

# Financial

# ESL Literacy

# TOOLKIT

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## Financial ESL Literacy Toolkit

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# Guiding Principles for Financial Literacy and Numeracy Instruction in the ESL Literacy Classroom

English language learning programs are well suited for the delivery of financial literacy content. Research has found that financial literacy interventions are most effective when they:

- Offer appropriate, accurate content, tailored to the audience
- Are delivered by trusted persons
- Are consistent with principles of adult learning for adult clients
- Are embedded in programs with sustainable capacity (SEDI and CCFL, 2012)

As trusted community contacts, ESL instructors are well-positioned to introduce Canadian financial literacy to their learners, but they should be aware that there is not necessarily a correlation between a learner's language, literacy and numeracy skills.

Ideally, literacy learners would be grouped according to their numeracy needs for financial literacy instruction, but this is not possible in every instructional setting. The guiding principles below apply to all financial literacy classrooms for adult ESL literacy learners:

## Use a Show Me What you Know Approach

Instructors should not make assumptions about ESL literacy learners' numeracy skills. Knowledge and skills gaps in the area of numeracy vary with every individual and every demographic. At the start of a new theme of financial literacy teaching and learning, create opportunities for your learners to demonstrate their understanding in a variety of ways. Use visuals wherever possible to support brainstorming sessions, and make a point of recording learner ideas and knowledge – recording on their behalf if necessary.

## Maintain a Strong Vocabulary Focus

As the purpose of financial literacy instruction is to empower learners to make changes to their lives and positively impact their futures, giving learners the language to affect change

needs to be an overarching principle of any unit of study. Literacy learners need to develop the appropriate language to explain their thinking, concerns and decisions.

Learners should constantly build and refer to a vocabulary bank of mathematical and financial language. This language should be prominently displayed in the classroom at all times. Learners should be encouraged to use the vocabulary of the unit in their speech and in their writing, and instructors must make efforts to recycle vocabulary constantly to ensure that it becomes familiar.

From reading key information on pay slips and bank statements, through to solving a word problem involving multiplication, ESL literacy learners should constantly be connecting language and learning.

## State Outcomes Clearly

Once you have established the knowledge gaps in a particular subject area, the next step is to decide on outcomes for a period of study (lesson, unit, semester) and share those with learners. Outcomes, such as *Add two digit numbers together*, should be visible throughout lessons; included on handouts and recorded in learners' notebooks. It is important that the outcomes are transparent for learners so that they are aware of what they need to achieve in order to be successful. Transparent outcomes also enable literacy learners to speak to their learning and develop their reflective skills.

## Include Realia

For each themed unit of study, bring as many artifacts as possible into the classroom. While it would not be appropriate to expect an Emerging (CCLB, 2014) literacy learner to read marketing materials from different banks in the community, it is important that all learners know and recognize the names and logos of those banks and key words that identify the products available at each of them.

Going out into the community and putting numeracy and financial literacy knowledge to work, is also extremely worthwhile. See the Grocery Shopping lesson plans for examples of how to prepare for and stage a financial literacy field trip.

## Facilitate Small Group Problem Solving

There is a high level of engagement during small group problem solving sessions. Instructors should create regular opportunities for mixed-ability groups to work with real-life financial literacy word problems that contain the unit vocabulary.

In small multi-level groups, learners are able to collaborate with peers and use their collective knowledge and skills to find solutions. The debate, conversation and mentorship opportunities allow learners to showcase their understanding and be successful in ways that they wouldn't experience working independently.

## Provide Regular Opportunities for Self-Evaluation and Reflection

Learners should have the opportunity to reflect on their work and understanding. At the end of a unit of study, learners should evaluate their own learning. They should be encouraged to reflect upon: new knowledge and skills that they have acquired; aspects of the unit of study that were challenging, and aspects that they found easy. They should also be given the space and time to think about how they will use this new knowledge in their lives.

## Spiral Content

Revisiting ideas, skills and vocabulary over a period of time is fundamental to literacy learner success. Repeated contact with material provides learners with opportunities to rehearse and reinforce information until it is understood. As an example, if you were to start a unit about money which involved adding decimal numbers, you would revisit that vocabulary and associated mathematical skills in the future with shopping, grocery shopping and banking themes.

Revisit vocabulary and skills content often, to ensure that knowledge is not 'lost' or forgotten.

## Create a Numeracy Rich Environment

The materials and resources used by ESL literacy instructors to delivery financial literacy are the same resources that would be found in a numeracy rich environment.

Try and provide some of the following resources for ESL literacy learners:

2D and 3D shapes	Computers	Measuring equipment (mass, volume, length, and for cooking)
Abacus	LC projector and screen	Sample money orders
Advertising flyers	Counters	Number flashcards
Bags of real coins and some paper money	Counting blocks/sticks	
	Coupons	

Blank playing cards	Dice	Playing cards Rulers
Calculators	Flipchart paper	Place value chart
Card games	Flyers (local, seasonal and current)	Vocabulary bank Vocabulary flashcards
Chart paper	Gift cards (empty)	Vocabulary templates
Charts and posters	Individual whiteboards	Whiteboard
Cheques (samples)		

For online resources and activity ideas to support financial literacy teaching, please refer to the [Additional Resources to Support Financial Literacy Learning](#) section of this document.



# Assessing Learner Understanding

All English language learners (ELLs) share two common needs in the area of financial literacy: to expand their mathematical and financial vocabulary in English, and to understand how to make money work for them in Canada. However, every learner's experience is unique. Assessing financial and mathematical knowledge and skills at the beginning of a themed unit of study is essential.

Whether conducting a formal needs assessment to determine outcomes for a period of study, or more informally through conversation and classroom exercises, instructors should discover what they can about learners' previous educational experiences – what the learners know about numbers and money, if they bank and make financial decisions here in Canada, etc.

Instructors should not assume that there is a correlation between a learner's literacy level and their numeracy level. They are rarely similar, as ELLs bring with them a range of formal and informal educational and hands-on experiences with money, finance and numeracy.

When working with learners with interrupted formal education, instructors should try to identify gaps in numerical understanding that may need to be addressed in order to deliver financial literacy content. At the beginning of a period of study, an activity like the one detailed below, will assist instructors in identifying both knowledge and knowledge gaps:

- Distribute individual whiteboards and whiteboard pens to learners.
- Ask them to write the digit 3 in the middle of the whiteboard.
- Ask them to show you anything they know about three.
- Prompt them with questions such as:
  - *Can you write the number in words?*
  - *Can you show me some math you can do with three?*
  - *What is a smaller number? A larger number?*
  - *Can you show me a different way to record three?*
- Record anecdotal notes.

For learners who are not able to articulate their experiences and knowledge, activities with visual prompts and manipulatives will aid assessment.

Each themed unit of financial literacy instruction should begin with a 'show me what you know' activity or series of activities, to make sure that no assumptions about learners' knowledge and skills are made. 'Show me what you know' activities could include:

Financial Literacy Theme	Sample 'Show Me What you Know' Activity
Money	<p>Distribute a quarter to each learner, or project an image of a Canadian coin or bank note on the whiteboard (see the websites of the Bank of Canada and the Royal Canadian Mint for specimen images and educational resources that can be adapted for use in the classroom) and ask questions to elicit vocabulary from learners:</p> <ul style="list-style-type: none"> <li>• <i>What is this?</i></li> <li>• <i>What English words do you know about this?</i></li> <li>• <i>What can you buy with this?</i></li> <li>• <i>How do we write this in numbers?</i></li> <li>• <i>Can you show me some math you can do with this?</i></li> <li>• <i>If I have four of these, how much money do I have?</i></li> </ul>
Shopping	<p>Distribute a couple of pieces of advertising and marketing realia (direct mail inserts, flyers, magazine and newspaper advertisements etc.) from businesses in the local community to learners. Invite them to talk about the stores, companies, providers etc.:</p> <ul style="list-style-type: none"> <li>• <i>Do they shop there?</i></li> <li>• <i>What do they know about the store? Its reputation?</i></li> <li>• <i>Can you get a good deal/good prices at the store? Explain.</i></li> </ul> <p>Ask learners to select one of the pieces of realia and discuss the contents in detail. Prompt them with questions such as:</p> <ul style="list-style-type: none"> <li>• <i>What information is the ad telling you?</i></li> <li>• <i>Is this a good deal? How do you know?</i></li> <li>• <i>Do you know ways to get an ever better deal on that product?</i></li> <li>• <i>What does 50% mean?</i></li> <li>• <i>What's another way to say 50%?</i></li> <li>• <i>Can you calculate 50% of \$100?</i></li> <li>• <i>Can you show me other calculations of discounts/ prices?</i></li> </ul> <p>Circle the room and record anecdotal notes.</p>

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For further sample activities and lesson plan exemplars, see the thematic lesson plan content below.

After initial and informal assessments, instructors could conduct a formalized placement assessment. The goal of the [Placement Assessment Tool](#) is to highlight the skills, knowledge and language gaps of learners in order to inform instruction. When institutions have the capacity to run separate financial literacy and/or numeracy classes, the assessment could be used to group learners.



# Placement Assessment Tool – Invigilator Guidelines

Before administering one or more parts of the *Placement Assessment Tool*, instructors should first consult [Assessing Learner Understanding](#). This section details key considerations and provides examples of ways to informally assess learners' financial literacy and numeracy understanding. **Learners who have no understanding of, or experience with, numbers, should not take this assessment – use informal, one on one assessment methods.**

Instructors should not assume that there is a correlation between a learner's literacy level and their numeracy level. They are rarely similar, as learners bring with them a range of formal and informal educational and hands-on experiences with money, finance and numeracy.

The *Placement Assessment Tool* was developed for learners with interrupted formal education, but can be used with a variety of demographics. The assessment contains questions which correlate to the following numeracy skill levels:

- Emerging: a skill is just beginning to surface
- Building: a skill is beginning to provide a foundation for authentic communication
- Expanding: a skill is becoming part of a learner's day-to-day negotiation of meaningful tasks (CCLB, 2014)

The *Placement Assessment Tool* is divided into three parts. As learners have such varied experiences with finance and number, it is recommended that all learners begin with the first assessment. **Instructors should read the invigilation notes for each assessment carefully.**

The goal of the *Placement Assessment Tool* is to highlight the skills, knowledge and language gaps of learners in order to inform instruction. The assessment is not a reading test, and should not be treated as such (further details follow).

If this assessment is conducted with a large number of learners, the results will help instructors group learners into numeracy levels. Be aware that individual experience with numeracy and finances varies so considerably, that any group will be multi-level and contain a range of understanding.

When financial literacy and numeracy instruction is delivered to a single, multi-level group, the results of this assessment and the thematic *Lesson Plans* will help instructors plan outcomes for a period of study.

Please read the following thoroughly **before** using the *Placement Assessment Tool*.

### **Invigilators should have:**

- Answer key
- Appropriate number of assessments for each learner
- Calculator
- Nickels, dimes, quarters, toonies and loonies (see Part I) as required
- Pen
- Stapler
- Timekeeping device

### **Learners should be provided with:**

- Eraser
- Pencil
- Scrap paper
- Access to a timekeeping device

### **Invigilators should share the following with learners:**

- They have a maximum of 45 minutes to complete any one part of the assessment.
- They should complete as many questions as they can on the assessment to demonstrate their understanding.
- They should not spend lots of time on a single question.
- They should look ahead to see if there are other questions they can answer.
- Calculators, phones etc. may not be used for the assessment.
- All calculations/notes etc. are to be recorded on the assessment paper and scrap paper if required. By showing their work, learners are showing what they know and providing lots of helpful information to inform instruction.
- All scrap paper will be collected at the end of the assessment.

## Invigilators should know:

### Generally

- **Learners who have no understanding of, or experience with, numbers, should not take this assessment – use informal, one on one assessment methods.**
- All learners begin with Part I of the assessment.
- Learners must achieve a minimum score of 80% to progress to the next part of the assessment.
- Learners should be prompted to look ahead when stuck on a particular question.
- Instructors should use their discretion in deciding when a learner has reached their limit to avoid a situation where the learner feels demotivated by the assessment.
- Questions can be read aloud to the group of learners taking the test. However, numbers, number words or mathematical symbols are not to be read aloud. This is to prevent the invigilator from making assumptions about learners' knowledge and understanding. Consider this: if an invigilator defined the symbol '+' as 'altogether' for a learner, the invigilator would then be unsure of the following:
  - if the learner recognizes the mathematical symbol for addition
  - if the learner knows that '+' means the numbers before and after the symbol are added together
  - if the learner knows that the words 'plus' and 'add' are synonyms for altogether
- Read questions to learners as follows:
  - Example 1:  
The question 'What is  $6 + 2$ ?' should be read, '*What is [point to 6], [point to the addition symbol], [point to 2]?*' The invigilator can point to the individual numbers and symbols, but cannot read the numbers or translate the mathematical symbol into a word.
  - Example 2:  
The question 'If I have 6 pencils and add them to 9 pencils, how many pencils do I have?' should be read: '*If I have [point to 6] pencils and [point to 'add'] them to [point to 9] pencils, how many pencils do I have?*'
  - Example 3:  
In the case of a question such as 'In total, how many months did it take to save \$350.00?', if a learner asked for the meaning of the word 'total', it would not be provided, and the amount \$350.00 would not be read aloud.

## Invigilation Conditions – Part I

- With learners who appear to need support, conduct the assessment one-one-one.
  - Capture as much anecdotal evidence as possible about learners as they work through the assessment. For example, are they tallying to count, using their fingers to count, which words or symbols caused them to appeal for help, etc.
  - **Instructors can** read to learners and **scribe on behalf of the learner if necessary**.
  - Instructors can indicate/demonstrate/model to learners how to draw a line from a word to a picture, or how to circle items.
- 
- Questions 27, 29 and 30  
Place real coins on the pages for these questions, and tracing the circle in the question with a finger, show learners what you could like them to do.
- 
- Question 27:  
One nickel, one dime, one quarter, one loonie and one toonie are to be placed on the assessment paper.
- 
- Question 29:  
Randomly place one loonie, four quarters, three dimes and two nickels in the space provided.
- 
- Question 30  
Randomly place two loonies, two quarters, six dimes and two nickels in the space provided.

## Invigilation Conditions – Part II

- With learners who appear to need support, conduct the assessment one-one-one.
- Capture as much anecdotal evidence as possible about the learner as they work through the assessment. For example, are they tallying to count, using their fingers to count, which words or symbols caused them to appeal for help, etc.
- Instructors cannot answer questions about how to populate the cheque.

## Invigilation Conditions – Part III

- With learners who appear to need support, conduct the assessment one-one-one.
- Capture as much anecdotal evidence as possible about the learner as they work through the assessment. For example, are they tallying to count, using their fingers to count, which words or symbols caused them to appeal for help, etc.
- Instructors cannot explain how to calculate with fractions, or how to read or interpret



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the information provided in the graphs.

- Questions 13 and 14:

Neither of these questions or their corresponding answers in the answer key account for employment deductions or interest. Learners who ask about deductions and/or interest rates, or who address either or both in their answers are demonstrating financial literacy beyond the scope of this particular assessment. For these learners, additional assessment may be required. See [Additional Resources to Support Financial Literacy Learning](#) or the individual thematic Lesson Plans for resources.



## Placement Assessment Tool – Part I

Learner Name: \_\_\_\_\_  
First Name Last Name

Today's Date: \_\_\_\_\_  
DD/MM/YYYY

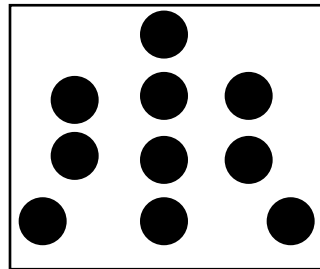
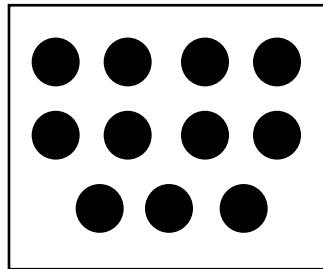
# Placement Assessment Tool – Part I

1. How old are you? \_\_\_\_\_

2. When is your birthday? \_\_\_\_\_

3. How old will you be on your next birthday? \_\_\_\_\_

4. Which box has more inside? Circle the box with more inside.



5. What number is this?            9            \_\_\_\_\_

6. What number is this?            12            \_\_\_\_\_

7. What number is this?            65            \_\_\_\_\_

8. What number is this?            five            \_\_\_\_\_

9. What number is this?            twenty-three            \_\_\_\_\_

10. What number is this?            seventy-eight            \_\_\_\_\_

11. What is one more than 8? \_\_\_\_\_

12. What is one more than 29? \_\_\_\_\_

13. What is one less than 3? \_\_\_\_\_

14. What is one less than 20? \_\_\_\_\_

15. Look at the numbers.

33    7    65    13    5    28

Which number is the smallest? \_\_\_\_\_

Which number is the biggest? \_\_\_\_\_

Starting with the smallest number, write the numbers in order from smallest to biggest:

\_\_\_\_\_

16. What number is missing?            5, 6, 7, \_\_\_\_\_, 9

17. What number is missing?            2, 4, 6, \_\_\_\_\_, 10

18. What will the next number be?            20, 30, 40, 50, \_\_\_\_\_

19. What will the next number be?

75, 70, 65, \_\_\_\_\_

20. What is the answer?

$$4 + 5 = \underline{\hspace{2cm}}$$

21. What is the answer?

$$9 + 4 = \underline{\hspace{2cm}}$$

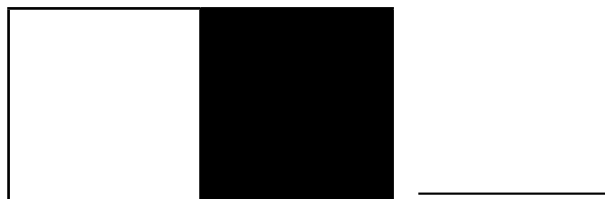
22. What is the answer?

$$6 - 2 = \underline{\hspace{2cm}}$$

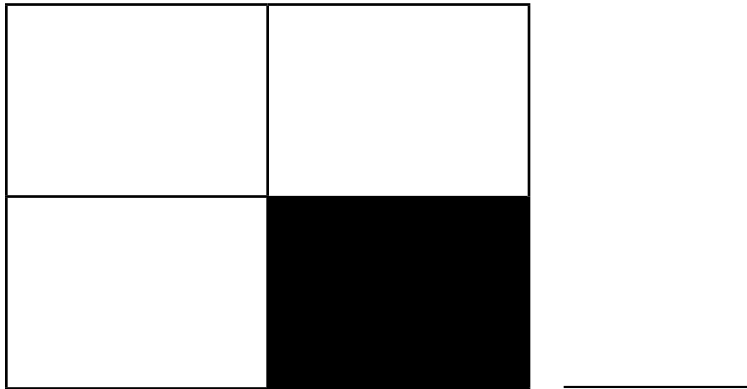
23. What is the answer?

$$13 - 5 = \underline{\hspace{2cm}}$$

24. How much is black?



25. How much is black?



26. What is this?                      \$                      \_\_\_\_\_

27. Draw a line from the coin to its name:

nickel

dime

quarter

loonie

toonie

---

28.  the price that you hear.

\$2.50

\$3.85

\$2.99

\$3.58

29.  the coins to make \$1.25.

30.  the coins to make \$1.65.





## Placement Assessment Tool – Part II

1. Write these numbers in order from largest to smallest.

145      5554      319      10007      981      1440

---

2. Write these numbers in order from smallest to largest.

4.56      87.48      15.6      0.856      640.5      1.3

---

3. What will the next number be?      150, 225, 300, \_\_\_\_\_

4. What will the next number be?      3, 6, 12, 24, \_\_\_\_\_

5. What will the next number be?      3, 7, 15, 31, \_\_\_\_\_

6. Is 420 closer to 400 or 500?      \_\_\_\_\_

7. Round 63 to the nearest ten.      \_\_\_\_\_

8. Add.

$$\$3.50 + \$4.75 = \underline{\hspace{2cm}}$$

9. Multiply.

$$4 \times 6 = \underline{\hspace{2cm}}$$

10. Multiply.

$$13 \times 7 = \underline{\hspace{2cm}}$$

11. Divide.

$$32 \div 4 = \underline{\hspace{2cm}}$$

12. Divide.

$$262 \div 4 = \underline{\hspace{2cm}}$$

13. Multiply.

$$1.4 \times 2.15 = \underline{\hspace{2cm}}$$

14. What is  $\frac{1}{2}$  of 18?  $\underline{\hspace{2cm}}$

15. Write the price as a fraction.

$$\$0.25 \quad \underline{\hspace{2cm}}$$

16. Write the fraction as a price.

$$\frac{14}{100} \quad \underline{\hspace{2cm}}$$

Read the problems and find the answers. Show all of your work.

