with a card that links to your bank account
C	Paying with coins or bills
Debit Car	Sending money to a friend using email
Gift Card	a piece of paper to someone that shows how mu ey you want them to take out of your ba for them to put into their account
Electronic Money Transfer (EMT)	U d t for things with borrowed

Part 2 Which method of payment wo ou us th e arios below

Scenario	Me of P ent
1) You owe your friend $20 after buying a game from him	
2) You are buying a chocolate bar that cost $1	
3) You want to pay rent from your bank account at the end of the month so you give someone something they can cash later	
4) You want to buy something for $50 from your bank account right now	
5) You want to buy something expensive right now that you will pay for later	
6) You were given something that you can spend in Sport Chek.	

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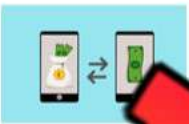
Different Forms of Payment

Methods of Payment	**Explanation**
Electronic Wallets 	An electronic wallet is an app on a device that has a bank account linked to it. When we tap our smart phone or watch to a company's sales machine, the money is taken from our bank account and sent to the company's bank account. You can use debit or credit cards from your electronic wallet.
Wire Tra[illegible] 	A[illegible] transfer is when you ask a bank to send your money to a[illegible]ank in Canada or around the world. Wire transfers are [illegible]e a[illegible]d are usually used to pay for very expensive things, [illegible]k[illegible]own [illegible]t on a house.
Automatic Deposits 	An aut[illegible] deposit[illegible] money is sent to our bank accounts automatic[illegible]se[illegible]u[illegible] sent from employers to their employees o[illegible]ay d[illegible] co[illegible]es use automatic deposits to pay their employee[illegible]matica[illegible]ry two weeks.
Automatic Payments 	Automatic payments are w[illegible]e sen[illegible]utomatically from our bank account to pay for s[illegible]en used to pay for monthly bills, like our cell[illegible]ill. We[illegible]set an automatic payment to these compan[illegible] m[illegible]r bills. This helps us avoid late payment fees.
Online Payments 	An online payment is when money is exchanged ele[illegible]cally. Typically, this involves the customer using the busi[illegible]s's online payment platform. PayPal is a commonly used platform. When we use PayPal to pay for something online, the business pays PayPal to submit the transaction. PayPal will require customers to link their bank account to their app so they can exchange the money for the business.
Cryptocurrency 	Cryptocurrency is a type of currency that exists only in digital or virtual form. This means there is no physical coins. The currency is secured by a mathematical encryption process that makes it nearly impossible to counterfeit. Bitcoin is one of the earliest and most well-known cryptocurrencies.

Name: ______________________

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Different Forms of Payment - Questions

Part 1 Label the method of payment with the description (letter)

Method of Payment	Description
____ Electronic Wallets	a) When we pay for something online
____ [illegible]nsfers	b) When money is automatically sent to our bank account
____ [illegible]omatic [illegible]	c) When a bank sends large amounts of money to another bank
____ A[illegible] Paym[illegible]	d) [illegible]l or virtual currency that is very secure
____ Online Payments	e) When y[illegible] something with your phone or watch
____ Cryptocurrency	f) When [illegible] aut[illegible]ally taken from our bank account

Part 2 Which method of payment wou[illegible]u u[illegible]rios below

Scenario	M[illegible]ent
1) You are paying for a house and need to send $20,000 from your bank to the seller's bank.	
2) You want to pay for something, but you forgot your wallet. Luckily, you have your bank card on your phone.	
3) You are buying something on a website.	
4) You believe that traditional currency is old technology. You buy Bitcoin and want to use it to pay for a car.	
5) You want to be paid by your employer every other week automatically.	
6) You want to pay your cell phone bill on the first day of every month.	

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Curriculum Connection
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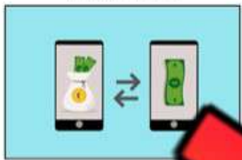
Method of Payment – Advantages/Disadvantage

Methods of Payment	Advantages	Disadvantages
Electronic Wallets 	- Save time as electronic payments are made quickly - All cards are in one place on a device most people carry around with them	- Not every business accepts a digital payment - Not all devices have electronic wallets - If device is stolen, your digital wallet could be stolen
Wire Trans[illegible] 	- [illegible] send large money transfers - Tr[illegible] happen fast and usually in re[illegible]ch means there is no hold [illegible] se[illegible]	- Sending a transfer costs money in fees to the bank - Once a transfer is made, it is not reversible. Scams can happen when people send transfers to recipients they don't know
Cash 	- Contr[illegible]ding b[illegible] you can't spend [illegible] do[illegible] - No extra fees [illegible]g a[illegible]	- You can lose cash - If cash is stolen, it's gone for good - Transactions take longer - Cash carries germs - [illegible]n't pay for online purchases
Credit Card 	- Can afford to buy things you don't have money to pay with now - Build credit that allows you to borrow more money in the future - You can use for online payments - Rewards such as air miles	- Eas[illegible] overspend with money you don't [illegible]ch can lead to debt - Y[illegible]st (average rate is [illegible] [illegible]dit card m[illegible] fees - [illegible]s p[illegible]an damag[illegible] your [illegible]
Debit Card 	- You can only spend money that you have which leads to less debt - Less or zero fees - Can use for online purchases - Quick payments using tap feature - Allows access to interest-earning bank accounts	- You can run out [illegible] and not be able to buy thin[illegible]u might need - Generally no reward points - Doesn't improve your credit score - Less protection than credit card - Risk of theft
Electronic Money Transfer (EMT) 	- Can pay for things without using debit or credit card - Can send money to anyone with an email address or phone number - Money is sent directly without holds - You can only send money you have which saves you from debt	- You need to have the money available and can't access credit - You could send money to the wrong address - You can't guarantee the recipient - There is a limit on how much you can send using an EMT - High fees for sending transfers

Name: ______________________

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Methods of Payment – Advantages/Disadvantages - Questions

Explain Which 2 advantages/disadvantages do you think are most important?

1) Credit Cards	Most Important Advantages/Disadvantages
Advantages	
Disadvantages	

2) Debit Card	Most Important Advantages/Disadvantages
Advantages	
Disadvantages	

3) Cash	Most Important Advantages/Disadvantages
Advantages	
Disadvantages	

Exit Cards

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

Name: ______________________________

Mark
/5

Circle the correct answer.

1) Which payment method might you use at a food truck.	Write Transfer	Cash
2) Which payment method might not work if your phone dies?	Debit	Digital Wallet
3) Which method lets you pay without using a bank card?	Credit	EMT
4) Which payment type has the highest risk of overspending?	Cash	Credit
5) Which method lets you send large money transfers safely?	Wire Transfer	Debit

Name: ______________________________

Mark
/5

Circle the correct answer.

1) Which payment method might you use at a food truck.	Write Transfer	Cash
2) Which payment method might not work if your phone dies?	Debit	Digital Wallet
3) Which method lets you pay without using a bank card?	Credit	EMT
4) Which payment type has the highest risk of overspending?	Cash	Credit
5) Which method lets you send large money transfers safely?	Wire Transfer	Debit

Name: ______________________

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Methods of Payment Blog Post - Organizer

Write a persuasive blog post that aims to convince the reader to use a method of payment.