17. This is Iman's receipt from Books for Cooks. Is the total correct?

Explain.

<b><i>Books for Cooks</i></b>	
<b>Spring Sale</b>	
12/05/09	14:45
20 Minute Chicken	\$12.75
Dinners for Kids	\$18.99
Fun Lunches	\$12.50
Snack Attack	\$ 8.99
Pasta Fantasta	\$26.00
<b>Total</b>	<b>\$78.23</b>

- 
18. Adama got \$300 for her birthday. She bought a shirt for \$28.99 and a pair of jeans for \$44.99. She also bought a new jacket for \$119.99. How much birthday money does she have left over?
19. Peter saves money from every paycheque to pay for college. He gets paid \$546.00 every two weeks. When he gets paid, he puts half of the money into a savings account. How much does Peter save in a month?

How much does Peter save in one year?

20. There are 2,856 students at West Sun Valley High School. One quarter of the students will need a student loan to pay for college. How many students will not need a student loan?

21. You need to write a cheque for a security deposit for your new apartment. Your landlord's name is Mike Jones and the security deposit is \$850. You move in on the first of March, 2015. Fill in the cheque below with this information:

Your Name	0219
303, 404 5 <sup>th</sup> Avenue NE	
Tall Trees, AB (403) 123-4567	Date: _____
PAY TO THE	
ORDER OF _____	\$ <input type="text"/>
_____ /100 DOLLARS	
<b>BBB</b> Big Bank of Bucks	
Downtown Branch	
MEMO _____	Signature _____



## Placement Assessment Tool – Part III

1. What will the next number be?      1255, 2255, 3255, \_\_\_\_\_

2. What is the missing number:      675, 650, \_\_\_\_\_, 600

3. Calculate. Show your work.

$$586 \times 79 = \underline{\hspace{2cm}}$$

4. Calculate. Show your work. Round your answer to the nearest cent.

$$\$748 \div 28$$

5. Write an equivalent fraction.

$$\frac{3}{8} = \frac{\underline{\hspace{1cm}}}{16}$$

6. Multiply. Simplify your answer.

$$\frac{3}{7} \times \frac{3}{13} =$$



7. Divide. Simplify your answer.

$$\frac{12}{2} \div \frac{9}{7} =$$

8. Add. Simplify your answer.

$$\frac{7}{11} + \frac{5}{6} =$$

9. Subtract. Simplify your answer.

$$\frac{12}{8} - \frac{1}{7} =$$

10. Convert to a percentage.

$$\frac{4}{5} = \underline{\hspace{2cm}}\%$$

11. Simplify this ratio.

$$24:40 \quad \underline{\hspace{2cm}}$$

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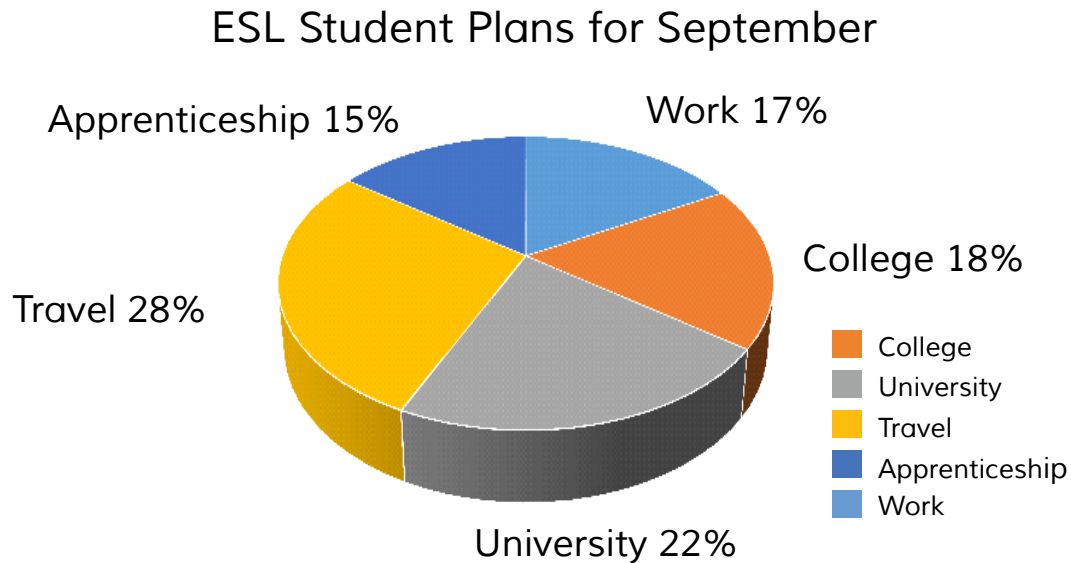
12. Wendy's sister pays her \$20/week for babysitting. Wendy is saving the money to buy a new laptop which costs \$465.00. How long will it take Wendy to save for the laptop?

13. Alex works in the sales department. He earns \$12.50/hour and \$15 for every sale. Last week, he worked 7 hours on Monday, 7 hours on Tuesday, 12 hours on Wednesday, and 4 hours on Friday. In total, he made 16 sales. How much did he earn last week?

- 
14. Jennifer wants to buy a new car. If she gets a loan from the Big Bank of Bucks, she will have to pay \$307/month for five years. At the Bank of Borrowed Dollars, a car loan will cost \$385/month for four years. Which is the least expensive loan? Show your work.

Read the information in the graph and answer the questions below.

15. Students in an ESL class were asked what they would be doing in September.



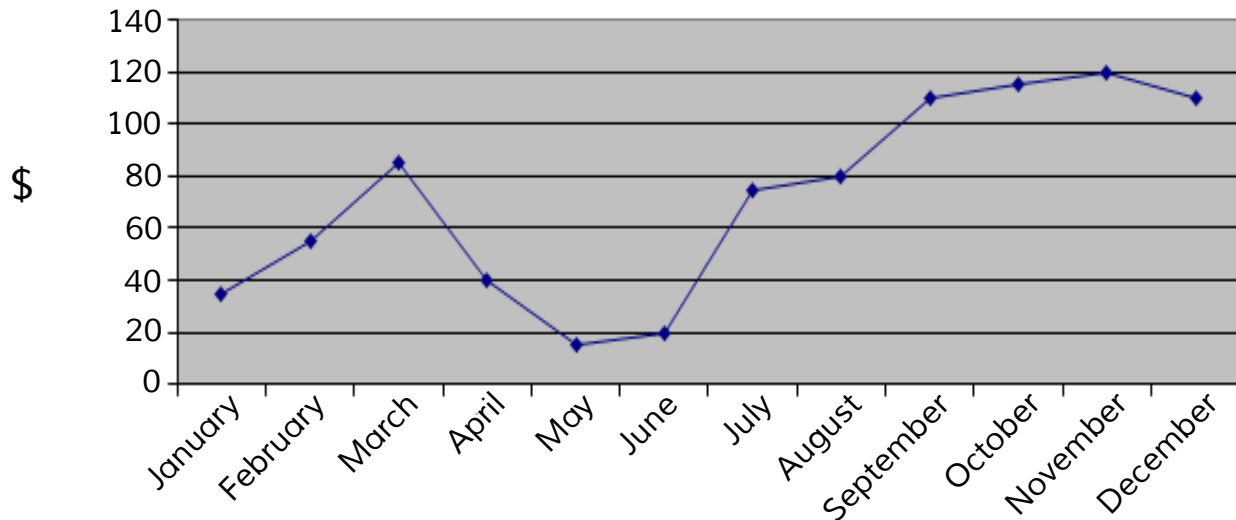
What percentage of students will still be in college and university in September?

Will more students be travelling and on an apprenticeship, or at college and university?

If the total number of students in the class was 129, how many students will be working in September?

16. Every month, Mark puts money into an R.E.S.P. fund for his son. This fund will help pay for his son's college education when he is older. Mark's savings in 2009 are shown below:

Monthly Savings in R.E.S.P.



In which month of 2009 did Mark save the most money?

When did Mark find it the most difficult to save money in the R.E.S.P.?

Approximately how much money did Mark save in the first half of 2009?

Between which two months did Mark make the biggest increase in his savings?



# Placement Assessment Tool – Answer Key

## Part I

1. Various
2. Various
3. Various
4. Box on the left-hand side should be circled
5. Nine
6. Twelve
7. Sixty-five
8. 5
9. 23
10. 78
11. 9
12. 30
13. 2
14. 19
15. a. 5  
b. 65  
c. 5, 7, 13, 28, 33, 65
16. 8
17. 8
18. 60
19. 60
20. 9
21. 13
22. 4
23. 8
24. Half,  $\frac{1}{2}$ , 50%
25. One quarter,  $\frac{1}{4}$ , 25%
26. Dollar sign, dollar
27. Lines must connect to the correct coins placed by invigilators on the assessment paper
28. Various
29. Total of coins circled will equal \$1.25
30. Total of coins circled will equal \$1.65

## Part II

1. 10007, 5554, 1440, 981, 319, 145
2. 0.856, 1.3, 4.56, 15.6, 87.48, 640.5
3. 375
4. 48
5. 63
6. 400
7. 60
8. \$8.25
9. 24
10. 91
11. 8
12. 65.5
13. 3.01
14. 9
15.  $\frac{1}{4}$
16. \$0.14
17. No. The total should be \$79.23. The explanation should include a column addition calculation at a minimum.
18. Be aware that learners may ask questions and/or write notes about tax applied to the sale of the items. Record this information and any rates supplied. Basic calculation should show addition of the items (\$193.97) and \$106.03 left over. She spent a total of \$193.97 on clothes.
19. Be aware that learners may ask questions and/or write notes about interest rates applied to the savings. Record this information and any rates supplied.
  - a. \$546 every month.
  - b. \$6552.00 in a year. As above.
20. 2142 students will not need a student loan.
21. Fields of cheque correctly populated.



## Part III

1. 4255
2. 625
3. 46294
4. \$26.71 rounded to the nearest cent (\$26.71428...)
5. 6  
16
6. 9  
91
7.  $4\frac{2}{3}$
8.  $1\frac{31}{66}$
9.  $1\frac{5}{14}$
10. 80%
11. 3:5
12. Five months and two weeks/five and one half months/ 5 and  $\frac{1}{2}$  months
13. He earned \$615.00 last week. (Monday and Tuesday \$87.50/day; Wednesday = \$150.00; Friday = \$50.00; 16 sales = \$240.00)
14. Be aware that learners may ask questions and/or write notes about interest rates applied to the loan to calculate the answer. Record this information and any rates supplied. Basic calculation using only figures supplied (before interest) will show that the loan from the Big Bank of Bucks will cost \$18,420 to repay compared to \$18,480 in total from the Bank of Borrowed Dollars.
15. a. 40% of students will be in college and university in September.  
b. More students will be travelling and on an apprenticeship than at college or university (43% vs 40%).  
c. 21 students will be working in September. Calculation answer = 21.93 students.
16. a. November  
b. May  
c. Answers around and including \$240.00  
d. Between June and July



# Toolkit Resources Overview

The Financial ESL Literacy Toolkit contains instructional and planning content as well as numerous classroom resources. Each thematic unit contains the following:

- Rationale for Instruction
- Driving Questions
- Suggested Outcomes and Vocabulary
- Complementary Numeracy Outcomes
- Sample Lesson Plans
- Resources

It is recommended that, where possible, thematic units are introduced in the classroom in the order in which they appear in the Toolkit.

The sample lessons include introductory lessons, field trip lessons and lessons at later stages of a thematic period of study (refer to 'Learner Outcomes' and 'Previously Covered Outcomes') in the individual plans. They were developed for English language learners with interrupted formal education, but they can be adapted for use with a variety of demographics. The lessons demonstrate how language and numeracy content can be scaffolded to meet learner needs.

Sample lessons have been included at the following three levels:

EMERGING

BUILDING

EXPANDING

We are using these terms as they are used by the Centre for Canadian Language Benchmarks in ESL for Adult Literacy Learners (ALL):

- Emerging: a skill is just beginning to surface
- Building: a skill is beginning to provide a foundation for authentic communication
- Expanding: a skill is becoming part of a learner's day-to-day negotiation of meaningful tasks (CCLB, 2014)

Language learners will have a range of financial literacy and numeracy understanding that has been shaped by real-life experiences and applications. Instructors should use their discretion to determine the types of supports and skill-building activities that learners require.



# Goal Setting

## Rationale for Instruction

Goal setting and settlement go hand in hand. When newcomers set career, educational and lifestyle goals, they begin to identify pathways that help them with the settlement process of living in a new country.

Financial goal setting is helpful for learners at all Canadian Language Benchmark (CLB) levels. Undertaking financial goal setting with immigrant learners gives them the time and space to: plan for their future; make wise financial decisions in the present and deal with the possible debts of the past. In setting and achieving financial goals, learners have the opportunity to experience success and see the tangible benefits of making plans, as opposed to just having dreams. Learners can feel empowered by the control that financial goal setting gives them over their budgeting, saving and spending.

If goal setting is to have value for learners, it requires explicit instruction and learners require regular opportunities for reflection and sharing. Learners may choose to form goal setting peer groups, as having accountability mentors often helps in achieving goals.

It is recommended that these goal setting lessons and outcomes are used to introduce financial literacy content during a period of study.

## Driving Questions for Learning

- Have the learners set goals for their/their dependents futures?
- Do the learners recognize the possible costs associated with reaching their goals?

## Suggested Outcomes and Vocabulary

Instructors should use their discretion when selecting the outcomes and vocabulary appropriate for their learners. To inform this selection, instructors are advised to consider the language, literacy and numeracy levels of learners (see [Guiding Principles for Financial Literacy and Numeracy Instruction in the ESL Literacy Classroom](#) and [Assessing Learner Understanding](#)).

Regardless of CLB level, all newcomers will benefit from expanding their financial and mathematical language in English as well as having a better understanding of how to make their money work for them in Canada.

## Suggested Outcomes

- Articulate differences between dreams and goals
- Articulate personal career, educational or financial short-term goals and long-term goals
- Research and plan incremental steps to reach a goal
- Reflect on progress made in relation to a goal
- Adjust goals to reflect progress
- Calculate costs associated with achieving a career, educational or financial goal
- Plan for expensive life events or purchases
- Project savings over time
- Calculate savings over time
- Incorporate long-term goals into monthly budgeting
- Use spreadsheet software
- Calculate the impacts of interest, repayment amounts and repayment schedules for credit purchases

## Suggested Vocabulary

accountable	financial literacy	RESP
achieve	future	RRSP
action	goal	savings
add	goal setting	share
budget	holiday	short-term
calculate	loan	sponsor
career	long-term	steps
change	mentor	strategy
choice	milestones	success
compromise	month	support
cost	need	TFSA
create	ownership	timeline
credit	pathway	training
day	plan	total
debt	present	travel
decision	project	want
adream	purchase	will
education	reflect	year
finance	retirement	

## Complementary Numeracy Outcomes

Learners with interrupted formal education are likely to have gaps in their mathematical understanding. Instructors may need to introduce or review some key numerical concepts as part of their financial literacy instruction (see [Assessing Learner Understanding](#)). There is not necessarily a correlation between a learner's literacy and numeracy levels. If learners have interrupted formal education, instructors could use the [Placement Assessment Tool](#) in [Assessing Learner Understanding](#) to determine gaps.

The following numeracy outcomes were adapted from the *Alberta Education Kindergarten to Grade 9 Program of Studies* (Alberta Education, 2016). All outcomes have been identified as supporting the content of this financial literacy theme:

- Say the number sequence 0 to 100 in 1s, 5s, 10s and 25s
- Represent and describe numbers to 1000, in words and digits
- Estimate quantities to 1000
- Describe and apply strategies for adding, subtracting, multiplying and dividing whole numbers
- Describe and apply strategies for adding, subtracting, multiplying and dividing decimals
- Compare and order numbers
- Compare and order decimals
- Apply estimation strategies
- Demonstrate an understanding of whole numbers, decimals and the four operations to solve problems
- Demonstrate an understanding of fractions
- Demonstrate an understanding of percentages
- Display collected data in an appropriate manner
- Graph collected data and analyze the graph to solve problems
- Draw conclusions from data to solve problems

## Lesson Plans

Each individual language learner will have a range of financial literacy and numeracy understanding that has been shaped by real-life experiences and applications (see [Assessing Learner Understanding](#)). As such, lesson planning that includes opportunities for brainstorming and that uses a 'show me what you know' approach are crucial in determining learner needs, and allowing each learner the opportunity to connect with new material.

Key considerations for a multi-level setting include:

- having a strong vocabulary focus in all lessons

- using visuals and numbers to explain ideas and vocabulary wherever possible
- using realia to connect classroom learning with the greater community
- using formative assessment to constantly gauge if understanding is secure

The following sample lessons were developed for learners with interrupted formal education, but they can be adapted for use with a variety of demographics. The lessons demonstrate how language and numeracy content can be scaffolded to meet learner needs. The sample lessons have been written for learners at the following phases of the literacy continuum:

- Emerging: a skill is just beginning to surface
- Building: a skill is beginning to provide a foundation for authentic communication
- Expanding: a skill is becoming part of a learner's day-to-day negotiation of meaningful tasks (CCLB, 2014)

Instructors should use their discretion to determine the types of supports and content rehearsal that learners require.



# Goal Setting Lesson Plan (Emerging)

## Approximate Lesson Length

1 hour

## Target Audience

Learners with interrupted formal education who are at the emerging phase of the literacy continuum. At the emerging level, a skill is just beginning to surface (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- develop and rehearse the vocabulary of goal setting
- discuss different goals and plans for the future
- set a personal financial goal

## Resources

- 1 electronic copy of Resources 1 – 8, 10
- 1 hard copy of Resource 10 for each learner
- erasers
- glue sticks
- local marketing materials (catalogues, flyers, leaflets, magazines, newspapers, etc.)
- pencils
- scissors

## Introduction (up to 15 minutes)

Project a copy of Resource 1 on the whiteboard for learners. Read Iman's dream. Ask: *What is a dream? Do you have dreams? What are they?* Project a copy of Resource 2. Read Iman's goal. Ask: *What is a goal? Do you have a goal?* Project a copy of Resource 3. Ask, *What is the difference between a dream and a goal?* Collect learner suggestions on the whiteboard.

Project a copy of Resource 4. Ask: *What is this goal? Is this your goal? Do you want to do this for yourself? For your family?*

Continue with Resources 5-8 and collect learner generated vocabulary on the whiteboard.

## Research and Discussion (up to 25 minutes)

Provide learners with a number of catalogues, flyers, leaflets, magazines, newspapers, etc. Ask learners to look through the materials and find images that show the financial goals that are important to them. Ask, *Why do you want to save money?* When learners have a number of images in front of them, ask them to choose the one image that is their most important financial goal.

### Notes and Hints

Some learners may search for an image that exactly matches those that were projected to the group. Other learners may need extensive support in identifying an image that represents their financial goal.

When learners have selected their most important financial goal, ask them to find a partner to work with. Learners explain to their partner what their goal is and why it is important to them, either for themselves or for members of their families.

When all learners have shared their goals with a partner, project a copy of Resource 10. Explain that the purpose of the template is to help learners make a plan for achieving their goal. Show learners where to attach their image to the template.

Distribute individual copies of Resource 10 and have learners attach their images to the templates.

Read the first question to the group. Ask, *How do we write the sentence to answer this question?* Record learner suggestions on the projected template to ensure that information is recorded in the correct column. Repeat with the 2<sup>nd</sup> question.

## Researching a Financial Goal (up to 20 minutes)

Invite learners to share their financial goals with the group. Record the goals on the board. Ask: *Do some of us have the same goals? How many of us have x goal? How many of us have y goal? Which goal is the most popular in the group?*

Select one of the common goals of the group. Ask: *If I wanted to know how much money this would cost, what information would I need?* Record suggestions on the whiteboard. Ask: *Where could I find that information? Who could I ask? If I wanted to add up the total cost, how would I do that?*

## End of Lesson

Follow up lessons should include supported in-class research to find the costs of financial goals. After research is complete, learners should start to create a timeline to reach a financial goal.

# Goal Setting Lesson Plan (Building)

## Approximate Lesson Length

1 hour

## Target Audience

Learners with interrupted formal education who are at the building phase of the literacy continuum. At the building level, a skill is beginning to provide a foundation for authentic communication (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- develop and rehearse the vocabulary of goal setting
- discuss different goals and plans for the future
- set a personal financial goal

## Resources

- 1 electronic copy of Resources 1 – 9, 11
- 1 hard copy of Resource 11 for each learner
- erasers
- glue sticks
- local marketing materials (catalogues, flyers, leaflets, magazines, newspapers, etc.)
- pencils
- scissors

## Introduction (up to 15 minutes)

Project a copy of Resource 1 on the whiteboard for learners. Read Iman's dream. Ask: *What is a dream? Do you have dreams? What are they?* Project a copy of Resource 2. Read Iman's goal. Ask: *What is a goal? Do you have a goal?* Project a copy of Resource 3. Ask: *What is the difference between a dream and a goal?* Collect learner suggestions on the whiteboard.

Project a copy of Resource 4. Ask: *What is this goal? Is this your goal? Do you want to do this for yourself? For your family?*

Continue with Resources 5-8 and collect learner generated vocabulary on the whiteboard.

## Research and Discussion (up to 20 minutes)

Provide learners with a number of catalogues, flyers, leaflets, magazines, newspapers, etc. Ask learners to look through the materials and find images that show the financial goals that are important to them.

Ask, *Why do you want to save money?* When learners have a number of images in front of them, ask them to choose the one image that is their most important financial goal.

### Notes and Hints

Some learners may search for an image that exactly matches those that were projected to the group. Other learners may need extensive support in identifying an image that represents their financial goal.

When learners have selected their most important financial goal, ask them to find a partner to work with. Learners explain to their partner what their goal is and why it is important to them, either for themselves or for other members of their families.

Project a copy of Resource 11 and explain the purpose of the goal template. Distribute individual copies of Resource 11 to learners. Learners attach their image to the template. Have a volunteer read the first two questions and record learner responses on the whiteboard. Ask learners to answer the first two questions on their template.

## Researching a Financial Goal (up to 25 minutes)

Project a copy of Resource 9 and read aloud. Work through the following series of questions: *What is Adama's financial goal? Why is this financial goal important to her? How much money does Adama need to pay for this goal?*

Ask learners to identify the key information for the calculation. Highlight/underline this information. Write the addition required on the whiteboard in a linear equation. Ask learners how we should write the prices to add them together. Ask for a volunteer to undertake the addition.

Check together as a class. Discuss any misconceptions.

Ask: *Where can Adama find the information she needs? How is Adama going to save the money for this goal? How long will it take her to save this money?*

Record the saving by month and year on the whiteboard in a linear timeline. Ask: *When will she have enough money for the tickets? Is that all the money she will need? Why or why not?*

## Homework

Learners research the cost of their financial goal, and complete the My Financial Goal template. Encourage them to look in newspapers, at advertisements, talk to members of their families to get the cost information they require.

### Notes and Hints

For some learners, this may be their first experience of tangible goal setting. The vocabulary of goal setting will need to be regularly reinforced. Learners may also need help in tracking down the specific financial information about their goal. Instructors may need to provide phone numbers and/or website addresses, or provide learners with the relevant information to complete their template.

## End of Lesson

Follow up lessons should include supported in-class research to find the costs of financial goals. After research is complete, learners should start to create a timeline to reach a financial goal.

# Goal Setting Lesson Plan (Expanding)

## Approximate Lesson Length

1 hour

## Target Audience

Learners with interrupted formal education who are at the expanding phase of the literacy continuum. At the expanding level, a skill is becoming part of the day-to-day negotiation of meaningful tasks (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- develop and rehearse the vocabulary of goal setting
- discuss different goals and plans for the future
- plan incremental steps to reach a goal
- produce an action plan (first draft)

## Resources

- 1 electronic copy of Resources 1 – 9, 12
- 1 hard copy of Resource 12 for each learner
- 5 small pieces of paper for each learner
- erasers
- glue sticks
- local marketing materials (catalogues, flyers, leaflets, magazines, newspapers, etc.)
- pencils
- scissors
- scrap paper

## Introduction (up to 15 minutes)

Project a copy of Resource 1 on the whiteboard for learners. Read Iman's dream. Ask: *What is a dream? Do you have dreams? What are they?* Project Resource 2. Read Iman's goal. Ask: *What is a goal? Do you have a goal?* Project Resource 3. Ask, *What is the difference between a dream and a goal?* Collect learner suggestions on the whiteboard.

Project a copy of Resource 4. Ask: *What is this goal? Is this your goal? Do you want to do this for yourself? For your family?*

Continue with Resources 5-8 and collect learner generated vocabulary on the whiteboard.

## Researching a Financial Goal (up to 15 minutes)

Project a copy of Resource 9 and read aloud. Work through the following series of questions: *What is Adama's financial goal? Why is this financial goal important to her? How much money does Adama need to pay for this goal?*

Ask learners to identify the key information for the calculation. Highlight/underline this information. Write the addition required on the whiteboard in a linear equation. Ask learners how we should write the prices if we want to add them together. Ask for a volunteer to undertake the addition.

Check together as a class.

Ask: *Where can Adama find the information she needs? How is Adama going to save the money for this goal?*

Put learners into partners and ask them to calculate how long it will take Adama to save the money that she needs. When learners have finished the calculation, ask a pair to share their calculation and answer on the board. Address any misconceptions.

Ask: *Is that all the money she will need? Why would she need more money?*

## Setting Financial Goals (up to 25 minutes)

Distribute five small pieces of paper to each learner. Tell the learners that they are to think about all of their financial goals for the future, and write one on each piece of paper. Explain that it's okay to have only 2 or 3, or to have 6 or 7. When all learners have completed recording their goals, ask them to order them from the most important to the least important and have them number the pieces of paper – 1 being the most important etc.

Project a copy of Resource 12. Explain the purpose of the goal template. Distribute individual copies of Resource 12. Ask learners to copy their most important financial goal in to the first row of the right hand column. Discuss the 2nd and 3rd questions and have learners record their answers.

## Homework Preparation (up to 10 minutes)

Ask volunteers to read the final two questions on the goal setting template. Using the example financial goal of: saving money to pay for my education, populate the table with learner suggestions.



Explain that the learners' homework is to complete the template.

### **Notes and Hints**

For some learners, this may be their first experience of tangible goal setting. The vocabulary of goal setting will need to be regularly reinforced. Learners may also need help in tracking down the specific financial information about their goal. Instructors may need to provide phone numbers and/or website addresses, or provide learners with the relevant information to complete their template.

### **End of Lesson**

In subsequent lessons, have learners plot out the incremental steps towards their financial goals on a timeline and start to build financial action plans.

# Iman's Dream



In the future, I want lots and lots of money.

# Iman's Goal



This year, I will save \$500 for the future.

# What is the difference?

dream

goal

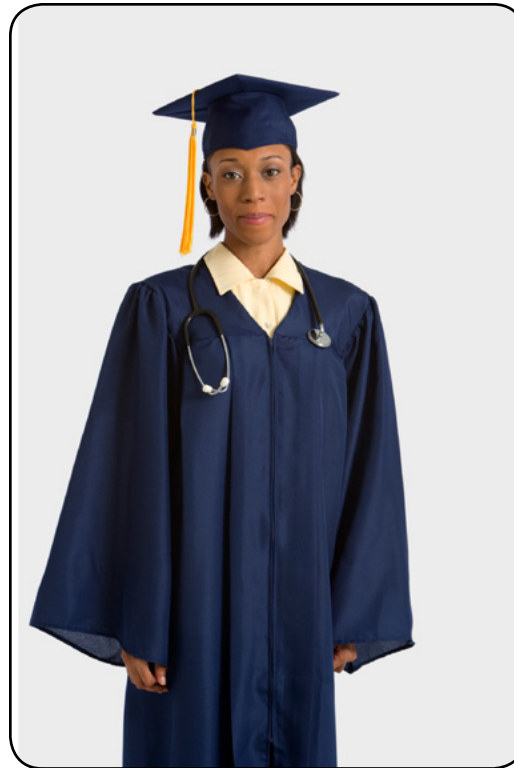
# Why do you want to save money?



# Why do you want to save money?



# Why do you want to save money?





## Why do you want to save money?





## Why do you want to save money?



## Adama's Financial Goal



This is Adama. Adama wants to visit her home country with her son.

Each airplane ticket will cost \$1,200.

Every month Adama will save \$100 from her paycheque to reach this goal.

Outcome: set a long-term financial goal

### My Financial Goal

What is your financial goal?	
Why is this financial goal important to you?	
How much money will this goal cost?	

Outcome: set a long-term financial goal

### My Financial Goal

What is your financial goal?	
Why is this financial goal important to you?	
How much money will this goal cost?	

Outcome: set a long-term financial goal

Financial Goal Setting

What is your financial goal?	
Why is this your most important financial goal?	
Is this goal realistic? Can you do it? Will it be easy or difficult? Explain.	
What information do you need to achieve this goal?	
What action do you need to take to achieve this goal?	

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## Images

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# Money

## Rationale for Instruction

Understanding currency sits at the core of financial literacy. Making informed financial decisions is not possible when the worth of coins and banknotes is not understood.

Within any demographic of English language learners (ELLs) there could be a range of understanding of Canadian currency and knowledge of basic numeracy concepts. For ELLs with interrupted formal education, the introductory lessons included here are a useful jumping off point for numeracy instruction that could include: place value, the four basic operations and real-life problem solving. All ELLs could benefit from developing their money-related vocabulary in English, exploring alternative forms of money and comparing safe, cost-effective ways to send money home.

Instructors will need to assess learners' understanding and use their discretion when selecting activities and resources. Some of the resources included with these lesson plans provide opportunities for newcomers at all language levels to rehearse vocabulary; however, these lesson plans and resources are specifically designed for learners with interrupted formal education who have gaps in their basic numeracy knowledge.

## Driving Questions for Learning

- Can the learners identify and state the value of Canadian banknotes and coins?
- Can the learners perform calculations with Canadian money?

## Suggested Outcomes and Vocabulary

Instructors should use their discretion when selecting the outcomes and vocabulary appropriate for their learners. To inform this selection, instructors are advised to consider the language, literacy and numeracy levels of learners (see [Guiding Principles for Financial Literacy and Numeracy Instruction in the ESL Literacy Classroom](#) and [Assessing Learner Understanding](#)).

Regardless of CLB level, all newcomers will benefit from expanding their financial and mathematical language in English as well as having a better understanding of how to make their money work for them in Canada.

## Suggested Outcomes

- Identify bills and coins and state the value of each in cents or dollars
- Identify speciality coins and state their value
- Recognize the monetary value of coins and notes
- Create a dollar from each type of lesser coin
- Create a dollar from mixed coins
- Create different dollar amounts with different banknotes
- Create different monetary amounts from different combinations of coins and bills
- Make change from one dollar and other denominations of bills
- Calculate the coins required to receive change in whole dollars
- Round prices to the nearest five cents, ten cents or dollar
- Identify scenarios when it's best to carry cash and what a safe amount of cash to carry is
- Sort and count coins to roll and take to the bank
- Identify gift cards, money orders, reloadable cards and vouchers and how to use them
- Identify watermarks on notes to prevent fraud
- Research providers of international money transfer services
- Compare similar products and services

## Suggested Vocabulary

amount	decimal	penny
ATM	denomination	piggy bank
bank machine	digit	PST
banknote	dime	price
bill	dollar(s)	quarter
bucks	fraud	round
calculate	gift card	safety
cash	GST	sort
cents	HST	speciality
change	hyphen	total
coin	loonie	toonie
count	monetary	transfer
counterfeit	money	value
currency	money order	voucher
dash	money transfer	watermark
debit card	nickel	



## Complementary Numeracy Outcomes

Learners with interrupted formal education are likely to have gaps in their mathematical understanding. Instructors may need to introduce or review some key numerical concepts as part of their financial literacy instruction (see [Assessing Learner Understanding](#)). There is not necessarily a correlation between a learner's literacy and numeracy levels. If learners have interrupted formal education, instructors could use the [Placement Assessment Tool](#) in [Assessing Learner Understanding](#) to determine gaps.

The following numeracy outcomes were adapted from the *Alberta Education Kindergarten to Grade 9 Program of Studies* (Alberta Education, 2016). All outcomes have been identified as supporting the content of this financial literacy theme:

- Say the number sequence 0 to 100 in 1s, 5s, 10s and 25s
- Represent and describe numbers to 1000, in words and digits
- Estimate quantities to 1000
- Describe and apply strategies for adding, subtracting, multiplying and dividing whole numbers
- Describe and apply strategies for adding, subtracting, multiplying and dividing decimals
- Compare and order numbers
- Compare and order decimals
- Apply estimation strategies including rounding
- Demonstrate an understanding of whole numbers, decimals and the four operations to solve problems

## Lesson Plans

Each individual language learner will have a range of financial literacy and numeracy understanding that has been shaped by real-life experiences and applications (see [Assessing Learner Understanding](#)). As such, lesson planning that includes opportunities for brainstorming and that uses a 'show me what you know' approach are crucial in determining learner needs, and allowing each learner the opportunity to connect with new material.

Key considerations for a multi-level setting include:

- having a strong vocabulary focus in all lessons
- using visuals and numbers to explain ideas and vocabulary wherever possible
- using realia to connect classroom learning with the greater community
- using formative assessment to constantly gauge if understanding is secure

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The following sample lessons were developed for learners with interrupted formal education, but they can be adapted for use with a variety of demographics. The lessons demonstrate how language and numeracy content can be scaffolded to meet learner needs. The sample lessons have been written for learners at the following phases of the literacy continuum:

- Emerging: a skill is just beginning to surface
- Building: a skill is beginning to provide a foundation for authentic communication
- Expanding: a skill is becoming part of a learner's day-to-day negotiation of meaningful tasks (CCLB, 2014)

Instructors should use their discretion to determine the types of supports and content rehearsal that learners require.

# Money Lesson Plan (Emerging)

## Approximate Lesson Length

2 hours

## Target Audience

Learners with interrupted formal education who are at the emerging phase of the literacy continuum. At the emerging level, a skill is just beginning to surface (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- develop and rehearse money-related vocabulary
- identify bills and coins and state the value of each in cents or dollars

## Resources

- 1 bag of mixed coins (each bag should contain a minimum of: 8 nickels, 10 dimes, 4 quarters, 2 loonies, and 2 toonies) for each pair
- 1 hard copy of Resource 1 for every learner
- 1 hard copy of Resource 2 printed for each pair
- 1 hard copy of Resource 3 printed for every learner
- 2 x each 5, 10, 20, 50 and 100 dollar bills (bills should be real if possible)
- 2 x each Canadian coin (coins should be real) for each pair

## Introduction (up to 10 minutes)

Ask learners to pass one or more nickels around the group, and attach one to the whiteboard. Elicit and collect known vocabulary. Repeat with other coins and bills.

Distribute a copy of Resource 1 (vocabulary template) to each learner. Read through all of the vocabulary again for reinforcement and have learners record any new vocabulary during the discussion.

### Notes and Hints

This unit of study could also include information about the prominent people, landmarks, monarch and symbols that appear on Canadian currency.

## Flashcard Matching (up to 20 minutes)

Ask learners to find a partner to work with. Distribute a set of Resource 2 to each pair. Ask learners to match words to images. Check as a group and discuss any misconceptions. Call out the names of coins and ask learners to raise the relevant cards.

## Realia Matching (up to 30 minutes)

Pass a bag of mixed coins to each pair. Using the heads and tails flashcards from the previous exercise, ask learners to sort the coins and place the correct coins alongside the corresponding cards. Ask learners to count how many of each coin that they have.

### Notes and Hints

Watch learners closely to observe how they count: orally, mentally, with fingers etc.

Collect this information from each group and record on the whiteboard. Record the information (3 dimes = 10, 10, 10) vertically in columns. This will serve as a model for column addition, though no adding is to be done at this stage.

## Listen and Respond (10-15 minutes)

Ask learners to change partners. Ask learners to raise a nickel. Repeat with other coins, increasing in value. Next, call out names of coins randomly. This should be done quickly, to check that all learners know the correct vocabulary.

Ask to be shown fifteen cents. Partners must discuss and show the appropriate coins. Repeat with other values. If learners are completing this task with ease, have them do simple math addition problem and show the coins as answers. (i.e. show me 15 cents plus 10 cents).

## Vocabulary Review (10-15 minutes)

Distribute a copy of Resource 3 to each learner. Call out a monetary value. Learners must put a marker on the correct amount of coins. Play until someone has filled their card. Check the answers to ensure the adding is correct. Switch cards and play again.

## End of Lesson

# Money Lesson Plan (Building)

## Approximate Lesson Length

2 hours

## Target Audience

Learners with interrupted formal education who are at the building phase of the literacy continuum. At the building level, a skill is beginning to provide a foundation for authentic communication (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- develop and rehearse money-related vocabulary
- identify bills and coins and state the value of each in cents or dollars
- describe and apply strategies for adding and multiplying

## Resources

- 1 bag of mixed coins (each bag should contain a minimum of: 8 nickels, 10 dimes, 4 quarters, 2 loonies, and 2 toonies) for each pair
- 1 hard copy of Resource 1 for every learner
- 1 hard copy of Resource 4 printed for each pair
- 1 hard copy of Resource 6 printed for every learner
- 2 x each 5, 10, 20, 50 and 100 dollar bills (bills should be real if possible)
- 2 x each Canadian coin (coins should be real) for each pair
- individual whiteboards and pens

## Introduction (up to 10 minutes)

Ask learners to pass one or more nickels around the group, and attach one to the whiteboard. Elicit and collect known vocabulary. Repeat with other coins and bills.

Distribute a copy of Resource 1 (vocabulary template) to each learner. Read through all of the vocabulary again for reinforcement and have learners record any new vocabulary during the discussion.

## Notes and Hints

This unit of study could also include information about the prominent people, landmarks, monarch and symbols that appear on Canadian currency.

### Realia and Flashcard Matching (up to 30 minutes)

Ask learners to work in partners for this activity. Distribute one set of Resource 4 to each pair. Learners are to read the information on the cards, and identify matching pairs. Distribute a bag of mixed coins. Learners should count out the required change to make the amounts on each card. Encourage learners to try and find at least two ways to create the same amount.

### Listen and Respond Activity (up to 20 minutes)

Distribute individual whiteboards and pens to learners. Ask, *If I have three dimes and two quarters, how much money do I have?* Invite a volunteer to share their answer, and share how they calculated the answer. Discuss and show how multiplication and addition can be used to find and check the same answer. Repeat with different questions to observe learners' strategies.

### Adding Amounts (up to 15 minutes)

Write  $\$0.75 + \$0.25 =$  on the whiteboard. Ask learners how to write these amounts to add them together. Reinforce why it is important to line up numbers vertically, lining up the decimal points, so that the cents and dollars are added together. Think aloud while adding the amounts numbers together, and revisit what happens when carrying. Write two more prices on the whiteboard and invite learners to add them on their whiteboards. Invite a learner with the correct answer to come to the whiteboard and share their work.

### Independent Work (up to 30 minutes)

Distribute a copy of Resource 5 to each learner and ask them complete individually. When learners are finished, work through any misconceptions on the board.

## Bingo vocabulary review sheet (up to 15 minutes)

Distribute a copy of Resource 6 to each pair. Call out numbers of coins that make one of the totals on the Bingo Card when added together. For example, for the amount in the top left hand square [\$2.35] say, *I have two loonies three dimes and one nickel. How much do I have?* Play until someone has filled their card.

## End of Lesson

# Money Lesson Plan (Expanding)

## Approximate Lesson Length

2 hours

## Target Audience

Learners with interrupted formal education who are at the expanding phase of the literacy continuum. At the expanding level, a skill is becoming part of the day-to-day negotiation of meaningful tasks (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- develop and rehearse money-related vocabulary
- identify bills and coins and state the value of each in cents or dollars
- describe and apply strategies for adding and multiplying

## Resources

- 1 bag of mixed coins (each bag should contain a minimum of: 8 nickels, 10 dimes, 4 quarters, 2 loonies, and 2 toonies) for each pair
- 1 hard copy of Resource 1 for every learner
- 1 set of Resource 8 for each group
- 2 x each 5, 10, 20, 50 and 100 dollar bills (bills should be real if possible)
- 2 x each Canadian coin (coins should be real) for each pair
- individual whiteboards and pens

## Introduction (up to 10 minutes)

Ask learners to pass one or more nickels around the group, and attach one to the whiteboard. Elicit and collect known vocabulary and ask questions to assess understanding, e.g. *How do you write five cents as a decimal number?* Repeat with other coins and bills, passing one or two bills around the room for all learners to handle.

Distribute a copy of Resource 1 (vocabulary template) to each learner. Read through all of the vocabulary again for reinforcement and have learners record any new vocabulary during the discussion.



## Notes and Hints

This unit of study could also include information about the prominent people, landmarks, monarch and symbols that appear on Canadian currency.