In your blog post, consider the following:

- Advantages of the method of payment
- Why the disadvantages aren't a big deal
- Why they should start using this method of payment right away
- Blog posts tend to use a title with a numbered list

For example: "5 Reasons Why Credit Cards Are The Best"

- Use he[illegible] in your blog post to keep your information organized

Plan [illegible] the organizer below to prepare for writing your blog post

1) Which method [illegible] will [illegible] choose?

____

2) What will the title of yo[illegible] be?

____

3) Who will your target audience be? (age [illegible])

____

4) How will you engage your target audience? (emojis fo[illegible] younger audiences? References to pop culture?)

____

____

____

Sample Blog Post

3 Ways to Make More Money

1) Work More Hours
It is no doubt that the more you work, the more money you will make.

[illegible]tart a Side-Hustle
[illegible]mes having just one [illegible]ough. You can find so[illegible]g fun to earn [illegible]

3) I[illegible]
Put your [illegible] work by investing [illegible]ality companies.

Heading Number 1	
Ideas	____ ____ ____ ____ ____ ____

Name: ______________________

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Methods of Payment Blog Post - Organizer

Heading Number 2	
Ideas	

Heading Number 3	
Ideas	

Heading Number 4	
Ideas	

Heading Number 5	
Ideas	

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Methods of Payment Blog Post

Methods of Payment - Poster - Assignment

Design a poster that a bank would use to promote the use of a method of payment.

Consider the following in your poster (Success Criteria):

- Highlight one important advantage of the payment method
- Use a slogan or one line to highlight this advantage
- Use a large title
- Use less text to keep the poster visually appealing
- Use graphics and pictures to help explain your message
- Fill the poster completely and do not waste space

Planning: Use the organizer below to prepare for creating your poster

1) Which method of payment will you choose?

____

2) What will the title of your poster be?

____

3) What text will you include on your poster/Slogan?

____

____

____

4) What pictures will you draw? Practice them below.

____

____

Sample Poster

Choose Debit

Stay out of the Red,
Stay away from Credit

Name: ______________________

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Methods of Payment Poster

Blog Post: Short Term VS Long-Term Goals

Understanding Financial Planning

Date: June 21, 2024 Author: Emily Carter *3-minute read*

Short-ter[illegible]als are those you aim to achieve within a year, like saving for a new bicycle o[illegible]y trip. These usually require smaller amounts of money and less time to achie[illegible]gh[illegible]save part of your allowance or earn extra money through small jobs[illegible]

Long-t[illegible] goals[illegible]al years to accomplish, such as saving for college or buying a car. These r[illegible]mon[illegible]d a longer time frame. Investing can help with these goals, as it allo[illegible]money[illegible]ver time, though investments come with risks.

Aligning borrowing a[illegible]in[illegible]ecisio[illegible]th these goals is vital. For short-term goals, saving is better tha[illegible]ing to[illegible]t. For long-term goals, investing is beneficial as it helps accumu[illegible]ealth[illegible]r[illegible]

Setting realistic financial goals and pl[illegible]accordi[illegible]crucial. For example, if you plan to save $500 for a new bike in six m[illegible]ths, bre[illegible]own[illegible]goal into smaller steps to stay motivated.

Till next time,
Emily Carter

Comments:

Jack Smith – June 21, 2024

Sometimes borrowing is necessary for short-term needs, like a school laptop. Managing debt responsibly is key.

Like Reply 12h ago

Sara Johnson – June 21, 2024

Borrowing can lead to debt. Studies show 80% who borrow for short-term needs struggle with debt. Saving is better.

Like Reply 8h ago

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Questions

Answer the questions below.

1) What are short-term goals and how do they differ from long-term goals?

____

____

____

____

2) How ca[illegible] realistic financial goals help in achieving them?

____

____

____

Visualizing

Draw [illegible]t-term a[illegible]g-term goal you have for yourself.

Short-Term Goal	Long-Term Goal

True or False

Is the statement true or false?

1) Short-term goals take over a year to achieve.	True	False
2) Long-term goals require more money and time.	True	False
3) Borrowing is better than saving for short-term goals.	True	False
4) Long-term goals can help you invest and grow wealth over time.	True	False
5) Setting realistic financial goals is important.	True	False

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Curriculum Connection
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Financial Goals

Financial goals can be long-term or short-term plans to change spending and/or earning habits. Check out the examples of different spending goals below.

Short-Term Spending Goals
- Spend less this week to save for pizza on Friday - Don't buy [illegible] this month to save for [illegible] game

Long-Term Spending Goals
- Stop buying pop at vending machines to save for college - Cancel video game subscription to save for hockey registration next year

Part 1 Short-Term Spending Goals

How much money would you save by changing your spending habits in these examples.	
1) Stop buying a $2.25 pop [illegible] from [illegible] machines for 2 week	
2) Stop buying $7.50 dollar vide[illegible] add[illegible] [illegible]k for 1 month (4 weeks)	
3) Stop spending $12.50 a week on take-[illegible] for [illegible]ths (9 weeks)	
4) Stop buying a $1.75 chocolate bar each [illegible] for a m[illegible] (30 [illegible]	
5) Stop buying a $2.50 bag of candy each day for [illegible] [illegible]eks.	
What would you do with these savings in the short term? What types of things could you use these savings for?	

Part 2 Long-Term Spending Goals

How much money would you save by changing your spending habits in these examples.	
1) Stop paying for a video game subscription for 5 years that costs $179 each year	
2) Stop buying a $2.25 pop each day for a year (non-leap year)	
3) Stop buying a $7.50 lunch twice a week for one year	
4) Stop buying video game add-ons for 5 years that cost $50 a month	
5) Stop paying for a $2.75 bag of candy each day for 10 years.	
What would you do with these savings in the long term? What types of things could you use these savings for?	

Name: ______________________

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Financial Goals

When we want to have more money, we should create financial goals. We can create spending goals or earning goals. **Earning goals** are plans we make to earn more income.

Short-Term Earning Goals

- Cut my neighbours grass to earn $500 this summer
- Finish ch[illegible] earn $10 this week
- Sell hom[illegible]monade to earn $25[illegible]

Long-Term Earning Goals

- Learn how to design websites so I can earn $10,000 for college
- Learn how to make animated videos to upload to YouTube to make enough money to retire

Part 1 [illegible]rm Earnings

How much money [illegible]ou ear[illegible]g these new earning habits?	
1) Selling 5 homemade wa[illegible] at $12[illegible]t for 20 days.	
2) Selling 10 cups of lemonade [illegible]0 a[illegible] fo[illegible]ys.	
3) Cutting the grass for your neighbour for[illegible]er (16[illegible]or $25 each time	
4) Performing yard work for 6 hours a day for 1 mon[illegible] days[illegible] an hour	
5) Selling 12 homemade cookies a day at $1.25 eac[illegible] we[illegible]	
What would you do with the extra money in the short term?	