### Reading and Writing Canadian Monetary Amounts (up to 30 minutes)

Write the amount \$12.49 on the board. Ask for a volunteer to read the amount aloud. Point to the dollar sign and ask, *What is this called?* Record dollar sign on the board. Repeat with the decimal. Write twelve dollars and forty-nine cents on the board. Ask, *What do you notice about the spelling of forty?* Gather responses about the spelling. Write four, fourteen and forty on the board. Repeat with five, fifteen and fifty.

Point to the hyphen between forty and nine. Ask, *What is this called?* Record hyphen and dash on the board. Tell learners that in all two digit numbers in English, a hyphen separates the digits. Have learners record hyphen and dash on their vocabulary template.

Write thirty-six on the board. Explain to learners that thirty-six is the number and three and six are the digits. Write the digits 0 – 9 on the board and label digits. Ask, *How would you define the word digit to someone?* Agree a definition as a class. Ask learners to copy the words: dollar sign, hyphen, dash, digit, number, four, fourteen and forty onto their vocabulary sheets and record their own definitions.

### Coins and Dollars (up to 20 minutes)

Ask: *What is the value of a nickel? How many nickels in one dollar?* Repeat with dimes and quarters and discuss any misconceptions as they arise. Write, "How would I make \$2.55 with the least number of coins?" on the board. Have a volunteer read it aloud. Ask learners '*What does least mean?*' Discuss. What is the answer to the challenge?

Repeat with a different monetary amount.

Write the following word problem on the board: If I buy a litre of milk for \$1.69 with ten bucks, how much change will I get back? Ask for a volunteer to read aloud. Ask for other volunteers to identify the important words required to calculate the answer. Underline them. Discuss any misconceptions and eventually identify: \$1.69, ten bucks, how much change, as the important words to solve the problem. Ask, *How will we calculate the answer?* and collect learner vocabulary around subtraction (could include: minus, take away, less, left over, subtract, difference) and rounding. Discuss.

Encourage learners to record any new vocabulary in their vocabulary banks.

### **Small Group Problem Solving (up to 45 minutes)**

Learners work in groups of 3 or 4 to complete the next activity. Distribute a highlighter to each group. Explain that the highlighter is to identify important information in the word problems before calculating the answer. Distribute the first problem from Resource 8 set. All learners to take part in discussion to agree on the correct calculations to solve the problem.

When the learners have finished a problem, have someone in the group explain their rationale and calculations, and only then distribute the next problem. At the end of the session, work through common misconceptions with the group.

### **Homework (to be returned for the next session)**

Learners complete Resource 9 independently.

### **End of Lesson**

\$\$\$\$ Money Vocabulary \$\$\$\$

Word	Definition	Example

nickel	dime
quarter	loonie
toonie	5 ¢ 5 cents
10 ¢ 10 cents	25 ¢ twenty-five cents

<p>\$1.00 one dollar</p>	<p>\$2.00 two dollars</p>
<p>Attach nickel (heads)</p>	<p>Attach nickel (tails)</p>
<p>Attach dime (heads)</p>	<p>Attach dime (tails)</p>
<p>Attach quarter (heads)</p>	<p>Attach quarter (tails)</p>

<p>Attach loonie (heads)</p>	<p>Attach loonie (tails)</p>
<p>Attach toonie (heads)</p>	<p>Attach toonie (tails)</p>

Bingo Card

5 ¢ 10 ¢	\$1.00 25 ¢	10 ¢ 5 ¢	5 ¢ 5 ¢ 10 ¢
5 ¢ 5 ¢	25 ¢ 25 ¢	10 ¢ 25 ¢	\$2.00 25 ¢
10 ¢ 10 ¢	\$1.00	25 ¢	5 ¢ 5 ¢ 5 ¢
\$1.00 \$2.00	5 ¢	25 ¢ 25 ¢ 25 ¢	0 ¢ 5 ¢

fifteen cents	\$0.15
ninety cents	\$0.90
eighty-five cents	\$0.85
forty cents	\$0.40
one dollar and ten cents	\$1.10



Outcome: add prices together

## Worksheet

Read the prices and add them together. Show your work.

1.  $\$1.25 + \$2.62 =$

2.  $\$6.49 + \$0.89 =$

3.  $\$2.99 + \$3.08 =$

4.  $\$3.45 + \$12.99 =$

5.  $\$8.75 + \$15.45 + \$40.95 =$

6.  $\$23.50 + \$17.99 + \$432.45 + \$118.75 =$

Bingo Card

\$2.35	\$0.85	\$0.40	\$1.25
\$0.80	\$2.55	\$2.30	\$1.00
\$0.30	\$1.00	\$2.10	\$0.75
\$7.00	\$3.45	\$0.05	\$2.05

Written Numbers in EnglishDigits

0	zero
1	one
2	two
3	three
4	four
5	five
6	six
7	seven
8	eight
9	nine

Numbers

10	ten	40	forty
11	eleven	50	fifty
12	twelve	60	sixty
13	thirteen	70	seventy
14	fourteen	80	eighty
15	fifteen	90	ninety
16	sixteen	100	one hundred
17	seventeen	200	two hundred
18	eighteen	300	three hundred
19	nineteen	400	four hundred
20	twenty	500	five hundred
21	twenty-one	600	six hundred
22	twenty-two	700	seven hundred
23	twenty-three	800	eight hundred
24	twenty-four	900	nine hundred
25	twenty-five	1,000	one thousand
26	twenty-six	10,000	ten thousand
27	twenty-seven	100,000	one hundred thousand
28	twenty-eight	1,000,000	one million
29	twenty-nine		
30	thirty	4,345,788	
		four million, three hundred forty-five thousand, seven hundred eighty-eight	

Outcome: solve problems using decimal numbers and the four operations

Greg had a twenty dollar bill in his wallet. He bought a burger and fries for \$6.46 and a juice for \$1.99. He also bought a magazine for \$4.99.

How many loonies could he have in change?

Outcome: solve problems using decimal numbers and the four operations

On Monday, Maria took \$100 out of her bank account. She spent \$14.99 on Monday afternoon, and double that on Tuesday morning. She spent nothing on Wednesday and on Thursday spent \$46.99.

How much money did Maria have left over on Friday?

Outcome: solve problems using decimal numbers and the four operations

Rose puts all of her change into a box in the kitchen. She has seventy-five toonies, forty quarters, twenty-seven dimes and six hundred nickels.

How much money does she have in total?

If her little brother takes twenty-three dollars out of the box, how much will be left?

Outcome: solve problems using decimal numbers and the four operations

Mark spent a lot of money this week. He got paid on Monday and had \$759.89 in his bank account.

Monday – Friday he spent \$12.99 on lunch. On the weekend, he went out with six of his friends for dinner and paid the bill for everyone. The cost per person was \$49.99.

How much does Mark have in his bank account now?

Outcome: solve problems using decimal numbers and the four operations

Rita wrote the price of everything she bought last week on a piece of paper:

Sandwich	\$3.95
Coffees	\$4.69
Newspaper	\$1.50
Bus Pass	\$49.00
Chocolate	\$2.99
Shoes	\$24.99
Taxi	\$18.60
Sweater	\$29.99
Groceries	\$45.88

Did she spend more on food, or travel and clothes?

How much money does she have left from her paycheque of \$375.67?



Outcome: read and write monetary amounts in Canadian dollars

Reading and Writing with Canadian Money

Write the following amounts in words:

\$23.95 \_\_\_\_\_

\$2.06 \_\_\_\_\_

\$0.99 \_\_\_\_\_

\$109.88 \_\_\_\_\_

\$1,255.00 \_\_\_\_\_

Write the following amounts in numbers:

three dollars and sixty cents \_\_\_\_\_

nineteen dollars and ninety-nine cents \_\_\_\_\_

six hundred, two dollars and thirty-five cents \_\_\_\_\_

one thousand, four hundred dollars and two cents \_\_\_\_\_

Word Problem

What is the difference between seventy bucks and thirty-four bucks and ninety-nine cents?



# Household Expenditure

## Rationale for Instruction

The process of settlement in a new country can often include forming new habits, adjusting to new incomes and revising budgets. For these reasons, examining household expenditure can be useful for learners at all Canadian Benchmark Levels (CLBs).

Bills, statements and contracts can be full of technical vocabulary and fine print. It is not surprising; therefore, that newcomers can find themselves paying for services they may not necessarily need, or overpaying for the services that they do require. It is also the case that learners may be paying for services without a true understanding of the benefits they are entitled to as customers.

In this unit of study, English language learners (ELLs) should be introduced to the vocabulary they need to discuss and examine costs associated with household expenditure, as well as practical strategies to reduce household costs. With a focus on calculating the costs of running a household and analyzing recurring household expenditure, this thematic unit is a logical stepping stone to budgeting exercises.

## Driving Questions for Learning

- Do the learners know how to read, pay, reduce and/or combine household bills?
- Are the learners managing household expenditure effectively?

## Suggested Outcomes and Vocabulary

Instructors should use their discretion when selecting the outcomes and vocabulary appropriate for their learners. To inform this selection, instructors are advised to consider the language, literacy and numeracy levels of learners (see [Guiding Principles for Financial Literacy and Numeracy Instruction in the ESL Literacy Classroom](#) and [Assessing Learner Understanding](#)).

Regardless of CLB level, all newcomers will benefit from expanding their financial and mathematical language in English as well as having a better understanding of how to make their money work for them in Canada.

### *Suggested Outcomes*

- Identify the costs associated with household expenditure, including transportation and childcare
- State and explain how household costs are paid and the frequency of payments
- Identify balances, due dates and estimated useage on bills
- Extract information from bills, contracts, promotional materials and statements
- Compare similar products and services
- Identify opportunities to reduce costs
- Record costs on a template
- Calculate total household expenditure
- Populate a budget template
- Develop awareness of caveats and small print
- Discuss the concept of value
- Explain the benefits of insurances

### *Additional Outcomes for Homeowners/Prospective Homeowners*

- Calculate mortgage payments
- Budget for property taxes
- Budget for condo fees
- Budget for emergency household repairs

### *Additional Outcomes for Renters*

- Explain how and why damage deposits are held, paid and returned
- Estimate moving costs
- Populate cheques

## Suggested Vocabulary

analyze	estimated	property taxes
annually	examine	query
apartment	expense(s)	record
asterix	fine print	reduce
balance	food	rent
bill	frequency	research
bi-weekly	gas	same
budget	groceries	small print
bus pass	house	spend
cable	household	statement
cents	incentive(s)	template
cheque(s)	internet	total
childcare	insurance	transportation costs
compare	less	useage
condo fees	monthly	utilities
condominium	more	value
contract(s)	mortgage	water
contrast	options	
cost	owing	
daycare	pay	
difference	payment options	
dollar	phone	
due	price	
electricity	projected	

## Complementary Numeracy Outcomes

Learners with interrupted formal education are likely to have gaps in their mathematical understanding. Instructors may need to introduce or review some key numerical concepts as part of their financial literacy instruction (see [Assessing Learner Understanding](#)). There is not necessarily a correlation between a learner's literacy and numeracy levels. If learners have interrupted formal education, instructors could use the [Placement Assessment Tool](#) in [Assessing Learner Understanding](#) to determine gaps.

The following numeracy outcomes were adapted from the *Alberta Education Kindergarten to Grade 9 Program of Studies* (Alberta Education, 2016). All outcomes have been identified as supporting the content of this financial literacy theme:

- Say the number sequence 0 to 100 in 1s, 5s, 10s and 25s
- Represent and describe numbers to 1000, in words and digits
- Estimate quantities to 1000
- Describe and apply strategies for adding, subtracting, multiplying and dividing whole numbers
- Describe and apply strategies for adding, subtracting, multiplying and dividing decimals
- Compare and order numbers
- Compare and order decimals
- Apply estimation strategies
- Demonstrate an understanding of whole numbers, decimals and the four operations to solve problems
- Demonstrate an understanding of fractions
- Demonstrate an understanding of percentages
- Display collected data in an appropriate manner
- Draw conclusions from data to answer questions to solve problems
- Graph collected data and analyze the graph to solve problems

## Lesson Plans

Each individual language learner will have a range of financial literacy and numeracy understanding that has been shaped by real-life experiences and applications (see [Assessing Learner Understanding](#)). As such, lesson planning that includes opportunities for brainstorming and that uses a 'show me what you know' approach are crucial in determining learner needs, and allowing each learner the opportunity to connect with new material.

Key considerations for a multi-level setting include:

- having a strong vocabulary focus in all lessons
- using visuals and numbers to explain ideas and vocabulary wherever possible
- using realia to connect classroom learning with the greater community
- using formative assessment to constantly gauge if understanding is secure

The following sample lessons were developed for learners with interrupted formal education, but they can be adapted for use with a variety of demographics. The lessons

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demonstrate how language and numeracy content can be scaffolded to meet learner needs. The sample lessons have been written for learners at the following phases of the literacy continuum:

- Emerging: a skill is just beginning to surface
- Building: a skill is beginning to provide a foundation for authentic communication
- Expanding: a skill is becoming part of a learner's day-to-day negotiation of meaningful tasks (CCLB, 2014)

Instructors should use their discretion to determine the types of supports and content rehearsal that learners require.

# Household Expenditure Lesson Plan (Emerging)

## Approximate Lesson Length

2 hours

## Target Audience

Learners with interrupted formal education who are at the emerging phase of the literacy continuum. At the emerging level, a skill is just beginning to surface (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- develop and rehearse household expenditure vocabulary
- estimate household expenditure costs
- compare and contrast prices

## Resources

- 1 electronic copy of Resource 1
- 1 hard copy of Resource 1
- 1 hard copy of Resource 2 for every group
- 1 hard copy of Resource 3 for every group
- 1 electronic copy of Resource 5
- 1 hard copy of Resource 5 for every group
- 1 hard copy of Resource 6 for every group
- 1 hard copy of Resource 7 for every group
- 40 individual dollar cards for every group
- erasers
- pencils
- projector
- whiteboard

## Introduction (up to 20 minutes)

Project a copy of Resource 1 and elicit vocabulary from learners. At this phase of the continuum, talk about "money for the house" instead of household expenditure. Collect vocabulary on printed copies and keep displayed. When all elicited vocabulary has been included, plug any remaining gaps, and read through vocabulary again. Have learners repeat the vocabulary aloud.



## Flashcard Matching (up to 30 minutes)

Learners work in groups of 3 or 4 for this activity. Distribute one set of Resource 2 and a set of Resource 3 to every group. Invite learners to pick up one vocabulary card or one image card and find its match.

### Notes and Hints

Mortgage and rent have been included twice as they could be matched with either the image of the house or the apartment. The nouns apartment and condo have both been included.

When learners have a match, they discuss with group members, and then verify with the instructor. Correctly matched words and images are then placed together in the centre of the table or on the whiteboard. When all of the images and words are matched together correctly, volunteers can read through the words that they have learned.

Revisit the displayed copies of Resource 1 again for reinforcement.

## More and Less (up to 30 minutes)

Learners stay in their small groups for this activity. Ask learners to separate the following cards from all of the flashcards on their tables: rent, cell phone, electricity, gas, water, cable, internet, daycare, bus pass and car. These cards should be placed, face up, in the centre of the table. They can put the other cards in a pile to the side.

Next, distribute 40 individual dollar cards (Resource 4) to each group. Explain to learners that the cards do not have specific monetary values. Learners need to demonstrate which household expenses cost more or less by allocating what they agree is an appropriate number of cards out of the total pot to each household expenditure image. Encourage learners to explain their reasoning and ensure that they are using the new vocabulary. Next, ask for a group to volunteer to share what they have agreed. *Do other learners agree with the group? Why? Why not?*

## Populating a Household Expenditure Template (up to 40 minutes)

Display the image of Adama from Resource 1. Tell learners that they are going to learn about how much Adama spends on household costs every month. Project a copy of Resource 5 and talk through what information should be recorded in each column.

Distribute one set of Resource 6 to the learners in the class. One by one, ask them to read the information that is on their flashcard aloud. Record the information onto the projected template. Repeat until all of Adama's monthly expenditure has been recorded.

Ask a series of questions, reusing the vocabulary from earlier in the session. For example, *Which is Adama's biggest cost? Does Adama spend more on food or electricity? Etc.*

Learners work with a partner for the next activity. Distribute a copy of Resource 5 to each pair. Project the image of Iman from Resource 1.

Tell learners to populate the template with Iman's information. Distribute a set of Resource 7 to each pair.

When learners are finished, populate the projected template together as a class. Ask a series of questions based around Iman's expenditure.

## **End of Lesson**

# Household Expenditure Lesson Plan (Building)

## Approximate Lesson Length

2 hours

## Target Audience

Learners with interrupted formal education who are at the building phase of the literacy continuum. At the building level, a skill is beginning to provide a foundation for authentic communication (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- develop and rehearse household expenditure vocabulary
- estimate household expenditure costs
- compare and contrast prices

## Resources

- 1 electronic copy of Resource 1
- 1 hard copy of Resource 1
- 1 hard copy of Resource 2 for every group
- 1 hard copy of Resource 3 for every group
- 1 hard copy of Resource 8 for each learner
- 1 hard copy of Resource 9 for each learner
- 1 cut up set of Resource 10
- 60 x individual Dollar Cards for each group
- erasers
- pencils
- projector
- whiteboard

## Introduction (up to 10 minutes)

Project a copy of Resource 1 for learners and elicit vocabulary. Collect vocabulary on printed copies and keep displayed in class. When all vocabulary has been recorded, plug any remaining gaps, and read through vocabulary again. Have learners repeat the vocabulary aloud.

## Flashcard Matching (up to 10 minutes)

Learners work in partners for this activity. Distribute one set of Resource 2 and one set of Resource 3 to each pair. Learners match the corresponding images and vocabulary flashcards. Check each pair's answers and correct any errors.

Next, model how to play a flashcard matching game. Spread the cards face down, mix them up, and turn 2 cards over, and if they match, the person who flipped them keeps them. Otherwise, they are both turned faced down again. Learners are to say the corresponding vocabulary word aloud when they flip any card over. The learner with the most cards at the end of the game wins.

## Building Vocabulary Banks (up to 15 minutes)

Distribute a copy of Resource 8 to each learner. Model how the flashcards should be used to populate the template. Check learners' work as this vocabulary bank should be referred to constantly over the theme.

## Speaking and Listening (up to 20 minutes)

Ask learners to keep their vocabulary banks in front of them. One by one, begin to slowly describe the vocabulary words with a series of clues and invite learners to guess the word. For example: *You need this word for your house. You have to pay for this every month. This keeps your house warm in the winter.*

Next, read a sentence aloud in which one of the vocabulary words is missing, and invite learners to shout out the word. For example: *I must pay my \_\_\_\_ bill because I want to talk to my family.*

## More and Less Activity (up to 20 minutes)

Learners work in groups of 4 for this activity. Give one set of matched flashcard pairs to each group. Distribute 60 individual dollar cards to every group. Explain to learners that the cards do not have specific monetary values. Learners need to demonstrate which household expenses cost more or less by allocating what they agree is an appropriate number of cards out of the total pot to each household expenditure image. Encourage learners to explain their reasoning and ensure that they are using the new vocabulary.

Next, compile the groups' results collectively on a whiteboard. Ask, *Which image has more or less dollars. Why? Which is the most expensive? Why?* Ask learners which household expenditure image is the least expensive. Discuss. Agree as a class what should be the most expensive: rent.

## Introduction of Expenditure Template (up to 40 minutes)

Return to projected copy of Resource 1 and project the image of Adama, before projecting Resource 9.

Depending on the reading level of learners and the vocabulary that was elicited in the initial discussion in the session, give every group a slip of paper that has either:

- a) the cost of one Adama's household expenses - see Resource 6
- or
- b) a sentence containing information about one of Adama's household expenses (Resource 10)

Invite a volunteer to read the information on their piece of paper. Ask another volunteer to write the information into the projected Resource 8 on the whiteboard.

Repeat with the second character, Iman.

Project image of the third character, Wendy, and distribute a copy of Resource 9 to every learner. Learners follow along as the instructor reads Resource 12. Learners copy the information onto their templates one fact at a time.

## Comprehension Check (up to 5 minutes)

When all learners have correctly copied the information about Wendy's monthly household expenditure onto their templates, ask a series of questions and have them retrieve information from the template. For example: *How much money does Wendy spend on electricity?* Etc.

## End of Lesson

# Household Expenditure Lesson Plan (Expanding)

## Approximate Lesson Length

1.5 hours

## Target Audience

Learners with interrupted formal education who are at the expanding phase of the literacy continuum. At the expanding level, a skill is becoming part of the day-to-day negotiation of meaningful tasks (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- develop and rehearse household expenditure vocabulary
- estimate household expenditure costs
- compare and contrast prices
- analyze expenditure
- apply the four basic operations to solve problems

## Resources

- 1 electronic copy Resource 1
- 1 hard copy Resource 1
- 1 hard copy of Resource 9 for each learner and every pair
- 1 hard copy of Resource 13 for each learner
- 1 electronic copy of Resource 14
- 1 hard copy of Resource 14 for each pair

## Introduction (up to 10 minutes)

Project a copy of Resource 1 for learners and elicit vocabulary. Collect vocabulary on printed copies and keep displayed in class. When all vocabulary has been recorded, plug any remaining gaps, and read through vocabulary again. Have learners repeat the vocabulary aloud.

## Building Vocabulary Bank (up to 30 minutes)

Distribute a copy of Resource 13 to each learner. Learners complete the template using the Introductory Images as a reference. Learners discuss the meaning of the words with a partner, agree on a definition and record it into their vocabulary banks. Model with the word

mortgage: the money you pay back to the bank every month when you own a house or apartment.

## Introduction of Expenditure Template (up to 30 minutes)

Have learners work with a partner for the next exercises. Return to Resource 1 and project image of the first character, Adama, followed by Resource 9. While reading Adama's story from Resource 14 ask a volunteer to populate the projected template.

Lead learners through an analysis of Adama's spending. Ask, *What is Adama's biggest expense? How much does Adama spend on utilities? Could some of Adama's expenses be reduced? How?*

## Analyzing Household Expenditure (up to 30 minutes)

Distribute a copy of Resource 9 and a copy of Iman's story from Resource 14 to every pair. Ask the learners to populate the template with Iman's information.

Tell learners to analyze, or think about, Iman's spending. Ask, *What is Iman's total monthly household expenditure? Do you think Iman could reduce some of his expenses? How?*

Repeat the activity with Wendy's expenditure story. Ask, *Could Wendy save some money? How? If Wendy made those savings, how much would her total monthly household expenditure be?*

## Homework

Distribute a copy of Resource 9 to each learner. Their homework is to repeat this activity at their house with their own information, and bring it back to class tomorrow.

### Notes and Hints

Some learners may not be able to obtain this information, and others may not be comfortable sharing this information with the larger group. Therefore, this is not an assignment to be assessed for a mark, rather used to start conversation in the following class.

## End of Lesson

# Household Expenditure

## (Money for the House)









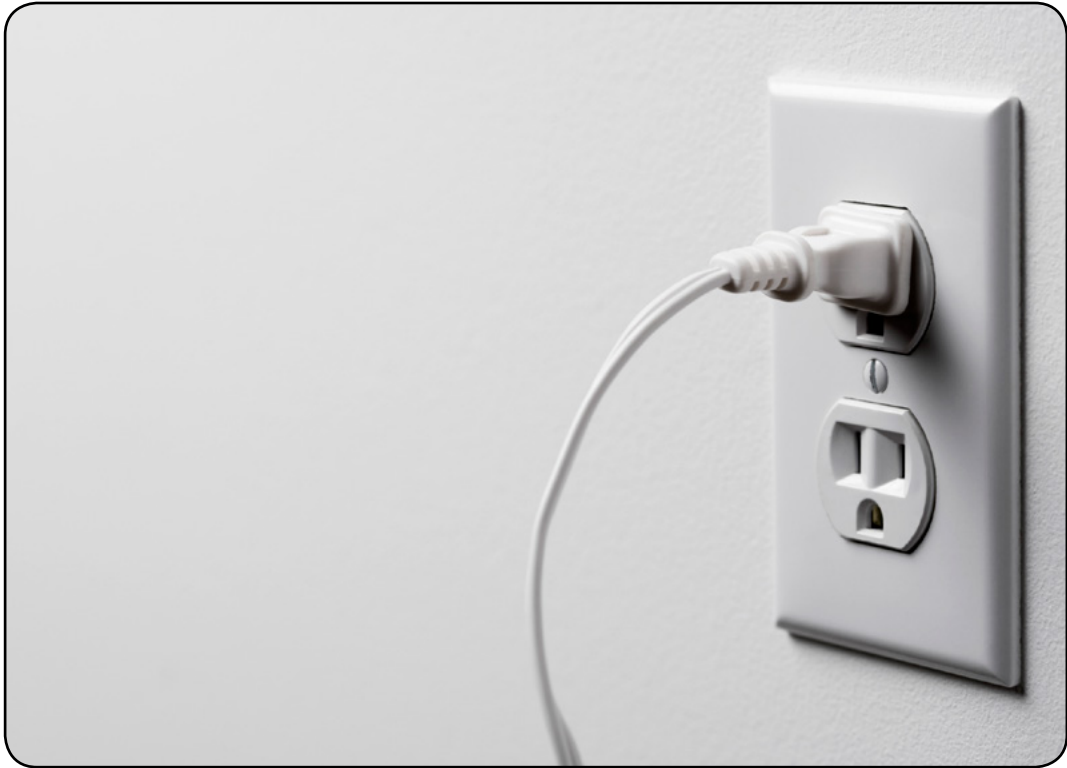
































# Adama





# Iman



# Wendy

house	apartment
electricity	gas for the car
gas for heat	childcare
mortgage	rent

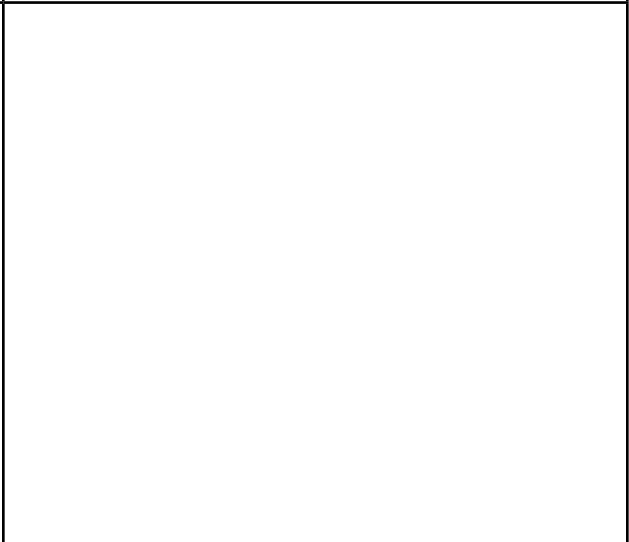
car insurance	water
Internet	cell phone
phone	cable
food	bus pass

condo fees	property taxes
mortgage	rent











\$	\$
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$




Monthly Household Costs

Cost	Amount

rent \$750.00	bus pass \$75.00
food \$240.00	electricity \$65.00
gas for heat \$60.00	phone \$0.00
cell phone \$150.00	cable \$100.00

rent \$450.00	bus pass \$0.00
food \$190.00	electricity \$65.00
gas for heat \$60.00	gas for car \$90.00
cell phone \$65.00	insurance \$35.00



Vocabulary Bank

Image	Word	Definition
		
		
		
		
		
		

Vocabulary Bank

Image	Word	Definition
		
		
		
		
		
		

Vocabulary Bank

Image	Word	Definition
		
		

## Monthly Household Expenditure

Expense	Amount



Each month, Adama spends \$45.00 on electricity.

Adama does not have cable TV.

Adama has a car. She spends \$30.00 on gas.

She spends \$35.00 on car insurance every month.

Adama always feels cold in Calgary! She spends \$60.00 every month on heat.

Rent for Adama's apartment is \$750.00 every month.

Adama's landlord pays the water bill.

Adama, Adama's husband and their daughter all have cell phones. They spend \$150.00 per month on their cell phones.

Iman has a mortgage. He pays \$1,250.00 every month.

Iman's family use a lot of electricity. Their bill is \$140.00 per month.

Food costs in Iman's house are \$300.00 every month.

Iman pays his own water bill. It is \$55.00 every month.

Iman's phone bill is only \$30.00.

Iman's son has a cell phone. His bill is \$95.00 each month.

Every month, the cost for bus passes for all of Iman's family is \$230.00.

Wendy lives with her aunt. She does not pay rent.

Wendy's aunt buys all of the food every month.

Wendy has a cell phone. Her bill is around \$75.00 every month.

Wendy has a computer and she pays for the Internet. This bill is \$40.00 every month.

Wendy's bus pass costs \$45.00 every month.

Wendy has a son. He goes to daycare. Wendy pays \$500.00 every month for childcare.

Wendy gives her aunt \$20.00 for the electricity bill every month.

Vocabulary Bank

Word	Definition

#1: Adama

Adama has a big family. Adama rents a 3 bedroom apartment for \$1,050.00 per month. Her landlord pays the water bill, but Adama has to pay for all of the other utilities. Adama is always cold in Canada, and has the heat on all day because she likes the apartment to be warm when she comes home from work. Her gas bill for heating is \$180.00 every month. Adama has a car, but does not drive it very much – gas is expensive! She spends \$45.00 every month on gas and \$50.00 every month on car insurance. Most days, Adama gets the bus. Her bus pass is \$80 every month. Adama’s teenage sons are always eating. She spends \$400.00 every month on food. Adama’s electricity bill is \$65.00. She has a cell phone and spends \$145.00 every month. Someone told her that she can send emails and photos on her cell phone, but she never does. She just has it for emergencies.

#2: Iman

Iman and his wife own a condo. They pay \$1,250.00 every month on their mortgage. As condo owners, they pay some of their own bills and condo fees every month. In 2010, condo fees for their building are \$295.00 per month. Their electricity bill is \$140.00 every month. Their annual property taxes are \$1,200.00. Food bills are usually \$300.00 every month. Iman pays his son's cell phone bill, which is \$95.00. Iman also has a cell phone which costs \$45.00 every month, but his company pays for it. Bus passes for Iman's family cost \$230.00 every month. Iman's son goes to a day home every day after school for 2 hours. This costs \$300.00 per month.

#3: Wendy

Wendy is a single mom who lives at home with aunt. Her aunt buys all of the food for Wendy and her son, but Wendy gives her \$50.00 for this every month. Wendy doesn't have a car, but does spend \$45.00 on a bus pass for herself every month. Wendy pays for the cable and internet. These are grouped together in one bill of \$160.00. Wendy's biggest expense is childcare. She gets a discount because she works in a daycare. Daycare costs Wendy \$500.00 every month. Wendy has a home phone and a cell phone. She doesn't use the home phone very much, but pays for a plan to call friends and family in her home country. This home phone plan is \$45.00. Wendy makes most of her phone calls on her cell phone. She can use the Internet on her cell phone but she doesn't. Her cell phone bill is \$95.00 every month.

## Images

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# Grocery Shopping

## Rationale for Instruction

Successful grocery shopping boils down to strategies: write a list before you go shopping; don't go shopping when you're hungry; try and buy food from the perimeter aisles of the supermarket and don't be tempted by the items placed beside the checkout. Success in this context is defined as making a plan for what you need to buy, and getting those items at affordable prices.

Consider the financial penalties incurred by newcomers when they arrive in communities, and don't have the knowledge to shop strategically. Which retailers have the best deals on certain products? Where are those retailers located? How is it possible to take advantage of customer appreciation days when you don't have a loyalty card? Further penalties could be incurred by learners with interrupted formal education - how can you get the best prices if you struggle to read promotional flyers that come to your doorstep? How do you know if you're getting a good deal, if you are unable to compare prices based on a unit cost?

This unit deals with the financial strategies of successful grocery shopping. It is a stepping stone to larger scale budgeting. Learners will experience the benefits of meal planning, list writing, estimating and shopping with a fixed budget. They will have opportunities to make positive changes to their personal grocery shopping habits.

Instructors should use realia wherever possible, and make field trips a part of this unit of study. Knowing the 'tricks of the trade' for grocery shopping can have positive impacts on a monthly budget.

## Driving Questions

- Are the learners able to use money wisely when grocery shopping?
- Do the learners know how to reduce their shopping bills?

## Suggested Outcomes and Vocabulary

Instructors should use their discretion when selecting the outcomes and vocabulary appropriate for their learners. To inform this selection, instructors are advised to consider the language, literacy and numeracy levels of learners (see [Guiding Principles for Financial Literacy and Numeracy Instruction in the ESL Literacy Classroom](#) and [Assessing Learner Understanding](#)).

Regardless of CLB level, all newcomers will benefit from expanding their financial and mathematical language in English as well as having a better understanding of how to make their money work for them in Canada.

### *Suggested Outcomes*

- Identify local shopping options
- Explain the differences between local stores
- Evaluate convenience vs cost
- Identify and explain the difference between needs and wants
- Identify and explain discounts or sales
- Explain how to secure loyalty or membership discounts
- Explain the benefits of loyalty and membership cards and programs
- Explain the advantages and disadvantages of buying in bulk
- Explore the advantages and disadvantages of buying food in and out of season
- Identify opportunities to reduce costs
- Explore cost effective ways of transporting groceries home
- Extract information from promotional materials (coupons, flyers, online offers, etc.)
- Extract information from labels and signage
- Compare name brand vs store brand prices
- Compare prices of similar products
- Make a weekly meal plan
- Write a shopping list
- Prepare a grocery shopping budget
- Calculate costs per unit
- Weigh produce and calculate prices
- Add prices to calculate a total
- Subtract prices to calculate a difference
- Compare costs of buying meals out vs bringing food from home
- Calculate percentage discounts
- Shop on a fixed budget
- Estimate and total the cost of items while shopping (add as you go)

## Suggested Vocabulary

add	fresh	plan
Air Miles	frozen	pound and lb
analyze	gram	price
bakery	grocery	produce
bar code	highest	product
big box store	kilogram/kg	purchase
BOGO (buy one, get one)	label	rationale
budget	least expensive	reduced
bulk buying	leftovers	sales
buy	list	savings
calculate	litre/L	season
checkout	lowest	shopping
compare	loyalty card	specials
container	meat	specialty shop
convenience store	membership card	staples
corner store	millilitre/mL	store brand
cost	most expensive	supermarket
coupon	name brand	total
dairy	no name	unit
deli	on special	value
discount	option	weigh
dry goods	pantry	
estimate	per	
ethnic shop	percentage	
explorefish	perimeter	
flyer	pharmacy	
freezer	reusable shopping bag	

## Complementary Numeracy Outcomes

Learners with interrupted formal education are likely to have gaps in their mathematical understanding. Instructors may need to introduce or review some key numerical concepts as part of their financial literacy instruction (see [Assessing Learner Understanding](#)). There is not necessarily a correlation between a learner's literacy and numeracy levels. If learners have interrupted formal education, instructors could use the [Placement Assessment Tool](#) in [Assessing Learner Understanding](#) to determine gaps.

The following numeracy outcomes were adapted from the *Alberta Education Kindergarten to Grade 9 Program of Studies* (Alberta Education, 2016). All outcomes have been identified as supporting the content of this financial literacy theme:

- Say the number sequence 0 to 100 in 1s, 5s, 10s and 25s
- Represent and describe numbers to 1000, in words and digits
- Estimate quantities to 1000
- Describe and apply strategies for adding, subtracting, multiplying and dividing whole numbers
- Describe and apply strategies for adding, subtracting, multiplying and dividing decimals
- Compare and order numbers
- Compare and order decimals
- Apply estimation strategies
- Demonstrate an understanding of whole numbers, decimals and the four operations to solve problems
- Demonstrate an understanding of fractions
- Demonstrate an understanding of percentages
- Display collected data in an appropriate manner
- Graph collected data and analyze the graph to solve problems
- Draw conclusions from data to solve problems
- Demonstrate an understanding of mass (g and kg)
- Demonstrate an understanding of capacity (mL and L)
- Compare objects by mass (g and kg)

## Lesson Plans

Each individual language learner will have a range of financial literacy and numeracy understanding that has been shaped by real-life experiences and applications (see [Assessing Learner Understanding](#)). As such, lesson planning that includes opportunities for brainstorming and that uses a 'show me what you know' approach are crucial in determining learner needs, and allowing each learner the opportunity to connect with new material.

Key considerations for a multi-level setting include:

- having a strong vocabulary focus in all lessons
- using visuals and numbers to explain ideas and vocabulary wherever possible
- using realia to connect classroom learning with the greater community
- using formative assessment to constantly gauge if understanding is secure

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The following sample lessons were developed for learners with interrupted formal education, but they can be adapted for use with a variety of demographics. The lessons demonstrate how language and numeracy content can be scaffolded to meet learner needs. The sample lessons have been written for learners at the following phases of the literacy continuum:

- Emerging: a skill is just beginning to surface
- Building: a skill is beginning to provide a foundation for authentic communication
- Expanding: a skill is becoming part of a learner's day-to-day negotiation of meaningful tasks (CCLB, 2014)

Instructors should use their discretion to determine the types of supports and content rehearsal that learners require.

# Grocery Shopping Field Trip Lesson Plan – Part I (Emerging)

## Approximate Lesson Length

2 hours (excluding travel time to and from the supermarket)

## Target Audience

Learners with interrupted formal education who are at the emerging phase of the literacy continuum. At the emerging level, a skill is just beginning to surface (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- compare prices of similar products
- make a meal plan
- shop on a fixed budget
- add prices to calculate a total
- subtract prices to calculate a difference

## Previously Covered Outcomes

- extract information from labels and signage
- make a meal plan
- write a shopping list
- extract information from coupons and flyers
- compare name brand vs store brand prices

## Resources

- 1 electronic copy of Resource 1
- 1 hard copy of Resource 1 for every group
- calculators
- erasers
- pencils

## Before Arriving at the Store

Select a grocery store that is accessible for the majority of learners. Contact the grocery store for permission to do the activity. It may be best to meet learners in the classroom and travel together.

## Arriving at the Store (up to 30 minutes)

After checking in with the manager, begin the activity. Start with a walk around the perimeter of the store (fresh fruit and vegetables, meat, fish, dairy and bakery). Invite learners to share their observations about the differences between the food available around the perimeter of the store and that available in the central aisles.

Learners to work in groups of 3 or 4 for this activity. Distribute one copy of Resource 1 to every group. Learners are to locate the items on the worksheet and find the most expensive and least expensive brands of that item and record the information. Model with the first item: loaf of brown bread.

## Data Collection (up to 50 minutes)

Learners explore the store and collect the information needed to populate the worksheet. Circulate to help learners as needed and prompt discussions by asking the following questions: *Why are the prices so different? Are the products very different? Is there information on the packaging that explains the difference?*

## Group Discussion (up to 40 minutes)

After returning to the classroom, have learners add up the prices in each of the two columns on the worksheet. Learners calculate with paper and pencil and then check with calculators. Have them compare the totals and explain why they are different. Work together to calculate the difference between the two columns. *How much money could you save if you bought the lowest priced items? Would you want to buy the lowest priced items? Why or why not?*

Project a copy of Resource 1 onto the whiteboard. Have learners from every group transfer the prices they discovered for each of the items. Ask volunteers to share their opinions about why there were price differences. Note the reasons next to the template on the whiteboard.

Encourage learners to reflect on these findings. Ask, *What will I think about when I go shopping? How will I choose which product to buy?*

## End of Lesson

Photocopy the worksheet after the activity is complete, so that each learner has their own reference copy.

# Grocery Shopping Field Trip Lesson Plan – Part II (Emerging)

## Approximate Lesson Length

2 hours

## Target Audience

Learners with interrupted formal education who are at the emerging phase of the literacy continuum. At the emerging level, a skill is just beginning to surface (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- compare prices of similar products
- make a meal plan
- shop on a fixed budget
- add prices to calculate a total
- subtract prices to calculate a difference

## Previously Covered Outcomes

- extract information from labels and signage
- make a meal plan
- write a shopping list
- extract information from coupons and flyers
- compare name brand vs store brand prices

## Resources

- 1 copy of Resource 4 for every group
- calculators
- erasers
- flyers from the local grocery store visited in Part I of this lesson
- pencils



## Meal Planning (up to 60 minutes)

Distribute copies of flyers from the supermarket visited on the field trip.

Examine the flyers as a class. Discuss vocabulary, pricing, food choices, etc. Encourage the learners to write on the flyers, circle ideas, and highlight foods that they like. Draw a table with four columns on the whiteboard and label the columns: breakfast, lunch, dinner and snack. As a class create a meal plan for one day using the flyer. What could we plan for breakfast, lunch, dinner and a snack?

Have learners work in partners to create a second meal plan. Ask, *Can any items used in the first meal plan be used for the second meal plan?* Discuss some of the different options. Encourage students to include items that may not be included on the flyer but that are pantry staples, e.g. cooking oil.

Do a cost analysis of one of the class created meal plans by taking the costs from the flyer and adding them up. Use paper and pencil and then check with calculators. Have learners repeat the task with one of their meal plans.