Part 2 Long-Term Earnings

How much money would you earn by starting these new earning habits?	
1) Post 100 videos on YouTube where each video earns you $2.50 a day. How much would you earn a year?	
2) Create 25 websites a year for 5 years where you charge a fee of $250 a website	
3) Sell 130 bags of homemade kettle chips a month for $8 a bag for 5 years.	
4) Cut your neighbours grass for the next 5 years, 20 times a summer for $25 each time	
What would you do with the extra money in the long term?	

Exit Cards

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

Name: ______________________

Circle the correct answer. (S-T) represents short term and (L-T) represents long term.

Mark
/5

1) You s[illegible] lawn care business that operates every summer for the next [illegible] to help save for university.	S-T	L-T
2) Y[illegible]m[illegible]celets at the school market next week to buy [illegible] video[illegible]	S-T	L-T
3) You begi[illegible] ir[illegible]ine a[illegible]ns to kids and plan to grow your client list [illegible] next[illegible]	S-T	L-T
4) You help your neig[illegible]ize th[illegible]age this weekend and they pay you $40.	S-T	L-T
5) You take part in a coding w[illegible]shop[illegible]build websites for clients in the future.	S-T	L-T

Name: ______________________

Circle the correct answer. (S-T) represents short term[illegible]L-T) represents long term.

Mark
[illegible]

1) You start a lawn care business that operates every summer for the next 4 years to help save for university.	[illegible]	L-T
2) You sell handmade bracelets at the school market next week to buy a new video game.	S-T	L-T
3) You begin offering online art lessons to kids and plan to grow your client list over the next 2 years.	S-T	L-T
4) You help your neighbour organize their garage this weekend and they pay you $40.	S-T	L-T
5) You take part in a coding workshop so that you can build websites for clients in the future.	S-T	L-T

Name: ______________________

Curriculum Connection
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Reaching Financial Goals

Questions Read the profiles below and calculate if they met their financial goals

1) Ellie is trying to save $9,000 for college next year. She has 12 months to achieve her goal. Here are the details of her year long journey to achieve her financial goal.
- She earns $1200 a month
- She is on a budget, spending $35 a week
- Her car [illegible]oke down, and she needs to spend $2500 to fix it

Did she re[illegible]ancial goal of $9,000?

2) Kevin has a fina[illegible]al of [illegible]ve $600 for a new gaming system. He wants to buy it on Black Friday [illegible]s on sale for $600. Black Friday is in 25 weeks. The details of his p[illegible] follo[illegible]
- He cuts two of his neighb[illegible]ns [illegible] $40 each week
- He buys lunch out twice a we[illegible] for $[illegible]
- After 10 weeks, Kevin decides to go [illegible]ncert w[illegible] friends. The ticket cost $50.

a) Did he reach his financial goal of $600 in the 20 [illegible]?

b) If Kevin charged $45 a week to cut his neighbours gr[illegible] he r[illegible]s goal?

3) Ryan wants to retire in 10 years. He has calculated that he needs $[illegible]20,[illegible]e to retire. His journey of retiring is detailed below:
- He earns $44,000 a year with his current job.
- His family is on a budget where they spend $1,500 a month
- He decides to get a second job, doing his passion of selling artwork. He earns $12,000 a year extra
- Ryan has an unexpected health issue, causing him to pay an extra $500 a month

Did he reach his financial goal?

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Curriculum Connection
FL.1

Credit and Debt

What is Credit?

People can apply for credit, which allows them to buy things without paying money for them. When we use credit, we are agreeing that we will pay the amount owed in the future. Banks can offer a line of credit to people so they can pay for things without using money in their bank account. The bank will study the person's finances to determine how much credit that person can have. If the person always pays back the money they owe, they will be given a higher line of credit.

Cred[illegible]ds are also forms of credit. When we use a credit card, we are not [illegible]r own money. We are agreeing that we will pay back the mone[illegible]e[illegible]card company. If we don't, we will have to pay even [illegible]ba[illegible]e credit card companies in the form of interest.

What is [illegible]t?

Debt is the unp[illegible] ow[illegible]n we spend money on credit. If we use a line of credit or a credit card, [illegible]nt of [illegible]owe is called debt. People can also borrow money from their fr[illegible]or f[illegible]r[illegible] debt to them. This means they owe them money.

Part 1 Is the statem[illegible]rue[illegible]r[illegible]e your answer.

1) Everyone has the same amount of credit[illegible]	True	False
2) People who pay their debt on time have better cr[illegible]	True	False
3) When you pay using a credit card, you are using you[illegible]n m[illegible]	True	False
4) Debt is unpaid money that is owed to someone else (bank,[illegible]d co[illegible]	True	False
5) If you don't pay your credit card on time, you will owe more than[illegible]d bo[illegible]	[illegible]	False

Part 2 Answer the question below

What is the difference between debt and credit?

____

____

____

Part 3 Provide an example of both credit and debt. Ex – Debt: you borrow $500 from a friend

Credit	
Debt	

Name: ______________________ 53

Curriculum Connection
FL.1

Introduction to Interest

What is Interest?

Interest is the amount of money earned from an investment or the cost of borrowing based on an interest rate.

Interest From Investments

We can earn interest on our investments, which means we are putting our money to work! If we invest $100 in the stock market, we hope that one hundred dollars is worth more at the end of the year. The average interest rate return in the stock market over the last 100 years is abo[illegible]0%. This means that after one year, your $100 is now worth $110.

Interest Fr[illegible]wing

Most peo[illegible]ill [illegible]eed to borrow money to pay for things like cars, houses, or even water[illegible]ot[illegible]sehold necessities. When we borrow money, we pay the lender (usua[illegible]nk) inte[illegible]mount we pay in interest depends on the interest rate. A higher interest ra[illegible]e will [illegible] pay [illegible]ore back in interest. For example, if we borrow $100 with a 15% yearly in[illegible]r[illegible]e will [illegible]115 at the end of the year. It is important to shop around for the low[illegible]rest r[illegible]

Part 1 A bank pays [illegible]% intere[illegible]r your savings account – $5 per $100

Savings	Savings + [illegible]rest	[illegible]gs	Savings + Interest
1) $300	$15	5) $[illegible]	
2) $500		[illegible]00	
3) $800		7) [illegible]00	
4) $1000		8) $2[illegible]	

Part 2 You pay 19% interest on your credit card – for every $1[illegible]0 yo[illegible] $119

Debt	Debt + Interest	Debt	Debt + Interest	Debt	[illegible]bt + Interest
1) $200	$238	4) $700		8) $2300	
2) $400		6) $1400		9) $2500	
3) $600		7) $2000		10) $3100	

Part 3 Answer the question below

What are your thoughts on interest? Is paying a 19% interest rate fair?

____

____

____

Name: ______________________

Curriculum Connection
FL.1

Understanding Interest

What is Interest?

Interest is a fee you pay a bank or financial institution when you borrow money from them. It's like a payment for using their money. For example, if you borrow $100 ('Principal Amount') and the bank charges $5 as interest, you pay back $105.

How Inter[illegible]cts Borrowing

Interest [illegible]ing more expensive. You pay back the amount you borrowed (Pri[illegible] Amount) [illegible]rest, so the total cost is higher than the loan amount.

Understanding [illegible]es

Interest rates sho[illegible] much [illegible] will pay. The rate is usually shown as a percentage. For example [illegible]%, you pay 5% of the borrowed amount as interest each year.

Sample Computation

If you borrow $200 at an interest rate of 5% per [illegible]

1. Calculate interest: $200 x 0.05 = $10
2. Total repayment amount: $200 + $10 = $210

Key Points to Remember

- Principal Amount: The original amount you borrow.
- Interest: The fee for borrowing money.
- Interest Rate: The percentage of the loan amount, paid as interest.
- Total Cost: The loan amount plus interest.

Why Understanding Interest is Important

Understanding interest helps you:

1. Calculate Total Costs: Know how much you will repay.
2. Compare Loans: Find the best interest rate.
3. Avoid High Costs: Choose loans with lower rates to save money.

True or False

Is the statement true or false?

1) Interest is a fee for borrowing money.	True	False
2) You only repay the exact amount you borrow.	True	False
3) Interest makes it more expensive to borrow money.	True	False
4) Lower interest rates save you money.	True	False
5) Interest[illegible]tes are shown as percentages.	True	False

Interest Calcul[illegible]

[illegible] t[illegible] details for each loan, including the loan amount, interest rate, [illegible]ym[illegible]m, monthly payment, and total repayment amount.

Loan Amount	[illegible] Rate	[illegible]ayment [illegible]	Monthly Payment	Total Repayment Amount
$500	3%	2 ye[illegible]		
$1,000	5%	3 y[illegible]		
$1,500	4%	4 ye[illegible]s		

Loan Decision

Decide which loan option you would c[illegible] an[illegible] explai[illegible] reasoning.

Loan Option	Loan Amount	Interest Rate	[illegible]rm
Option 1	$800	3%	[illegible]ears
Option 2	$800	5%	3 years

____

____

____

____

____

Curriculum Connection
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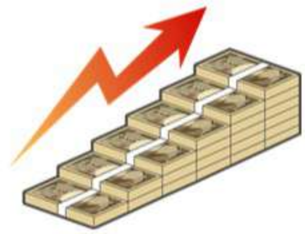
Calculating Interest Rates - Investments

When dealing with interest rates, we are either paying interest or being paid interest. When we invest money in a savings account, we are paid interest. We can also invest in the stock market in hopes of being paid interest on our investment. We can calculate how much return we will get on an investment by using the following steps.



Steps to use % Button on a Calculator
1) Enter the investment amount
2) Hit the [illegible] button
3) Type [illegible] est rate
4) Hit th[illegible] (this will display how much earned from interest)
5) Cli[illegible] n (this will give you the total return)

Questions [illegible] above to calculate the return on investment

#	Investment	5% In[illegible]	[illegible] Return on I[illegible]ent	15% Interest	Total Return
1	$28	$1.40	[illegible]	$4.20	$32.20
2	$37				
3	$41				
4	$97				
5	$150				
6	$370				
7	$525				
8	$855				
9	$1400				
10	$2755				

Name: ______________________

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FL.1

Calculating Interest Rates - Borrowing

When we borrow money, we usually have to pay interest on the total amount we borrowed. We call this amount the **principal**. Depending on the type of loan, the interest rates will vary.

Steps to use % Button on a Calculator

1) Enter the principal amount
2) Hit the + button
3) Type th[illegible]nterest rate
4) Hit the [illegible]on (this will display how much interest you will pay each year)
5) Click [illegible]s button (this will give you the total amount you need to pay back)

Questi[illegible] [illegible]e steps above to calculate the return on investment

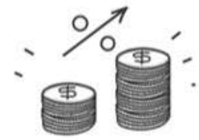
#	Principa[illegible]	In[illegible]	5-Year Loan	Total 5-Year Loan Amount
1	$50	[illegible]	$25	$75
2	$85			
3	$152			
4	$225			
5	$310			
6	$485			
7	$657			
8	$832			
9	$1289			
10	$2472			

Name: ____________________ 65

Calculating Interest

Questions | Calculate how much interest we will pay in the situations below

1) If you borrow $600 for 6 years at an interest rate of 10%, how much interest will you pay?



b) How much in total will you pay?

2) How much interest does a $430 investment earn at 6% over one year?

3) How much [illegible] earned [illegible] an $875 investment at 4% for six years?

4) How much interest will you [illegible] to [illegible] borrow $325 for 2 years at a 12% interest rate.

5) Jacob invested $250 for 4 years. He earned [illegible] forgets his interest rate. He thinks it was either 5% or 10%. Wh[illegible] interest rat[illegible] he get?

6) If you borrow $1750 for 3 years at an interest rate of 6%, how much interest will you pay?

b) How much will you pay in total?

7) If you get a loan for $225 000 to buy a house with an interest rate of 2%, how much interest will you pay for a 10-year loan?

8) Hanna paid $28 of interest when she borrowed $200. Her father said she paid 28% interest, but she says she only paid 14%. Who is correct?

Exit Cards

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

Name: ______________________________

1) Calculate the cost of the loan.

#	Principal	10% Interest/Year	5-Year Loan	Total 5-Year Loan Amount
1	$50			
2	$180			
3	$1152			

2) You borrow $800 for 5 years at an interest rate of 9%.
a) How much interest will you pay?

b) How much will you pay in total?

Name: ______________________________

1) Calculate the cost of the loan.

#	Principal	10% Interest/Year	5-Year Loan	Total 5-Year Loan Amount
1	$50			
2	$180			
3	$1152			

2) You borrow $800 for 5 years at an interest rate of 9%.
a) How much interest will you pay?

b) How much will you pay in total?

Name: ______________________ 67

Izzy's Budget

Izzy is going to college this year and has created a budget to help her understand how much she can spend on her different needs and wants. Izzy has saved $20,000.

Part 1 Calculate Izzy's total expenses and emergency fund

Categories	Expenses
Tuition	$5500
Books	$600
Food	$3000
Rent/Mortgage	$4800
Entertainment	$3000
[illegible]g	$1000
Phone/Internet	$800
Total	
Emergency Fund	

Part 2 Answer the questions below

1) Why is it important to have an emergency fund? What unexpected expenses could arise?

____

____

____

2) The school year is 8 months long. How much did Izzy budget per month?

Food	Rent	Entertainment

3) Oh no, Izzy spent $900 in her first month on entertainment. How much does she have left to spend on entertainment for the 7 more months? How much is it per month?

____

____

Name: ______________________

Curriculum Connection
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Family Budget

The Wilson family has created a budget so they understand how much they can spend each expense.