## Shopping with a Budget (up to 60 minutes)

This activity can be undertaken in class with a different set of supermarket flyers, or at a supermarket. Learners will have different ideas of how this money can be spent and what constitutes the meals of breakfast, lunch and dinner. This will need to be explored prior to the activity.

Distribute one copy of Resource 4 to each pair. Their task is to take a budget of \$25 and select food that could be bought to cover breakfast, lunch, dinner and a snack for two people for one day.

Circulate and ask leading questions to scaffold conversations, including: *Is that enough to last for two people? Can you take that lunch to school or work? Will you cook a large meal and have leftovers later in the week? Should you buy a big bag/box of [that] or a small bag/box? Does it matter which brand you purchase?*

At the end of this session, collect learners' worksheets, so that they can be photocopied and returned as reference copies.

## End of Lesson

The follow-up lesson should provide the learners with an opportunity to explain/defend the choices they made, as well as facilitate a group discussion to establish which ideas were financially responsible.

### Follow-up Lessons/Activities Could Include:

- Visiting a convenience store to undertake the same fixed-budget task to see how far their money goes.
- Learners could plan and price their own menu for a week (see Building Lesson Plan).

# Grocery Shopping Field Trip Lesson Plan – (Building)

## Approximate Lesson Length

2 hours (excluding travel time to and from the supermarket)

## Target Audience

Learners with interrupted formal education who are at the building phase of the literacy continuum. At the building level, a skill is beginning to provide a foundation for authentic communication (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- compare prices of similar products
- make a meal plan
- shop on a fixed budget
- add prices to calculate a total
- subtract prices to calculate a difference

## Previously Covered Outcomes

- extract information from labels and signage
- make a meal plan
- write a shopping list
- extract information from coupons and flyers
- compare name brand vs store brand prices
- shop on a fixed budget

## Resources

- 1 copy of Resource 2 for each pair
- 1 copy of Resource 5 for each pair
- calculators
- erasers
- pencils

## Before Arriving at the Store

Select a grocery store that is accessible for the majority of learners. Contact the grocery store for permission to do the activity. It may be best to meet learners in the classroom and travel together.

## Arriving at the Store (up to 30 minutes)

After checking in with the manager, begin the activity. Start with a walk around the perimeter of the store (fresh fruit and vegetables, meat, fish, dairy and bakery). Invite learners to share their observations about the differences between the foods available around the perimeter of the store and those available in the central aisles.

Ask learners to work with a partner to complete this activity. Distribute a copy of Resource 2. During this exercise, learners are expected to record the highest and lowest prices of products on a supplied list, and collect details on promotional offers associated with the lowest price.

## Data Collection (up to 30 minutes)

During this time, move around to different partners and ask them why they think there are price differences for essentially the same product. Have they noticed other ways to save while comparing prices, e.g. loyalty card, coupon, 2 for 1 offers, etc.

## Group Discussion (up to 20 minutes)

Invite volunteers to share their price comparisons, and also their opinions as to why there were price differences. Compare and contrast. Ask, *Are loyalty/membership cards a good idea based on this research? Do you always get the lowest price with the loyalty/membership card?*

## Budget Shopping Exercise (up to 55 minutes)

Distribute a copy of Resource 5 to partners. Their task is to take a budget of \$100 and select food that could be bought for breakfast, lunch, dinner and snacks for two people for seven days. Learners are likely to have different ideas of how this money can be spent and what constitutes the meals of breakfast, lunch and dinner.

Give learners around 15 minutes for the planning stage of this activity, and distribute calculators for fast calculations. It is important that all prices of all products are recorded on the worksheet.

Circulate and ask leading questions to scaffold conversations, including: *Is that enough to last for 7 days? Do you want to have the same meal each day? Can you take that lunch to school or work? Will you cook a large meal and have leftovers later in the week? Should you buy a big bag/box of [that] or a small bag/box? Does it matter which brand you purchase?*

## End of Lesson

At the end of this lesson, collect learners' worksheets and make copies so that both learners have a copy for reference in the next lesson.

## Follow-up Lesson

Provide learners with an opportunity to explain/defend the choices that they made, as well as facilitate a group discussion to establish which 'purchases' were the most financially responsible.

## Follow-up Lessons/Activities Could Include:

- Learners could visit a convenience store with the same fixed budget and task.
- Learners could plan and price their own menu using local coupons and flyers.

# Grocery Shopping Field Trip Lesson Plan – (Expanding)

## Approximate Lesson Length

2 hours (excluding travel time to and from the supermarket)

## Target Audience

Learners with interrupted formal education who are at the expanding phase of the literacy continuum. At the expanding level, a skill is becoming part of the day-to-day negotiation of meaningful tasks (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- compare prices of similar products
- make a meal plan
- shop on a fixed budget
- add prices to calculate a total
- subtract prices to calculate a difference
- calculate percentage discounts

## Previously Covered Outcomes

- extract information from labels and signage
- make a meal plan
- write a shopping list
- extract information from coupons and flyers
- compare name brand vs store brand prices
- calculate percentage discounts

## Resources

- 1 copy of Resource 2 for each pair
- 1 copy of Resource 5 for each pair
- calculators
- erasers
- pencils

## Before Arriving at the Store

Select a grocery store that is accessible for the majority of learners. Contact the grocery store for permission to do the activity. It may be best to meet learners in the classroom and travel together.

### Arriving at the Store (up to 15 minutes)

Begin the activity with a walk around the perimeter of the store (fresh fruit and vegetables, meat, fish, dairy and bakery), highlighting where to find the prices of items in the different areas of the store. Discuss the reasons for walking around the perimeter – what food is on the 'outside' and why?

Ask learners to work with a partner to complete this activity. Distribute a copy of Resource 3 (Worksheet C) to each pair. During this exercise, learners will record the highest and lowest prices of products on a supplied list, and collect details on promotional offers associated with the lowest price.

### Data Collection (up to 30 minutes)

During this time, move around to different partners and ask them why they think there are price differences for essentially the same product. Have they noticed other ways to save while comparing prices, e.g. loyalty card, coupon, 2 for 1 offers, etc. Learners to calculate totals and the percentage saved buying the least expensive products.

### Group Discussion (up to 20 minutes)

Invite volunteers to share their price comparisons, and also their opinions as to why there were price differences. Compare and contrast. Do learners think that a loyalty/membership card is a good idea based on this research? Do you always get the lowest price with the loyalty/membership card?

### Budget Shopping Exercise (up to 60 minutes)

Distribute a copy of Resource 5 to partners. Their task now is to take a budget of \$100 and select food that could be bought for breakfast, lunch, dinner and snacks for two people for seven days. Give learners around 15 minutes for the planning stage of this activity, and distribute calculators for fast calculations. It is important that all prices of all products are recorded on the worksheet.

Circulate and ask leading questions to scaffold conversations, including: *Is that enough to last for seven days? Do you want to have the same meal each day? Can you take that lunch to school or work? Will you cook a large meal and have leftovers later in the week? Should you buy a big bag/box of [that] or a small bag/box? Does it matter which brand you purchase?*

## End of Lesson

Photocopy the worksheet after the activity is complete, so that each learner has their own reference copy.

## Follow-up Lessons/Activities Could Include:

- Provide learners with an opportunity to explain/defend the choices they made, as well as facilitate a group discussion to establish which 'purchases' were the most financially responsible.
- Calculate percentage discounts on items.
- Solve word problems using information collected 'If x and y were reduced in price by x%, how much would be saved overall on the bill?'
- Calculate spend on food over time and making an annual food budget.



Outcome: find the lowest and highest prices of products in a grocery store

### Worksheet

Product	Most Expensive Price and Brand (Company) Name	Least Expensive Price and Brand (Company) Name
brown bread (1 loaf)		
can of diced tomatoes (796 mL)		
orange juice (1L)		
dried pasta (1 kg)		
tomatoes (1 kg)		
paper towel (2 rolls)		
dishwashing liquid (950 mL)		
can of red kidney beans (540 mL)		
bag of frozen peas (750 g)		
bottled water (1L)		

Outcome: compare prices of similar products

### Worksheet

Product	Most Expensive Price and Brand (Company) Name	Least Expensive Price and Brand (Company) Name	Details of Special Offers for the Lowest Price
brown bread (1 loaf)			
can of diced tomatoes (796 mL)			
orange juice (1L)			
dried pasta (1 kg)			
paper towel (2 rolls)			
dishwashing liquid (950 mL)			
bag of frozen peas (750 g)			
bottled water (1L)			
Total (\$)			

Outcome: compare prices of similar products

### Worksheet

Product	Most Expensive Price and Brand (Company) Name	Least Expensive Price and Brand (Company) Name	Details of Special Offers for the Lowest Price
brown bread (1 loaf)			
can of diced tomatoes (796 mL)			
orange juice (1L)			
dried pasta (1 kg)			
paper towel (2 rolls)			
dishwashing liquid (950 mL)			
bag of frozen peas (750 g)			
bottled water (1L)			
Total (\$)			
	% saved buying least expensive items		

Outcome: shop with a fixed budget

### Worksheet

You have \$25.00.

You have to buy food for 2 people to eat all day.

Meal	Products and Prices
Breakfast	
Lunch	
Snack	
Dinner	
Total Amount (\$)	

Outcome: shop with a fixed budget

Worksheet (E)

Day	Breakfast (products and prices)	Lunch (products and prices)	Snack (products and prices)	Dinner (products and prices)
Mon				
	Total (\$):	Total (\$):	Total (\$):	Total (\$):
Tues				
	Total (\$):	Total (\$):	Total (\$):	Total (\$):
Weds				
	Total (\$):	Total (\$):	Total (\$):	Total (\$):
Thurs				
	Total (\$):	Total (\$):	Total (\$):	Total (\$):

Day	Breakfast (products and prices)	Lunch (products and prices)	Snack (products and prices)	Dinner (products and prices)
Fri				
	Total (\$):	Total (\$):	Total (\$):	Total (\$):
Sat				
	Total (\$):	Total (\$):	Total (\$):	Total (\$):
Sun				
	Total (\$):	Total (\$):	Total (\$):	Total (\$):

# Shopping

## Rationale for Instruction

In our consumer driven society, we need to think about ways to help English language learners (ELLs) make financial decisions and purchases without creating financial risk. This thematic unit can begin with discussions about needs vs wants – what do we need to buy right away or in the future, and what are things that would be nice to have, but are not necessary.

Teaching learners how to shop wisely in Canada means letting them know that prices of items can vary from store to store, be subject to terms and conditions, change at different times of the year, be reduced during sales periods and be cheaper when bought secondhand. Learners need to be made aware of the shopping options that are available to them in their communities.

Some newcomers are from cultures where bargaining is an expected part of the shopping process. Instructors should share the instances where bargaining is a part of the purchasing process in Canada. Identifying those retailers and situations where a reduction in price could be negotiated by asking the question “Is this the best price?” is helpful information.

In order for learners to become familiar with the names and price points of retailers within their community, field trips and lessons that use realia are hugely informative. Taking a digital camera into the community and then sharing photos with learners would be an excellent way of providing relevant information.

## Driving Questions

- Do the learners know how to get the best price for a certain product?
- Are the learners able to shop wisely?

## Suggested Outcomes and Vocabulary

Instructors should use their discretion when selecting the outcomes and vocabulary appropriate for their learners. To inform this selection, instructors are advised to consider the language, literacy and numeracy levels of learners (see [Guiding Principles for Financial Literacy and Numeracy Instruction in the ESL Literacy Classroom](#) and [Assessing Learner Understanding](#)).

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Regardless of CLB level, all newcomers will benefit from expanding their financial and mathematical language in English as well as having a better understanding of how to make their money work for them in Canada.

### *Suggested Outcomes*

- Identify and explain the difference between needs and wants
- Identify local shopping options including 2nd hand options
- Explain the differences between local stores
- Evaluate convenience vs cost
- Locate sales areas, shelves, racks etc. in stores
- Specify timings of seasonal sales
- Extract information from promotional materials (coupons, flyers, online offers, etc.)
- Extract information from labels and signage
- Identify and explain discounts or sales
- Compare prices of similar products
- Explain how to secure loyalty or membership discounts
- Explain the benefits of loyalty and membership cards and programs
- Add prices to calculate a total
- Subtract prices to calculate a difference
- Calculate fractional and percentage discounts
- Calculate the impacts of interest, repayment amounts and repayment schedules for credit purchases



## Suggested Vocabulary

amount off	end of season sale	percentage
asterix	expensive	price
bargain	flyers	price matching
bargaining	full price	product
best price	garage sale	promotion
blowout sale	gas station	PST
BOGO	gently used	purchase
Boxing Day sale	grocery store	redeem
budget	GST	reduced
bulk	half price	rent to own
buy	HST	repayment
buy now pay later	higher	second 2nd hand
calculate	inexpensive	shopping channel
caveats	interest	small print
cheap	items	speciality shop
clearance	label	subtotal
compare	lease	terms
conditions	less	total
consignment store	liquidation	vary
convenience store	lower	wants
coupon	lowest	yard sale
deal	loyalty	
decimal	membership	
direct mail	more	
discount	needs	
dollar store	negotiable	
drug store	online	
email	pay	

## Complementary Numeracy Outcomes

Learners with interrupted formal education are likely to have gaps in their mathematical understanding. Instructors may need to introduce or review some key numerical concepts as part of their financial literacy instruction (see [Assessing Learner Understanding](#)). There is not necessarily a correlation between a learner's literacy and numeracy levels. If learners have interrupted formal education, instructors could use the [Placement Assessment Tool](#) in [Assessing Learner Understanding](#) to determine gaps.

The following numeracy outcomes were adapted from the *Alberta Education Kindergarten to Grade 9 Program of Studies* (Alberta Education, 2016). All outcomes have been identified as supporting the content of this financial literacy theme:

- Say the number sequence 0 to 100 in 1s, 5s, 10s and 25s
- Represent and describe numbers to 1000, in words and digits
- Estimate quantities to 1000
- Describe and apply strategies for adding, subtracting, multiplying and dividing whole numbers
- Describe and apply strategies for adding, subtracting, multiplying and dividing decimals
- Compare and order numbers
- Compare and order decimals
- Apply estimation strategies including rounding
- Demonstrate an understanding of whole numbers, decimals and the four operations to solve problems
- Demonstrate an understanding of fractions
- Demonstrate an understanding of percentages
- Display collected data in an appropriate manner
- Graph collected data and analyze the graph to solve problems
- Draw conclusions from data to solve problems

## Lesson Plans

Each individual language learner will have a range of financial literacy and numeracy understanding that has been shaped by real-life experiences and applications (see [Assessing Learner Understanding](#)). As such, lesson planning that includes opportunities for brainstorming and that uses a 'show me what you know' approach are crucial in determining learner needs, and allowing each learner the opportunity to connect with new material.

Key considerations for a multi-level setting include:

- having a strong vocabulary focus in all lessons
- using visuals and numbers to explain ideas and vocabulary wherever possible
- using realia to connect classroom learning with the greater community
- using formative assessment to constantly gauge if understanding is secure

The following sample lessons were developed for learners with interrupted formal education, but they can be adapted for use with a variety of demographics. The lessons demonstrate how language and numeracy content can be scaffolded to meet learner needs. The sample lessons have been written for learners at the following phases of the literacy continuum:

- Emerging: a skill is just beginning to surface
- Building: a skill is beginning to provide a foundation for authentic communication
- Expanding: a skill is becoming part of a learner's day-to-day negotiation of meaningful tasks (CCLB, 2014)

Instructors should use their discretion to determine the types of supports and content rehearsal that learners require.

# Shopping Lesson Plan (Emerging)

## Approximate Lesson Length

2 hours

## Target Audience

Learners with interrupted formal education who are at the emerging phase of the literacy continuum. At the emerging level, a skill is just beginning to surface (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- compare prices of similar products
- extract information from promotional materials
- describe and apply strategies for adding

## Previously Covered Outcomes

- describe and use strategies for adding
- extract information from labels and signage

## Resources

- 1 set of Resource 1 for each pair
- 1 set of Resource 2 for each pair
- 1 copy of Resource 4 for each learner
- 1 copy of Resource 5 to each pair
- 1 copy of Resource 10 for each learner
- calculators
- erasers
- individual whiteboards and markers
- pencils
- scrap paper

## Introduction (up to 30 minutes)

Ask learners to work in pairs for this activity. Hand each pair one of the signs cut from Resource 1. Ask learners to discuss what their sign says, and where they have seen a sign with the same information before. Each pair share their sign with the class and explain what it means. Other learners to share if and where they have also seen a similar sign.

Invite one learner from each pair to bring their sign to the front of the class and hold it in front of their chest towards classmates. Other learners order their classmates from lowest to highest price. Discuss any misconceptions. When the correct order is agreed, learners place signs on the whiteboard in that same order.

### **Adding Monetary Amounts (up to 45 minutes)**

Write the price \$2.99 on the whiteboard. Point at the 99 and ask: *What is this? Dollars or cents?* Point at the decimal and ask: *What is this called? What does it mean?* Invite a learner to read the price. Write \$2.50 next to the first price. Invite a learner to read this price. Ask learners to add the prices together on a piece of paper, or individual whiteboard, showing their calculation and the answer. Invite a learner with the correct answer who used column addition to come to the board and demonstrate to the group.

Ask learners who calculated their answer incorrectly to retry.

Write the following three prices horizontally on the board: \$1.75, \$0.82 and \$2.50. Ask learners to copy the prices onto their piece of paper or whiteboard and add them together using column addition. Invite a learner with the correct answer to share it and write it on the board. Address any misconceptions.

Next, distribute a copy of Resource 4 to each learner and have them complete the exercises independently.

### **Problem Solving (up to 45 minutes)**

Display the following word problem on the whiteboard and read to the group:

Jeffrey goes shopping. He buys jeans for \$24.99. He buys a hat for \$15.00. He buys his lunch for \$3.99. How much did Jeffrey spend?

Ask learners to read the question again to themselves. Ask learners what they are being asked to calculate. Invite learners to come to the whiteboard and circle or underline all of the information needed to solve the problem. Invite another learner to order the prices vertically for addition. Ask the learners to add up the prices individually on a piece of paper or on a whiteboard. Collect the learners' solutions and address any misconceptions as a group.

Ask learners to work with a partner for the next activity. Distribute a copy of Resource 5 to each pair. Read the case story aloud and ask learners to underline any vocabulary words they don't recognize during the reading. Discuss and explain any unknown vocabulary.

using learners own definitions where possible. Have learners record new vocabulary and definitions in their vocabulary banks for the unit.

*Ask: What is the question asking you to calculate? How should you do this?* Distribute a cut up set of Resource 2 to each pair. Learners discuss where the family should make their purchases. When they agree, pairs share their ideas with the rest of the class, using the signs to explain their decisions.

### **Notes and Hints**

Real flyers from the community could be used in place of these signs to familiarize learners with the realia.

When a consensus is reached regarding where Adama should shop, calculate how much it will cost Adama to buy a winter jacket and boots for herself.

### **End of Lesson**

# Shopping Lesson Plan (Building)

## Approximate Lesson Length

2 hours

## Target Audience

Learners with interrupted formal education who are at the building phase of the literacy continuum. At the building level, a skill is beginning to provide a foundation for authentic communication (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- compare prices of similar products
- extract information from promotional materials
- extract information from labels and signage
- describe and apply strategies for adding

## Previously Covered Outcomes

- describe and use strategies for adding
- extract information from labels and signage

## Resources

- 1 set of Resource 3 for each pair
- 1 copy of Resource 5 for each pair
- 1 copy of Resource 6 for each group
- 1 copy of Resource 7 for each group
- advertisements and flyers from local clothing and household goods retailers
- calculators
- erasers
- individual whiteboards and pens
- pencils
- scrap paper

## Introduction (up to 30 minutes)

Ask learners work in partners for this activity. Hand each pair one of the cut up signs from Resource 3. Ask learners to discuss the vocabulary on their sign. *Do you recognize it? Can you explain it?*

Each pair to share their sign and vocabulary with the group. Other learners share if and where they have seen a similar sign.

Distribute an entire set of Resource 3 to each pair. Their first task is to read the signs and order them from the highest to lowest price by item. Invite a group to share their results and discuss any discrepancies as a group.

Ask questions about individual signs to gauge understanding of learners. *Ask: Is the sale at Carol's Coats good value for someone with a very large family? Why or why not? Where should someone with a large family buy winter coats for everybody? Why?*

## Adding Monetary Amounts (up to 30 minutes)

Write the price \$2.99 on the whiteboard. Point at the 99 and ask: *What is this? Dollars or cents?* Point at the decimal and ask: *What is this called? What does it mean?* Invite a learner to read the price. Write \$2.50 next to the first price. Invite a learner to read this price. Ask learners to add the prices together on a piece of paper, or individual whiteboard, showing their calculation and the answer. Invite a learner with the correct answer, and who used column addition to come to the board and demonstrate to the group.