Part 1 Fill in the budgets – income and expenses

Income		
Pay Per[illegible]	**[illegible]Mom**	**Dad**
2 [illegible]	$[illegible]	$1300
4 Wee[illegible]		
6 Weeks		
26 Weeks		
1 Year		
Total 1-Year Income		

Expenses	
Rent/Mortgage	15000
Utilities	5000
Food	9000
Cars – Transportation	8000
Entertainment and Recreation	7000
Personal Care - Lifestyle	5000
[illegible]hone/TV/Internet	2500
[illegible]ellaneous	5000
[illegible]erg[illegible] Fund	10000
[illegible]penses	
Sa[illegible]gs[illegible] – [illegible]xp[illegible])	

Part 2 Answer the questions below

1) What surprised you from the Wilson's budget? Name at lea[illegible]thin[illegible]

____

____

2) Are everyone's budgets the same? What might look different with your family's budget?

____

____

____

3) The Wilson's parents both earned raises. The family now earns $10,000 more. Where should they allocate their extra income?

____

____

Name: ______________________ 69

Budget – Creating a Business Plan

A budget can also be used to make a business plan. For example, a business will use a budget to determine how much they will spend on materials and packaging. They will factor in how much they can sell their product for and how many products they think they can sell. Having a budget is important for a business so they know if they will be successful in earning a profit.

Questions Fill out the information below to complete your budget

Your class [illegible] bracelets to the rest of the school. How much will you spend on the bracelets [illegible] will you sell the bracelets for? Answer the questions below.

[illegible]	Cost per Bracelet	Appeal /10
Stri[illegible]	$0.30	3
[illegible]	$0.65	8
Black & W[illegible]eads	$0.40	4
Colourful Bea[illegible]	$0.60	7
Personalized Name Bea[illegible]	[illegible]	9
Plastic Gems	[illegible]	6

1) Which materials would you choose?

____

____

2) How much does 1 bracelet cost? __________ 100 Bracele[illegible]? __________

3) What will you charge for your bracelet? Explain your decision.

____

____

4) How much profit will you make per bracelet? ______________________

5) How many bracelets do you expect to sell? Why do you expect to sell that many?

____

____

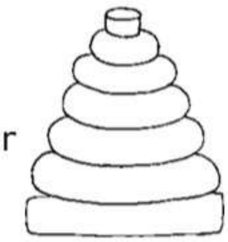
6) How much profit (money) do you expect to earn after you sell all your bracelets?

____

____

Consumerism – Need vs Want

Consumerism – What is it?
Needing to have the new "it" thing, or the latest fashion or technology trends is called **consumerism**. When you go to a store, or go online to purchase an item, you are a **consumer**. Being a consumer is buying goods, products, or services. The feeling that you always need to have new things is a result of the marketing campaigns companies use.



Need vs W[illegible]
Whether [illegible] is a **need,** or a **want** determines whether the purchaser is par[illegible] [illegible]merism. If you only buy what you need, you are not p[illegible]ating i[illegible]erism. The problem many people have is buying t[illegible] thing[illegible] [illegible]ot [illegible]ed, which are called wants. A study in 2019 found that the avera[illegible]-[illegible]-old [illegible]8 toys! That is too many toys to play with everyday, which [illegible] man[illegible] [illegible]ys are not needed.

Another study [illegible] [illegible]ope[illegible] [illegible] USA spend 1.2 trillion dollars on things they do not need. The pr[illegible] [illegible] that [illegible] people are affected by consumerism because they have this feeli[illegible] [illegible] th[illegible] [illegible] things constantly.

What Causes Consumerism
Companies want us to participate in consumeri[illegible] [illegible]o tha[illegible] [illegible]y their products. They pay marketing teams to turn us into co[illegible]ers. M[illegible] [illegible]evelop campaigns designed around getting us to spend our hard-[illegible] [illegible] [illegible] products. They use strategic forms of advertising to appeal t[illegible] [illegible] [illegible]ge g[illegible], genders and many more categories of people.

When you go online, you will see targeted advertisements [illegible] search history, profiles, and online identity. They will make you [illegible] [illegible] can't live

without their products, and that you have a limited time to purchase. Marketers have named this strategy, "a call to action", which means that you need to respond quickly. Some people also participate in consumerism to one-up their friends!

Avoiding Consumerism
Before making purchases, think about the following questions: How will this product change your life? Is it worth the money you are spending? Will you use this daily? How have the marketers sold you on this product? Am I a sucker for giving them my money?

Name: ______________________

Curriculum Connection
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Part 1 What are some examples of needs and wants?

Needs	
Wants	

Part 2 What are some questions you can ask yourself to avoid consumerism?

____

____

____

____

Part 3 Are the statements about consumerism true or false

1. Consumerism is when you buy anything in a store	True	False
2. You are a consumer when you buy something in a store	True	False
3. Consumerism is when you spend money on wants, not needs	True	False
4. Marketers and businesses want us to spend our money on their products	True	False
5. Marketers will target individuals based on their interests	True	False
6. Kids need 238 toys to stay happy	True	False
7. You can end consumerism by stopping and thinking before purchasing	True	False
8. You need the latest gadgets and toys to impress your friends	True	False
9. Marketers use information from your search history and profiles	True	False
10. Consumerism is the feeling you need the latest gadget, toy, or clothing	True	False

Exit Cards

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

Name: ____________________ | Mark

Check only the statements that correctly describe consumerism, needs, and wants.

- ☐ A need is something you must have to live, like food, water, or shelter.
- ☐ A want is something extra that is nice to have but not necessary to survive.
- ☐ Consumerism means buying only the things you truly need.
- ☐ Advertising can make people feel like they need something, even if it is just a want.
- ☐ Owning 200 toys is usually considered a basic need.
- ☐ Marketers design ads to make products look less appealing.

Name: ____________________ | Mark

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- ☐ Owning 200 toys is usually considered a basic need.
- ☐ Marketers design ads to make products look less appealing.

Financial Decision Making

Financial Decision Making

When we have money to spend, we need to make financial decisions regarding how we spend it. We have many options to do with our money – we can spend it, invest it, save it, or donate it. Every decision we make with our money should be carefully made. Weighing the pros and cons of our decisions is a great way to make the right decision.

For e[illegible]mple, if we earn $500, we need to decide what to do with that money. The follow[illegible]s and cons list would be helpful.

Option[illegible]	[illegible]d[illegible]	Invest It	Donate It	Save It
Pros	- Buy a[illegible] TV t[illegible] fun t[illegible]	[illegible] We can invest [illegible] th[illegible]stock ma[illegible]earn us[illegible]y	- Give the money to the local Food Bank to help families in our area	- We can save it for a time when we really need it
Cons	- The money is gone and is not making us more money	[illegible]uld lo[illegible]y if sto[illegible]arke[illegible] declines	[illegible] We could have [illegible]d the money to [illegible]o[illegible]ething we [illegible]eed [illegible]t	- The money is not earning as much interest as an investment would

Your Turn Fill in the pros and cons table to h[illegible]cide [illegible] with an extra $500

Options	Spend It	Invest It	[illegible]	S[illegible]ve It
Pros				
Cons				

Curriculum Connection
FL.1

Explain Explain how the factors below affect your financial decision making

Factors	Explanation
Social Media	
Advertising	
Peer Pressure	
Personal Beliefs About Environmentalism	
A Pandemic	
Employment and Income	
Family Circumstances (How many people in the family)	

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Factors Affecting Financial Decision Making

Explain Choose 5 factors that affect your financial decision making.
Explain the positive and negative affects they have on your decisions

Factors	Positive Effects	Negative Effects

Name: ____________________

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FL.1

Factors Affecting Financial Decision Making - Scenarios

Explain Read the scenarios below and identify potential familial, personal, and societal factors that may affect the decision

Scenario 1	Your brother wants to play soccer next year on a competitive travelling team.
Familial F[illegible]s -How will [illegible] affect th[illegible]	
Personal Fact[illegible] -How will this affect you?	
Societal Factors -How will this affect others in your community or in the world?	

Scenario 2	Your sister wants to go on a studen[illegible]e to[illegible]e for 2 months
Familial Factors -How will this affect the family?	
Personal Factors -How will this affect you?	
Societal Factors -How will this affect others in your community or in the world?	

Curriculum Connection
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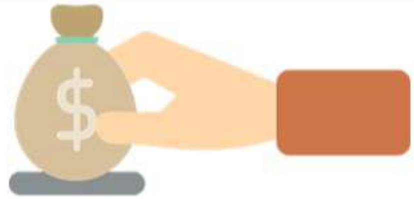
Role-Play: Factors That Influence Financial Decision Making

Objective — What are we learning about?

Students will understand how a variety of societal and personal factors can influence the financial decisions people make. Through role-playing scenarios, students will learn how factors such as social media, advertisements, family circumstances, peer pressure, and economic conditions can affect the choices individuals make about money and resources.

Materials — [illegible]hat you will need for the activity.



- Sc[illegible] cards [illegible] situations where financial decisions are [illegible] by [illegible]ferent factors.
- Props or c[illegible]ptiona[illegible]

Instructions — How yo[illegible]mplete[illegible]tivity

1. Divide the class into small gr[illegible]ups [illegible]
2. Provide each group with a scenario card that d[illegible]bes [illegible]tion where a financial decision is being made, and includes one o[illegible] influ[illegible]rs.
3. In each group, assign roles that fit the situation de[illegible]n the c[illegible]g., the decision-maker, someone influencing the decision, a[illegible] fa[illegible] an advisor).
4. If available, provide props or costume pieces to help students r[illegible]r roles more effectively.
5. Set a timer for groups to plan and rehearse their role-play.
6. Invite each group to perform their role-play for the class, showing how the factor(s) influenced the financial decision.
7. After each presentation, hold a short class discussion about the factor(s) shown, their impact, and how the decision could have been different without those influences.
8. Conclude by having students fill out a short reflection sheet describing what they learned about the different societal and personal factors that can influence financial decision making.

Name: ______________________

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Scenario Cards | Cut out the topics below.

Scenario Title	Scenario Description	Key Influencing Factor(s)
The Gaming Console Sale	A new gaming console is released, and influencers on TikTok and YouTube are posting about it non-stop. A student has saved $450 but was originally planning to buy a laptop for schoolwork. Their friends keep tagging them in videos about how "everyone's getting one."	Social media, peer pressure, consumerism
The Limited-Edition Sneakers	[illegible] been [illegible] ad for limited-edition sneakers [illegible] e — th [illegible] $220 and will sell out in [illegible] es. T [illegible] money from a recent birthday [illegible] were [illegible] planning to save for new soccer [illegible] r t [illegible] season. If they buy the sneake [illegible] now [illegible] enough for the cleats and migh [illegible] to wai [illegible] the next month's allowance or [illegible] d anoth [illegible] ay t [illegible] the money.	Advertisements, budgeting priorities, consumerism
School Fundraiser Choice	The school is running two fundraisers. [illegible] lin[illegible] eco-friendly water bottles and another s[illegible]ing popular brand-name hoodies. Students must decide which to buy to support the cause. One choice aligns with their environmental values, the other is more fashionable.	[illegible] beliefs [illegible] ntali [illegible] social [illegible] vements, consumerism
Streaming Service Dilemma	A student is deciding between keeping two streaming services or cancelling one to save money for an upcoming school trip. Their friends all watch a show on one service, but their favourite show is on the other.	Peer pressure, personal interests, budgeting

Name: ______________________

Curriculum Connection
FL.1

Scenario Cards Cut out the topics below.

Scenario Title	Scenario Description	Key Influencing Factor(s)
Job or Spo[illegible] Tryouts[illegible]	A Grade 7 student has the chance to work part-time at a family friend's shop for extra [illegible]ending money. The same week, sports team [illegible]ryouts are happening, but practice times would conflict with the job.	Employment and income, personal interests, time management
Phone Upgrade Urgency	A[illegible]e co[illegible]ffering "today only" deals o[illegible]est m[illegible]ds promise it's way faste[illegible] the [illegible]ra yet. The student's phon[illegible]ll w[illegible] 2 years o[illegible]	Advertisements, consumerism, economic marketing tactics
Big Move Budgeting	A student's family is moving to a diff[illegible] because of a parent's new job. They hav[illegible] decide how to spend a $200 gift from relatives — on decorating their new room, buying sports equipment to make new friends, or saving it.	F[illegible]ces, [illegible]ds, [illegible]ting
Summer Concert Decision	A popular band is coming to town, and tickets are $95. A student can afford them but had planned to save for a new bike. Their friends are all going and have invited them along.	Peer pressure, budgeting priorities, personal values

Name: ______________________ 80

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Peer Assessment | Mark a group member using the checklist below:

My Name		Who I Am Assessing	

Criteria	Description	Stars (1: Needs improvement, 5: Best)
Stayed in Character	The student remained in character throughout the performance.	☆☆☆☆☆
Listene[illegible] Othe[illegible]	The student listened carefully and responded appropriately to others.	☆☆☆☆☆
S[illegible]	T[illegible]dent accepted others' ideas and [illegible]he scene.	☆☆☆☆☆
Showed Creativity	[illegible]nt [illegible]nstrated creativity in their [illegible]s and [illegible]	☆☆☆☆☆
Used Body Language	Th[illegible]ud[illegible] to express their [illegible]er and ac[illegible]	☆☆☆☆☆
Spoke Clearly	The student [illegible] lo[illegible] enough to be heard [illegible]dienc[illegible]	☆☆☆☆☆
Contributed to the Story	The student helped t[illegible]velop a[illegible]ove the story forward.	☆☆☆☆☆
Reacted to Situations	The student reacted appropria[illegible]o t[illegible] situations presented in the scene.	[illegible]☆☆☆

Learn and Question | **Learn**: Write two things you learned from the ro[illegible] **Question**: Ask one question you have from the r[illegible]y.