Ask learners who calculated the answer incorrectly to retry.

Write the following three prices horizontally on the board: \$13.99, \$0.75 and \$102.02. Have learners add the prices to get a total. Invite a learner with the correct answer to share it and write it on the board.

Next, read the following two prices aloud, have learners record them and add them together: \$30.85 and \$114.16.

Display the following word problem on the whiteboard:

Jeffrey goes to the mall. He buys jeans for \$24.99. He goes to a different store and buys a hat for \$15.00. He buys his lunch for \$3.99. How much did Jeffrey spend at the mall?



## Comparing Prices (up to 1 hour)

Next, distribute a copy of Resource 5 to each pair. Invite a learner to read the case study aloud. Discuss any unfamiliar vocabulary. Using Resource 3, learners are to discuss with their partner where the family should make their purchases. When learners have reached a consensus, invite volunteers to share with the class.

Have learners form groups of 3 or 4 and distribute a copy of Resource 6 and promotional materials from 2 different stores to each group.

As with the previous activity, learners make cost comparison decisions on behalf of each family. When the group arrives at their answer, the instructor asks someone in the group to explain their answer and rationale. If the answer is correct, distribute a copy of Resource 7 to the group.

Groups work through at their own pace. The problems progressively become more complex and the number of steps required to reach a solution increases. Not all groups will complete all of the problems.

Early finishers can write their own family case study.

## Homework

Learners bring in flyers from home to use in the next lesson.

## End of Lesson

# Shopping Lesson Plan (Expanding)

## Approximate Lesson Length

2 hours

## Target Audience

Learners with interrupted formal education who are at the expanding phase of the literacy continuum. At the expanding level, a skill is becoming part of the day-to-day negotiation of meaningful tasks (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- compare prices of similar products
- extract information from promotional materials
- describe and apply strategies for adding
- describe and apply strategies for subtracting

## Previously Covered Outcomes

- calculate percentage discounts
- describe and use strategies for adding
- extract information from promotional materials

## Resources

- 1 set of Resource 3 for each pair
- 1 copy of Resource 8 for each group
- 1 copy of Resource 9 for each group
- advertisements and flyers from local clothing and household goods retailers
- calculators
- erasers
- individual whiteboards and pens
- pencils
- scrap paper

## Introduction and Vocabulary Review (up to 30 minutes)

Ask learners to work in pairs for this activity. Distribute one cut up set of Resource 3 to each pair. Ask learners to discuss what all of the information and vocabulary on their sign means. Write the words: asterix and small print on the board. Do the learners know what these words mean? Can they find an example in the signs that were distributed?

What is the cheapest item on sale? The most expensive?

Write the price \$19.99 on the whiteboard. Point at the 99 and ask: *What is this? Dollars or cents?* Point at the decimal and ask: *What is this called? What does it mean?* Invite a learner to read the price. Ask: *If there is a sale and the price \$19.99 is reduced by 50%, what does that mean? What's another way to write 50%? How do I write 50% as a decimal?* Address any misconceptions.

Ask: *What are the two different ways that I can solve this problem?* Invite learner suggestions and agree that the two methods are:

$$\$19.99 \div 2 = \$$$

and

$$\$19.99 \times 0.5 = \$$$

Have learners calculate on calculators.

Ask learners to convert a number of different percentages to decimals to review how they are calculated.

Display the following problem on the whiteboard:

Jeffrey went to a department store. He bought jeans for \$24.99 and a hat for \$15.00. He bought his lunch for \$3.99.

He should have waited until the Labour Day Sale, because everything in the store was 25% off.

How much could Jeffrey have saved?

Ask learners if this is a one, two or three step problem? How do they know this? Give learners time to calculate the answer, and invite a volunteer to explain their rationale and the three necessary steps to solve the problem.

## Case Studies (up to 40 minutes)

Have the learners form groups of 3 or 4. In these activities learners use the promotional materials to make decisions based on cost comparisons for the families in the case studies.

Distribute a copy of Resource 8 and promotional flyers from two different stores in the local community to each group. When the group arrives at their answer, invite a volunteer to explain their answer and rationale. If the answer is correct, distribute Resource 9.

Groups work at their own pace. The problems progressively become more complex and the number of steps required to reach a solution increases. Not all groups will complete both case studies.

When learners have completed Resource 9 they will write their own word problem for another group to solve. Explain to learners that their problem must involve using both flyers and have at least three steps to find a solution. Check problems before they are exchanged.

## Comparing Offers and Discounts (up to 20 minutes)

Ask learners a series of questions that compare the terms and conditions of different offers, in order to establish the best value. Invite learners to share their rationale and prove their point of view using real prices as examples:

- *Is **buy one get one free** better than a 50% discount on an item?*
- *Would you rather have 50% off of one item, or 25% off of two items?*
- *If you sign up to receive an email newsletter, a clothing store is giving you a one day discount of 15% in the store - is it worth it?*
- *Why is **buy one get one half off** good for businesses and good for customers?*

## Homework

Learners collect flyers, coupons and promotional materials and bring to class for the next lesson.

## End of Lesson

**\$45**  
**any winter coat in the store!**  
Jo's Jackets

**Clearance  
Sale**

**All t-shirts in  
the store \$2.99**







## ***RIGHT AND LEFT***

### ***Winter Boot Sale***

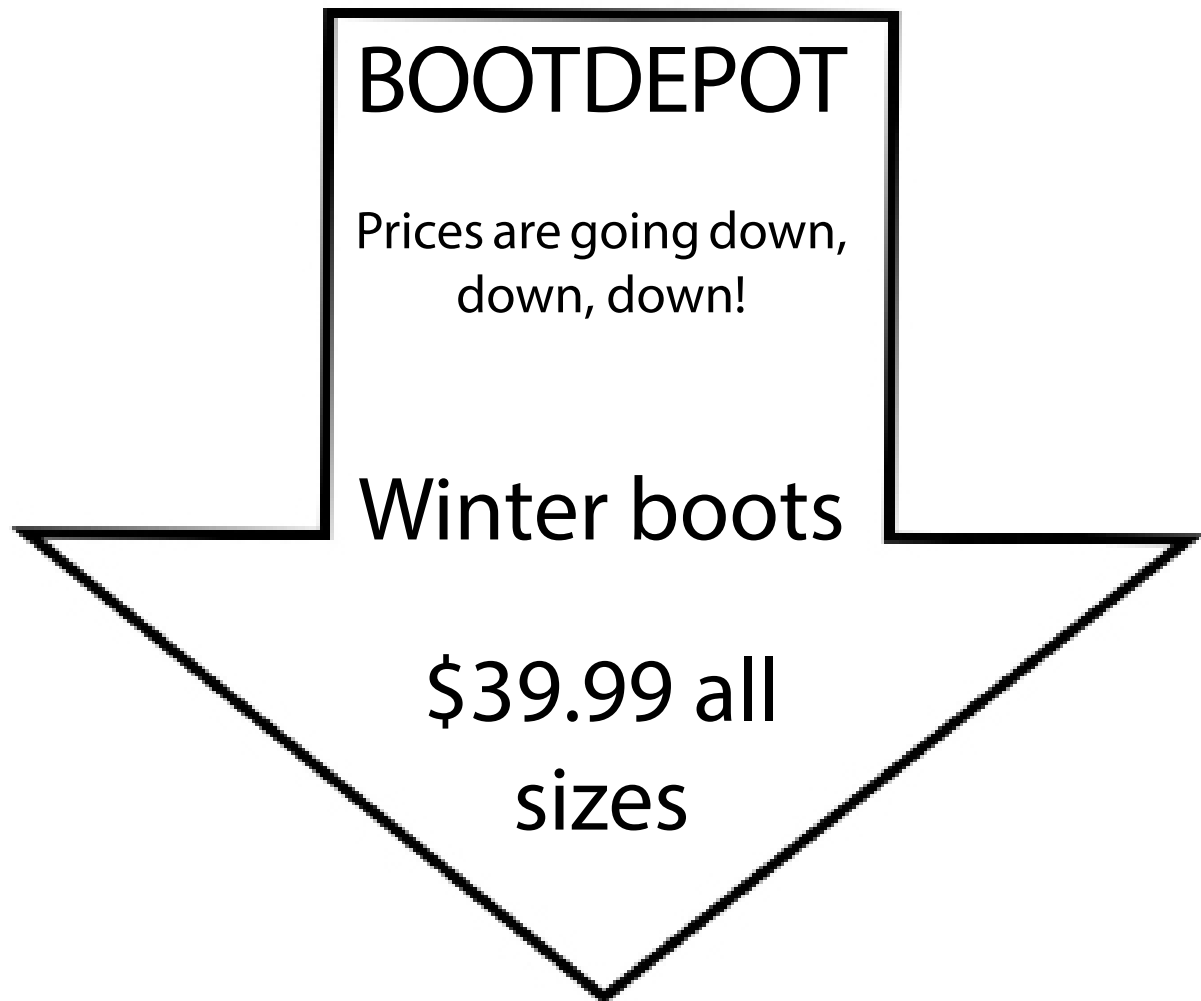
Children's     \$ 35.00

Women's     \$49.00

Men's         \$38.00







**BOOTDEPOT**

Prices are going down,  
down, down!

Winter boots

\$39.99 all  
sizes



**Carol's Coats  
Sale**

Ladies' winter jackets  
\$59.99

Children's winter jackets  
\$14.99 each

**\$45**

**any winter coat in the store!**

Jo's Jackets

**S & F**

**Annual  
Clearance Sale**

**All t-shirts in the  
store \$2.99**



**BOOTDEPOT**

Prices are going down,  
down, down!

**Winter boots**

starting from ...

**\$39.99 all  
sizes**


## **Carol's Coats Sale**

Ladies' winter jackets \$59.99\*

Children's winter jackets \$14.99 each\*\*

\* select styles only

\*\*limit of 2 per customer



HAT box  
**Baseball Hats**  
**Just \$6.99\***

\*offer does not include new hats in the store

**1 JEANS**

**Jeans**

**\$15.00 each\***

**\*children's sizes only**

Outcome: add prices to calculate a total

## Worksheet

Add the prices together.

1.  $\$1.25 + \$1.40 =$

2.  $\$1.65 + \$1.85 =$

3.  $\$3.40 + \$3.99 + \$1.50 =$

4.  $\$10.00 + \$5.75 + \$3.25 =$

Outcome: solve word problems

### Family Case Study



This is Adama. Adama has two daughters and one son.

Adama's family just arrived in Canada from a hot country.

The family needs to go shopping for winter coats and boots.

Adama needs to decide where they should buy these items.

Read the sale signs. Where Adama should shop to get the best prices?

Hint: she may need to go to more than one store.

Outcome: solve word problems

## Family Case Study



This is Iman. Iman loves shopping during sales! He likes to save money.

Iman has just started a new job. He needs new clothes for this job.

He needs to buy:

- 5 white t-shirts
- 2 pairs of black pants
- 1 pair of black shoes
- 1 winter jacket

Where should Iman buy these items? How much will the items cost?



Outcome: solve word problems

## Family Case Study



Meet Iris and George. They just got a big bill in the mail. Iris and George need to save some money.

They are going to visit their six grandchildren in Edmonton for Christmas. They want to take presents for all of the grandchildren, but can't spend a lot of money.

Two of their grandsons need new sneakers to play basketball. One of their granddaughters needs a new winter coat. Two of their granddaughters need new school shoes. One of their granddaughters needs new jeans.

Where should they buy the presents from to save money?

How much will everything cost?

Do they need to think about other costs for this trip? Make a list.

Outcome: solve word problems

## Family Case Study



This is Iman. Iman is always looking for a good deal and a bargain. He starts a new job and needs to go shopping for some new clothes today.

He needs to buy:

- 5 white shirts
- 2 pairs of black pants
- 1 pair of black shoes
- 1 pair of sneakers (Iman is going to walk to his new job everyday)

From which store should Iman buy which items? How much will he spend in total?

Next week, both stores are having a 15% off footwear sale. How much money could he save if he waits until next week?

Outcome: solve word problems

## Family Case Study



This is Adama. She just moved to Alberta with her family. Adama's family has moved from a hot country, and they need to buy winter clothes to keep warm! Adama has two daughters and one son, and Adama and her husband need winter clothes as well.

Her friend told her to get these items for the family:

- Winter coats
- Winter boots
- Hats
- Scarves
- Mitts

From which store should she buy which items? How much will she spend in total?

Adama's friend has membership cards at both of the stores. If she goes shopping with Adama, she can get her a 20% discount if Adama spends over \$200.

How much can Adama save if she shops with her friend?

## Shopping Vocabulary

Word	Definition	Example

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## Images

[African woman](#). © Lucian Coman/Hemera/Thinkstock, 2010 (page 195)

[Image number 101180811](#). © Jasmin Merdan/Hemera/Thinkstock, 2010 (page 196)

[Senior couple going over bills at home](#). © Comstock/Thinkstock, 2010 (page 197)



# Budgeting

## Rationale for Instruction

Budgeting is an essential component of financial literacy – how can learners make changes for the future if they don't have a handle on their incoming and outgoing expenses? Keeping track of spending, analyzing spending and making savings can be incredibly empowering.

The main goals of this unit are to provide learners with opportunities to examine their personal expenditure, and to use tools to keep track of spending, from simple recording templates, to maintaining spreadsheets.

To be useful, budgeting needs to become a habit. While it is an unrealistic expectation that learners will form new habits within a period of study, giving the learners tools to continue this practice in their own time can prove invaluable.

The exemplar lessons in this unit contain case studies and templates that can be adapted to suit a range of learner needs. By introducing budgeting skills, you are enabling learners to put their money to work for themselves.

## Driving Questions for Learning

- Do the learners track how they spend their money?
- Do the learners understand how a budget can work for them/their dependents?

## Suggested Outcomes and Vocabulary

Instructors should use their discretion when selecting the outcomes and vocabulary appropriate for their learners. To inform this selection, instructors are advised to consider the language, literacy and numeracy levels of learners (see [Guiding Principles for Financial Literacy and Numeracy Instruction in the ESL Literacy Classroom](#) and [Assessing Learner Understanding](#)).

Regardless of CLB level, all newcomers will benefit from expanding their financial and mathematical language in English as well as having a better understanding of how to make their money work for them in Canada.

## *Suggested Outcomes*

- Identify and explain the difference between needs and wants
- Identify and explain the difference between incoming and outgoing funds
- Identify and explain the difference between fixed and variable expenses
- Extract information from financial documents (bills, receipts, statements, etc.)
- Explain the benefits of checking and keeping receipts
- Identify recurring expenses: weekly, monthly, annually
- Analyze expenditure
- Evaluate spending – what are good financial decisions?
- Identify costs that could be reduced
- Specify ways to reduce costs
- Track incoming and outgoing funds
- Apply concepts of greater than and less than in a practical setting
- Populate a budget template
- Calculate totals of incoming and outgoing funds (using a calculator, paper and pencil or spreadsheet)
- Calculate remaining funds
- Identify and explain the difference between a subtotal and a total
- Calculate expenses and savings over time
- Budget for specific life events (buying a house, getting married, sponsoring a family member, having a baby)
- Budget for emergencies
- Create a personal budget
- Maintain a budget



## Suggested Vocabulary

analyze	fixed	recurring
annually	formula	reduce
Autosum	funds	remaining
bi-weekly	greater than	rows
budget	income	saving/savings
calculate	incoming	spend/spending
cell	less than	spreadsheets
columns	maintain	subtotal
compare	monthly	sum
costs	needs	template
data	outgoing	total
direct deposit	paycheque	track
emergencies	paystub	variable
enter	per	wants
evaluate	plan	weekly
expenses	populate	workbook
extract	receipts	
finances/financial	record	

## Complementary Numeracy Outcomes

Learners with interrupted formal education are likely to have gaps in their mathematical understanding. Instructors may need to introduce or review some key numerical concepts as part of their financial literacy instruction (see [Assessing Learner Understanding](#)). There is not necessarily a correlation between a learner's literacy and numeracy levels. If learners have interrupted formal education, instructors could use the [Placement Assessment Tool](#) in [Assessing Learner Understanding](#) to determine gaps.

The following numeracy outcomes were adapted from the *Alberta Education Kindergarten to Grade 9 Program of Studies* (Alberta Education, 2016). All outcomes have been identified as supporting the content of this financial literacy theme:

- Say the number sequence 0 to 100 in 1s, 5s, 10s and 25s
- Represent and describe numbers to 1000, in words and digits
- Estimate quantities to 1000
- Describe and apply strategies for adding, subtracting, multiplying and dividing whole numbers
- Describe and apply strategies for adding, subtracting, multiplying and dividing decimals

- Compare and order numbers
- Compare and order decimals
- Apply estimation strategies
- Demonstrate an understanding of whole numbers, decimals and the four operations to solve problems
- Demonstrate an understanding of fractions
- Demonstrate an understanding of percentages
- Display collected data in an appropriate manner
- Graph collected data and analyze the graph to solve problems
- Draw conclusions from data to solve problems

## Lesson Plans

Each individual language learner will have a range of financial literacy and numeracy understanding that has been shaped by real-life experiences and applications (see [Assessing Learner Understanding](#)). As such, lesson planning that includes opportunities for brainstorming and that uses a 'show me what you know' approach are crucial in determining learner needs, and allowing each learner the opportunity to connect with new material.

Key considerations for a multi-level setting include:

- having a strong vocabulary focus in all lessons
- using visuals and numbers to explain ideas and vocabulary wherever possible
- using realia to connect classroom learning with the greater community
- using formative assessment to constantly gauge if understanding is secure

The following sample lessons were developed for learners with interrupted formal education, but they can be adapted for use with a variety of demographics. The lessons demonstrate how language and numeracy content can be scaffolded to meet learner needs. The sample lessons have been written for learners at the following phases of the literacy continuum:

- Emerging: a skill is just beginning to surface
- Building: a skill is beginning to provide a foundation for authentic communication
- Expanding: a skill is becoming part of a learner's day-to-day negotiation of meaningful tasks (CCLB, 2014)

Instructors should use their discretion to determine the types of supports and content rehearsal that learners require.

# Budgeting Lesson Plan (Emerging)

## Approximate Lesson Length

2 hours

## Target Audience

Learners with interrupted formal education who are at the emerging phase of the literacy continuum. At the emerging level, a skill is just beginning to surface (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- identify and explain the difference between needs and wants
- populate a budget template
- calculate totals of incoming and outgoing funds (using a calculator, paper and pencil or spreadsheet)
- apply concepts of greater than and less than in a practical setting

## Previously Covered Outcomes

- identify and explain the difference between needs and wants
- identify and explain the difference between incoming and outgoing funds
- extract information from financial documents (bills, receipts, statements, etc.)
- apply concepts of greater than and less than in a practical setting

## Resources

- 1 copy of Resource 1 for each group
- 1 copy of Resource 2 for each group
- 1 set of Resource 3 for each group
- 1 set of Resource 4 for each group
- 1 copy of Resource 5 for each pair of partners
- 1 copy of Resource 5 for each group
- calculators
- erasers
- pencils
- scrap paper
- whiteboard and projector

## Introduction (up to 15 minutes)

Learners work in groups of 3 or 4. Distribute a cut up set of Resource 3 to each group. Ask learners to organize these 'receipts' into groups. Observe how learners categorize. Learners should be told that there is more than one way to group the receipts. Invite learners to share their criteria for grouping the receipts with the class.

## Needs and Wants Activity (up to 25 minutes)

Learners stay in their groups and continue to use Resource 3 for this activity. Draw a table with two columns on the whiteboard and label the columns Needs and Wants. Review the meanings of both words. Distribute a copy of Resources 1 and 2 to each group. Ask learners to place each receipt into one of the two categories. Instructor should circulate amongst the groups to encourage debate and address misconceptions.

When groups have finished sorting the receipts, address the whole class. Hold up a receipt and ask learners if it is a need or a want and ask for a rationale. Encourage learners to change their group's classification if necessary. Place the receipt in the relevant column on the whiteboard. Repeat until all receipts have been categorized.

## Populating a Budget Template (up to 35 minutes)

Learners continue to use Resource 3 for this activity. On the whiteboard, project a copy of Resource 5 (monthly budget template). Ask learners to identify words that they recognize and to share their definitions with the class. Discuss any misconceptions and introduce any new vocabulary as appropriate.

Discuss the purpose of the budget template: *What is this? How could you use this? Who would use this? Why? How could you use this?*

Distribute scrap paper to each group and invite learners to calculate the total of the incoming funds. Complete the calculation on the whiteboard, taking the time to talk through each step and reinforce mathematical vocabulary. Check with a calculator for validity. Have a volunteer read the total amount. Discuss any misconceptions.