Learn	______________________ ______________________
Learn	______________________ ______________________
Question	______________________ ______________________

Name: ______________________ 81

Reflection Answer the questions below

1) What factor(s) influenced the financial decision in your role-play scenario?

____

____

____

2) Do you t[illegible] the person in your role play made the right choice? Explain.

____

____

____

3) What are som[illegible]e posi[illegible]egative results of the decision?

Pos[illegible]e	Negative

4) How might the decision have been different if another person was mak[illegible]?

____

____

____

5) How could family or personal circumstances change the outcome?

____

____

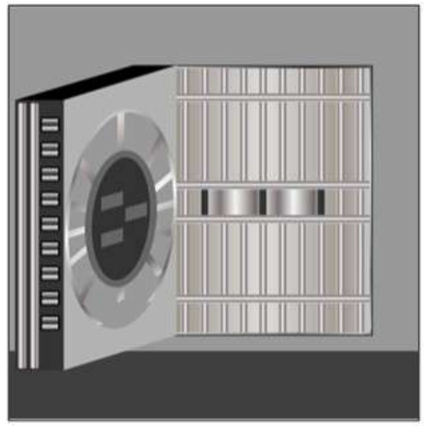
____

Fees – Banking and Borrowing

What Are Fees?

A **fee** is a charge that is paid by a customer in exchange for using a service. For example, when you setup a new bank account, you may owe a one-time setup fee, of say $10. These fees may be charged on a one-time or ongoing basis. An on-going fee could be a monthly bank account fee of $15 a month.

What Do We Pay Bank Fees For?



Most bank a[illegible]unts cost a monthly fee. Canadians on average spend $220 [illegible]ear in bank fees. People typically pay fees in exchange [illegible]owing services:

- Ta[illegible]e bank using ATM's
- A[illegible] setup
- Fina[illegible]l advi[illegible] should do with our money
- Keeping ou[illegible]
- Sending our [illegible] mon[illegible]
- Online banking
- Completing transactio[illegible]e use [illegible] card)
- Checking and savings ac[illegible]ere [illegible] interest for the money we store at the bank

Per-Transaction Fees

Fees can be charged for each transaction [illegible] make. F[illegible]amp[illegible]en we take money out of an ATM, we will sometimes need to pay a fee that [illegible]ge fr[illegible] This means if you want to take $20 out of your bank account, you wi[illegible]ctua[illegible]1-$24 out. Using an ATM that your bank is responsible for will likely be fre[illegible] but usi[illegible]r ATM's will often cost an additional fee.

Sending electronic money transfers (EMT) can also be c[illegible]ed o[illegible]on basis. This means when you send an email transfer, you could be char[illegible] of $1.50 per transaction.

Different bank accounts will give you access to a certain amount of d[illegible]ansactions per month. If you are on a free bank account, you could be limited to 10 or le[illegible] transactions (number of times you can use your debit card). If you use it more than 10 times, you will be charged a per-transaction fee that could become costly.

Understanding The Details Of Your Bank Account

Bank accounts that are free with no monthly cost tend to offer less features, like no free ATM withdrawals or no free electronic money transfers. So, while you save on the monthly fees, your per-transaction costs could add up quickly.

It is important to understand how you plan to use a bank account before you choose a type of bank account. If you don't plan to make any EMT's or withdrawals from ATM's, you could choose the free option.

Name: ____________________

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True or False — Circle whether the statement is true or false

1) A fee is always a one-time fee, like to open up a bank account	True	False
2) Common per transaction fees are ATM withdrawals and EMT transactions	True	False
3) All bank accounts offer the same services	True	False
4) Per transaction fees can add up quickly	True	False
5) Free ba[illegible]unts are always the best option for customers	True	False

Fees[illegible] — C[illegible]e the fees below based on the scenario

1) You send 9 e[illegible]s[illegible] a c[illegible]$1.50 per transaction	
2) You use your debit ca[illegible]n a m[illegible]ut your plan only allows you t[illegible] tim[illegible] extra debit transaction costs $1[illegible]	
3) You withdrew from an ATM 9 times las[illegible] You went to your bank's ATM 3 of the times. Th[illegible]her times you were charged $3.50 each withdrawal	
4) You pay $14.99 per month for your bank accoun[illegible] How much did you pay last year in bank fees?	
5) You sent 7 e-Transfers for $1.50 each transaction and withdrew money from an ATM 4 times with a per-transaction fee of $3.00 each time.	

Questions — Answer the questions using evidence from the text

1. Why is it important to understand the details of our bank accounts?

____

____

2. Why are per-transaction fees often more costly than paying a higher monthly fee?

____

____

Exit Cards

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

Name: ______________________ **Mark**

2 Truths and a Lie – Can you find the one that's not true?

	Some bank accounts charge monthly fees for using their services.
	Using an ATM that belongs to another bank may cost you extra money.
	All bank accounts allow unlimited free transactions every month.

Name: ______________________ **Mark**

2 Truths and a Lie – Can you find the one that's not true?

	Some bank accounts charge monthly fees for using their services.
	Using an ATM that belongs to another bank may cost you extra money.
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Name: ______________________ **Mark**

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Name: ______________________ **Mark**

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	Some bank accounts charge monthly fees for using their services.
	Using an ATM that belongs to another bank may cost you extra money.
	All bank accounts allow unlimited free transactions every month.

Name: ______________________

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Choosing a Bank Account

Sale!

Limited Time Offer!

Super Bank – The Essentials Banking

- Free monthly fee
- 12 debits per month, $1.25 each thereaf[illegible]r
- 6 free [illegible]sfers, $1.50 each therea[illegible]
- Rece[illegible]k point for every $[illegible]
- Usi[illegible]on-Su[illegible]TM in Canada – $2 each w[illegible]
- Using Non-S[illegible]k ATM[illegible] of Canada – $5 [illegible]ithd[illegible]
- Using debit card ou[illegible]ada – $1 each debit
- Bank drafts – $8 each
- Free online banking

Super Bank – No Limit Banking

- $14.99 monthly fee
- Unlimited debits per month
- Unlimited e-Transfers per month
- Receive 1 Super Bank point for every $1 you spend
- Free use of any ATM, anywhere in the world
- Use debit card free anywhere in the world
- 6 free bank drafts/year, $8.00 each thereafter
- Free online banking
- [illegible]eceive a new Kwality brand 50-inch [illegible]r free just for signing up!

Decision Time! If you were the person be[illegible]hich [illegible]ould you choose?

Jill is trying to figure out which bank account is right f[illegible] Sh[illegible] wrote [illegible] all of her financial habits in the table below and needs your help to [illegible]e h[illegible] habit will cost for both bank accounts.

Financial Habit	Esse[illegible]	No Limit
1) Monthly fee		
2) Jill plans to use her debit 15 times a month		
3) She plans to send 8 e-Transfers each month		
4) Jill plans to use her debit card 3 times a month outside of Canada		
5) She thinks she will use non-Super Bank ATMs 2 times a month		
6) She will use ATM machines outside of Canada once per month		
Total Cost		
7) She will spend around $500 a month. How many reward points will she earn?		

Name: ____________________ 86

Curriculum Connection
FL.1

Questions Answer the questions based on the results of your research

1. Which bank account should Jill choose – Essentials or No Limit? Explain your choice.

____

____

____

____

____

2. Ar[illegible]ways the best? Why is it important to research bank accounts before y[illegible] choose[illegible]

____

____

____

____

____

Your Turn! Which bank account would you choose bas[illegible] your finan[illegible]bits? Explain.

____

____

____

____

____

____

____

____

Curriculum Connection
FL.1

Creating Bank Account Details - Assignment

Banks are businesses that want our money. If banks don't get new customers, they could go out of business.

Assignment You are hired to create bank accounts that will entice people to join

Your boss wants you to create two bank accounts that has will make the bank a lot of money, but [illegible] also entice customers to want to join. Create two different accounts, one with a high monthly fee and one that is free with extra per-transaction fees.

1) Who should get the first option of bank account? Describe the benefits.

____

____

____

2) Who should get the second option of bank account? Describe the benefits.

____

____

____

Name: ______________________ 88

Curriculum Connection
FL.1

Matching Game: Review Financial Literacy Terms

Objective | What are we learning about?

Reinforce students' understanding of financial literacy terms and their corresponding definitions through a collaborative memory game.

Materials | What you will need for the activity.

- Pre-made cards with financial literacy terms (e.g., budget, income, expenses, savings, interest)
- Small bags or envelopes to hold the card sets for each group

Instructions | How you will complete the activity.

1. Before the class, the teacher will cut out the pre-made matching game cards.
2. Divide the students into small groups and give each group an envelope containing a set of the matching cards.
3. In their groups, students will spread out the cards face down on their table.
4. Each student takes a turn flipping two cards – one term and one definition – trying to find a matching pair (e.g., “budget” and “a plan for how to spend and save money”).
5. If they find a correct match, they keep the cards out and continue with their next turn. If the cards don't match, they turn them back over in the same place, and the next player takes a turn.
6. The activity continues until all pairs are correctly matched within each group.

Name: ______________________ 89

Curriculum Connection
FL.1

Cards Sorting Game Cards

Financial Literacy Term	Matching Definition
Cash	Physical money in the form of coins or bills
Debit Card	A card that takes money directly from your bank account when making purchases
Credit Card	A card that lets you borrow money from a bank to pay for purchases
Electronic Wallet	A digital way to store payment information on a device for purchases
E-Transfer	Sending money electronically from one bank account to another

Name: ______________________ 90

Curriculum Connection
FL.1

Cards | Sorting Game Cards

Financial Literacy Term	Matching Definition
Coupon	A voucher that gives a discount on goods or services
Goods	Physical items people buy or use
Services	Work done for others in exchange for payment
Short-Term Goal	Something you want to achieve soon, within a year
Long-Term Goal	Something you plan to achieve over many years

Name: ______________________ 91

Curriculum Connection
FL.1

Cards Sorting Game Cards

Financial Literacy Term	Matching Definition
Investing	Using money to buy assets that can grow in value over time
Budget	A plan for how to spend and save money
Income	Money you earn from work or other sources
Expenses	Money you spend on goods, services, or bills
Interest Rate	The percentage charged or earned on borrowed or saved money

Name: ______________________

Financial Literacy – Unit Test

Part 1 Matching – Write the letter beside the description of the method of payment

Method of Payment	Description
____ Gift Card	a) Using a card with $100 on it that has already been purchased from a store
____ Che[illegible]	b) Paying with a card that links to your bank account
____ Cr[illegible]	c) Paying with coins or bills
____ [illegible]M[illegible] [illegible]nsfer (E[illegible]	d) Sending money to a friend using email
____ Cash	e) [illegible]ing a piece of paper to someone that shows how much m[illegible]u want them to take out of your bank account for [illegible]t[illegible]nto their account
____ Debit Card	[illegible]sing a c[illegible]ay for things with borrowed money

Part 2 How much would you s[illegible]ve by [illegible]g sp[illegible]g habits in the situations below?

1) Stop buying a $2.50 pop each day from vending m[illegible]es for[illegible]	
2) Stop buying a $2.25 bag of candy 3 three times a week for [illegible].	
3) Stop buying a $7.00 lunch twice a week for one year.	
4) Stop buying video game add-ons for 5 years that cost $25 a month.	
5) Stop paying for a video game subscription for 5 years that costs $129 each year.	

Part 3 How much would you earn in the situations below?

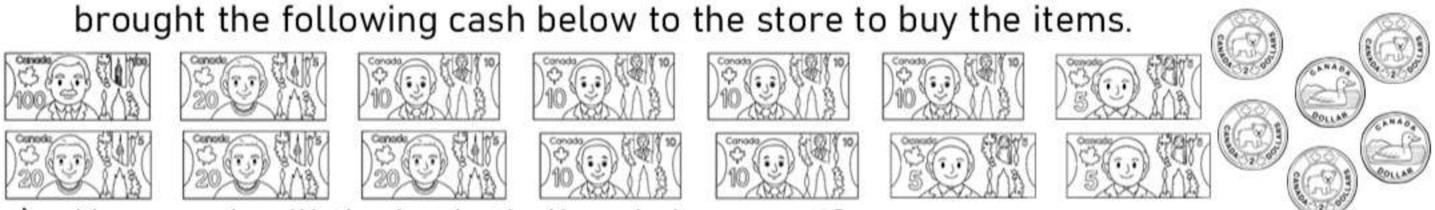
1) Selling 5 homemade wallets a day at $5 a wallet for 20 days.	
2) Selling 10 cups of lemonade a day for $2.50 a cup for 30 days.	
3) Sell 90 bags of homemade kettle chips a month (30 days) for $8 a bag for 5 years.	
4) Perfor[illegible] work for 5 hours a day for 1 month (30 days) at $15 an hour.	
5) Post 1[illegible] videos [illegible] where each video earns you $2 a day. How much would you ear[illegible]	

Part 4 Calculate th[illegible]s b[illegible] the scenario

1) You send 8 e-Transfers at a cost of $1.[illegible] per tra[illegible]tion
2) You withdrew from an ATM 12 times last month. You we[illegible]ur [illegible] ATM [illegible] of the times. The other times you were charged $3.50 each withdraw[illegible]
3) You pay $9.99 per month for your bank account. How much did you pay last year in bank fees?
4) You sent 9 e-Transfers for $1.50 each transaction and withdrew money from an ATM 3 times with a per-transaction fee of $3.00 each time.

Part 5 | Answer the word problems below

1) Scott found a basketball for $49.25 and basketball shoes for $159.80. He brought the following cash below to the store to buy the items.



a) How much will the basketball and shoes cost?

b) Which bills/coins should he use to pay for the basketball and shoes?

c) How much change will he get back?

2) Claire is buying a new dress for $65.75. She also wants a hat that costs $49.90. Claire's cash is below.

a) How much will the dress and hat cost?

b) Which bills/coins should she use to pay for the dress and hat?

c) How much change will she get back?