Invite a volunteer to come to the front and select one of the receipts in the Need column. Have the learner write the amount into the Need column of the projected template. Repeat with a receipt from the Want column. Continue with one or two more examples.

Ask learners to choose a partner to work with. Distribute a copy of Resource 5 to each pair. Learners copy the information from the sample receipts onto their template. They will then work with pencil and paper or calculators to total the costs in each column. When learners have finished calculating, invite a learner who has completed the addition correctly to go to the board and write their total.

Check as a class by completing the projected template. Inform learners that the order of the receipts might not be the same as theirs. Reinforce it's the total that needs to be the same.

### Notes and Hints

This discussion will lend itself to the introduction of the commutative property of addition:  $1+2 = 3$  and  $2+1 = 3$ .

Allow learners time to identify errors and make changes. Talk through the addition again and check on a calculator.

Ask learners to add the total Needs and total Wants together. Check to see that the calculation has been done correctly by modelling the addition on the whiteboard and checking it with a calculator. As a class compare the incoming total and the expenses total (greater than and less than). Discuss the ramifications of the expenses being larger than incoming funds.

### Case Study (up to 45 minutes)

Learners work in groups of 3 or 4 for this activity. Distribute 1 set of Resource 4 and 1 copy of Resource 5 to each group. The group then uses the information in the envelope to populate the template and calculate totals.

Have learners complete the work first using pencil/paper, and then teach the learners to check the work using a calculator so that both skills are being reinforced.

When groups finish populating the template, have them compare the total of incoming and expenses, and extrapolate the financial conditions of the home: *Is this family spending more or less than they make? Are they spending too much money on wants instead of needs? What could this family do to reduce how much money they are spending?*

If time allows, bring the whole class back together to discuss the answers to these questions.

### End of Lesson

# Budgeting Lesson Plan (Building)

## Approximate Lesson Length

2 hours

## Target Audience

Learners with interrupted formal education who are at the building phase of the literacy continuum. At the building level, a skill is beginning to provide a foundation for authentic communication (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- identify and explain the difference between needs and wants
- populate a budget template
- calculate totals of incoming and outgoing funds (using a calculator, paper and pencil or spreadsheet)
- calculate remaining funds

## Previously Covered Outcomes

- identify and explain the difference between needs and wants
- identify and explain the difference between incoming and outgoing funds
- identify and explain the difference between fixed and variable expenses
- extract information from financial documents (bills, receipts, statements, etc.)
- explain the benefits of checking and keeping receipts
- calculate remaining funds
- identify and explain the difference between a subtotal and a total
- calculate totals of incoming and outgoing funds (using a calculator, paper and pencil or spreadsheet)

## Resources

- 1 copy of Resource 3 for each group
- 1 copy of Resource 6 for each pair
- 1 copy of Resource 8 for each pair
- 1 copy of Resource 7 for each pair
- calculators
- erasers

- pencils
- scrap paper
- whiteboard and projector

### **Introduction (up to 10 minutes)**

Learners to work in groups of 3 or 4. Distribute a cut up set of Resource 3 to each group. Ask learners to organize these 'receipts' into groups. Observe how learners categorize. Learners should be told that there is more than one way to group the receipts. Invite learners to share their criteria for grouping the receipts with the class.

### **Needs and Wants Activity (up to 25 minutes)**

Learners stay in their groups and continue to use Resource 3 for this activity. Draw a table with two columns on the whiteboard and label them Needs and Wants. Ask learners to volunteer which expenses are which and their rationale. Record accordingly.

### **Populating a Budget Template (up to 30 minutes)**

On the whiteboard, project a copy of Resource 6. Ask learners to identify words that they recognize and share their definitions with the group. Discuss the purpose of the budget template: *What is this? Who would use this? Why? How could you use this? Introduce the vocabulary words subtotal and total. What is the difference between the two words? Where are they on the template? Why?*

Ask learners to find a partner to work with. Distribute a copy of Resource 6 to each pair. Using Resource 3, learners fill in the template and calculate the subtotals and totals. Both learners calculate individually and compare answers. Do they agree? If not, both learners to recalculate.

When learners have finished their calculations, invite a learner who has completed the addition correctly to go to the board and write either a subtotal or total. Give other learners the opportunity to check if their work is correct and to recalculate to try and get a matching answer.

### **Fixed and Variable Expenses (up to 10 minutes)**

Ask learners to record the words fixed and variable in their vocabulary banks. Say to learners, *I pay \$1000 for my rent every month. It doesn't change, and I pay it every month. My rent is a fixed expense.* Ask learners to volunteer other examples of fixed expenses and collect on the whiteboard underneath the word. If learners suggest a variable expense,

write it on the other side of the whiteboard.

Next, say to learners, *Every time I go grocery shopping, my bill is different. It changes every time I go to the store. It is never the same. My grocery bills are a variable expense.* Collect other examples from learners and record on the whiteboard.

Learners to record definitions of fixed and variable expenses in their vocabulary banks.

### **Case Study (up to 40 minutes)**

Distribute a cut up set of Resource 8 (sample financial paperwork) to each pair of learners. Learners are to read through the enclosed receipts and bank statement and group items into fixed and variable expenses.

Distribute a copy of Resource 7 to each pair and have them populate the template and complete calculations.

### **Plenary (up to 20 minutes)**

Collect the subtotals for the fixed and variable expenses from each group. Write them on the whiteboard. Are they all the same? Why could the answers be different?

Next, invite one partner from each pair to come to the board and record only their fixed expenses underneath their subtotal. When all of the lists are complete, discuss the discrepancies and agree a master list and master subtotals.

Learners make changes on their individual templates if necessary.

### **End of Lesson**



# Budgeting Lesson Plan (Expanding)

## Approximate Lesson Length

2 hours

## Target Audience

Learners with interrupted formal education who are at the expanding phase of the literacy continuum. At the expanding level, a skill is becoming part of the day-to-day negotiation of meaningful tasks (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- identify and explain the difference between needs and wants
- identify and explain the difference between incoming and outgoing funds
- populate a budget template
- calculate totals of incoming and outgoing funds (using a calculator, paper and pencil or spreadsheet)
- analyze expenditure

## Previously Covered Outcomes

- identify and explain the difference between needs and wants
- identify and explain the difference between incoming and outgoing funds
- extract information from financial documents (bills, receipts, statements, etc.)
- explain the benefits of checking and keeping receipts
- identify and explain the difference between fixed and variable expenses
- calculate remaining funds
- explain the difference between a subtotal and a total
- calculate totals of incoming and outgoing funds (using a calculator, paper and pencil or spreadsheet)

## Resources

- 1 copy of Resource 7 for each pair
- 1 copy of Resource 9 for each pair
- calculators
- computers, laptops or tablets (shared one between two)
- erasers
- highlighters

- pencils
- scrap paper
- whiteboard and projector

## Introduction (up to 45 minutes)

Learners work in pairs for this activity. Distribute the cut up contents of Resource 9 (sample financial paperwork) and two different coloured highlighter pens to each pair.

Ask learners to divide the contents of the folder into incoming and outgoing funds. Circulate amongst partners to address any misconceptions.

### Notes and Hints

On the bank statement, both incoming and outgoing funds are included. Highlighters will allow learners to distinguish between them both. Learners may double count the ATM receipt for a withdrawal that also appears on the bank statement.

Next, have learners look carefully at all of the outgoing expenses and decide which are fixed and which are variable expenses. When they have agreed which fall into each category, have learners populate a copy of Resource 7 and calculate the totals.

Have each pair share their totals for fixed and variable expenses and collect on the whiteboard. *Do we all agree? Why are the totals different?* Explore the differences and establish as a group which are fixed and which are variable and why.

Engage learners in a further discussion about the specific expenses as well. *Was it necessary to buy a meal out? Could Martha bring food from home? Are the clothes for work and therefore a need?*

## Entering Data into a Spreadsheet (up to 1 hour 15 minutes)

### Notes and Hints

If you are working in a computer lab with a projector and whiteboard, model the data entry steps for learners. If working without this capability, be sure to circulate as much as possible.

Ask learners to have their vocabulary banks available to record new vocabulary. Invite learners to click on the Start button and open Microsoft Excel. Ask if anyone has used this program before? If so, they can explain to the group what this program is used for. If not, explain to learners that this program is like a calculator and helps people to make budgets.

Introduce the vocabulary words 'workbook' and 'spreadsheet'. Explain to learners that information is entered into the spreadsheet to perform calculations. Have learners copy the words from the board and record a definition in their vocabulary banks. Repeat with: cell, row, column, and data.

In cell A1, ask learners to type Martha's Monthly Budget and press the enter key. Continue with the following instructions:

Cell:

A3 Incoming funds

A4 Name

B4 Date

C4 Amount

A10 Total

A12 Outgoing Funds

A13 Fixed

A14 Name

B14 Date

C14 Amount

A21 Sub total

A23 Variable

A24 Name

B24 Date

C24 Amount

A33 Sub total

A35 Total

When all of this information is entered into the spreadsheet, learners are to transfer the data from Resource 7 into the spreadsheet. Show learners how to change the number formatting of the spreadsheet to currency.

Ask learners if they have any ideas of how we can get the subtotals and totals. Elicit ideas. Show learners the AutoSum icon on the toolbar. *What could AutoSum mean?* Click on the cell B9 and then click the AutoSum icon. Explain what the dotted lines indicate. Click Enter.

Invite learners to calculate other subtotals. Do they match the subtotals that were calculated earlier in class?

How do learners think the subtotals can be added together? Demonstrate how to enter a formula into cell B34. Model and talk through the formula:

=SUM (C20+C32) and press Enter

Ask learners to click on cell E2 and type 'Remaining Funds'. Tell learners to think of how to write a formula for cell F2 that will calculate how much money Martha has left over at the end of the month. Give learners time to explore, gather suggestions and model and explain as before:

=C9-C34

Learners should each save a copy of the spreadsheet for future use.

### Notes and Hints

As this information will become personal, please ensure learner privacy is protected. Do not have them save work on a general access folder, or on the hard drive. Encourage learners to email themselves a copy or keep a copy on a memory stick to be used in class.

## End of Lesson

# Needs

# Wants

<p>\$450.00</p>  <p>rent</p>	<p>\$500.00</p>  <p>credit card bill</p>
<p>\$41.00</p>  <p>shoes</p>	<p>\$79.00</p>  <p>internet and cable</p>
<p>\$43.25</p>  <p>grocery shopping</p>	<p>\$42.50</p>  <p>bus pass</p>
<p>\$44.00</p>  <p>electricity bill</p>	<p>\$33.05</p>  <p>cell phone bill</p>

<p>\$56.50</p>  <p>gas bill</p>	<p>\$71.50</p>  <p>grocery shopping</p>
<p>\$2.50</p>  <p>coffee</p>	<p>\$13.00</p>  <p>movie ticket</p>
<p>\$2.25</p>  <p>chocolate</p>	<p>\$10.00</p>  <p>lunch</p>



<p>\$850.00</p>  <p>rent</p>	<p>\$165.00</p>  <p>credit card bill</p>
<p>\$250.00</p>  <p>shoes</p>	<p>\$35.00</p>  <p>internet and cable</p>
<p>\$37.85</p>  <p>grocery shopping</p>	<p>\$85.00</p>  <p>bus pass</p>
<p>\$105.00</p>  <p>electricity bill</p>	<p>\$42.00</p>  <p>cell phone bill</p>

<p>\$95.75</p>  <p>gas bill</p>	<p>\$44.50</p>  <p>grocery shopping</p>
<p>\$12.00</p>  <p>coffee</p>	<p>\$45.50</p>  <p>movie ticket</p>
<p>\$4.50</p>  <p>chocolate</p>	<p>\$20.00</p>  <p>lunch</p>
<p>\$25.50</p>  <p>Canada Post</p>	<p>\$00.00</p> <p>other</p>

## Monthly Budget Template

Incoming Funds	Amount
Paycheque 15 <sup>th</sup> November	\$300.00
Paycheque 30 <sup>th</sup> November	\$375.00
Funding Cheque 30 <sup>th</sup> November	\$600.00
Total	
Expenses NEEDS	
Expenses WANTS	
Total	Total
Total of Expenses (Needs + Wants)	
Incoming – Expenses =	

## Monthly Budget Template

Incoming Funds	Amount
Paycheque 15 <sup>th</sup> November	\$300.00
Paycheque 30 <sup>th</sup> November	\$375.00
Funding Cheque 30 <sup>th</sup> November	\$600.00
Total	
Outgoing Expenses	
Needs	
Sub Total	
Wants	
Sub Total	
Total	

## Monthly Budget Template

Incoming Funds	Amount
Paycheque 15 <sup>th</sup> November	\$300.00
Paycheque 30 <sup>th</sup> November	\$375.00
Funding Cheque 30 <sup>th</sup> November	\$600.00
Total	
Outgoing Expenses	
Fixed	
Sub Total	
Variable	
Sub Total	
Total	

# BBB

Big Bank of Bucks

## November 2015 Monthly Bank Account Statement

Customer Name: Martha Ribelles

Transaction	Date	Company	Amount
Direct Deposit Paycheque	15/11/15	B & K Restaurant	\$675.00
ATM Withdrawal	16/11/15	7 <sup>th</sup> Avenue BBB	\$340.00
Cell Phone Monthly Fee	22/11/15	We Sell Cell Fones	\$ 60.00
Debit Transaction	18/11/15	Mr K's Groceries	\$ 64.50
Direct Deposit Paycheque	30/11/15	B & K Restaurant	\$675.00
Gov't Funding Direct Deposit	30/11/15	Gov't of Alberta	\$240.00

### On the Road Coffee House

Receipt:

November 2,  
2015

Debit: \$9.45

Receipt

### Mr. K's Groceries

November 28, 2015

Total: \$36.55

Paid by Debit Card

Come back again soon!

Tear-Off Receipt	Tear-Off Receipt	Tear-Off Receipt
Book of 10 Bus Tickets	Book of 10 Bus Tickets	Book of 10 Bus Tickets
\$22.50	\$22.50	\$22.50

LIGHTS ON ELECTRICITY COMPANY	
<b>November Electricity Bill</b>	
<b>Previous Payment</b>	<b>\$59.76</b>
<b>Payment Made</b>	<b>October 16, 2015</b>
<b>THANK YOU</b>	
<b>Monthly Usage for November:</b>	<b>\$62.75</b>
(Calculated at 1,255 units x \$0.05/unit)	
<b>Payment Due</b>	<b>\$62.25</b>
<b>Payment Due Date</b>	<b>December 16, 2015</b>

## Coats and Hangers

0021            21/11/15

## Women's Fashion

T shirt        \$ 29.00

Jeans         \$ 89.99

Dress         \$ 74.99

Sweater      \$ 45.99

Sub Total    \$ 239.97

GST @ 5%    \$ 11.99

Total         \$251.96

Cash         \$251.96

## BBB

Big Bank of Bucks

BANK LOAN

Customer:     Martha Ribelles

Loan Number: 334455

Date of Payment: November 29, 2015

Fixed Monthly

Payment:       \$165.00

## Receipt

## Mr. K's Groceries

November 12, 2015

Total: \$50.00

Paid by cash

Come back again soon!

On the Road  
Coffee House

Receipt:

Nov 8, 2015

Cash \$2.75



**BBB**

Big Bank of Bucks

4112

Martha Ribelles

Nov. 1<sup>st</sup>, 2015

Personal Cheque

Payable to: Mr. T. Landlord

To the Order Of: **six hundred and twenty dollars**

\$ **620.00**

Memo: **November Rent**

# BBB

Big Bank of Bucks

## November 2015 Monthly Bank Account Statement

Customer Name: Martha Ribelles

Transaction	Date	Company	Amount
Direct Deposit Paycheque	15/11/15	B & K Restaurant	\$675.00
ATM Withdrawal	16/11/15	7 <sup>th</sup> Avenue BBB	\$340.00
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Direct Deposit Paycheque	30/11/15	B & K Restaurant	\$675.00
Gov't Funding Direct Deposit	30/11/15	Gov't of Alberta	\$240.00

### ATM Receipt

**Nov. 16, 2015**

**Cash Withdrawal:**

**\$340.00**

### On the Road Coffee House

**Receipt:**

**November 2,  
2015**

**Debit: \$9.45**

### Receipt

**Mr. K's Groceries**

November 28, 2015

Total: \$36.55

Paid by Debit Card

Come back again soon!

Tear-Off Receipt	Tear-Off Receipt	Tear-Off Receipt
Book of 10 Bus Tickets	Book of 10 Bus Tickets	Book of 10 Bus Tickets
\$22.50	\$22.50	\$22.50

LIGHTS ON ELECTRICITY COMPANY	
<b>November Electricity Bill</b>	
<b>Previous Payment</b>	<b>\$59.76</b>
<b>Payment Made</b>	<b>October 16, 2015</b>
<b>THANK YOU</b>	
<b>Monthly Usage for November:</b>	<b>\$62.75</b>
(Calculated at 1,255 units x \$0.05/unit)	
Payment Due	\$62.25
Payment Due Date	December 16, 2015

## Coats and Hangers

0021          21/11/15

## Women's Fashion

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Payment:        \$165.00

## Receipt

## Mr. K's Groceries

November 12, 2015

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On the Road  
Coffee House

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**BBB**

Big Bank of Bucks

4112

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# Banking

## Rationale for Instruction

For newcomers to Canada, understanding the vocabulary as well as the features and fine print of banking products and services can prove a daunting task. Language instructors can play a key role in removing some of the mystery and helping learners acquire the knowledge they need to ask important questions and make informed choices.

Some English language learners (ELLs) may have an informed grasp on the types of accounts and products they hold, and others may deposit and withdraw funds but know nothing about the benefits and charges associated with their accounts. Some ELLs may think that they have to stay with their first bank forever, while others could hold accounts and credit cards with multiple institutions.

The outcomes in this unit seek to empower ELLs through developing the knowledge and vocabulary they need to make banking products work for them. As learners become more Canadian banking savvy, they may make changes to the services that they pay for and encourage members of their families and communities to follow suit.

Due to the volume of information, Banking, Credit and Saving are presented as separate thematic units. This Banking unit focuses on the shared vocabulary of a variety of banking products, services and transactions commonly associated with chequing and savings accounts.

## Driving Questions

- Are the learners aware of banking services available to them/their dependents?
- Do the learners know how to choose which banking services are best for them?

## Suggested Outcomes and Vocabulary

Instructors should use their discretion when selecting the outcomes and vocabulary appropriate for their learners. To inform this selection, instructors are advised to consider the language, literacy and numeracy levels of learners (see [Guiding Principles for Financial Literacy and Numeracy Instruction in the ESL Literacy Classroom](#) and [Assessing Learner Understanding](#)).

Regardless of CLB level, all newcomers will benefit from expanding their financial and mathematical language in English as well as having a better understanding of how to make their money work for them in Canada.

### *Suggested Outcomes*

- Identify and explain the differences between chequing and savings accounts
- Compare and contrast different bank accounts including services and charges
- Compare features of similar products and services
- Explain how to open a bank account
- Explain how to close a bank account
- Extract information from bank statements and ATM receipts
- Analyze a bank statement
- Identify and explain the difference between credits and debits
- Use an ATM
- Extract information from promotional materials (coupons, flyers, online offers etc.)
- Populate a cheque
- Explain advantages and disadvantages of online banking
- Explain how to set up direct deposits
- Explain how to make an e-transfer
- Identify different ways to send money overseas
- Develop awareness of caveats and small print
- Online banking
- Use online calculators and tools
- Calculate interest



## Suggested Vocabulary

account	current balance	payment
account information	debit	PIN
analyze	deposit	previous
apply	direct deposit	product
asterix	discount	rate
ATM	e-banking	receipt
balance	electronic transfer	remove
bank	enter	RESP
bank account	e-statement	RRSP
bounce	e-transfer	savings account
branch	feature	service
bundle	fee	service charge
cancel	interest	small print
carbon copy	interest rate	statement
cash	limit	statement date
caveat	line of credit	teller
charge	loan	terms
cheque	manager	TFSA
chequing account	minimum balance	transaction
chronological order	mobile banking	transfer
compare	money order	unlimited
conditions	monthly	withdrawal
continue	mortgage	
credit	online banking	
credit union	overdraft	

## Complementary Numeracy Outcomes

Learners with interrupted formal education are likely to have gaps in their mathematical understanding. Instructors may need to introduce or review some key numerical concepts as part of their financial literacy instruction (see [Assessing Learner Understanding](#)). There is not necessarily a correlation between a learner's literacy and numeracy levels. If learners have interrupted formal education, instructors could use the [Placement Assessment Tool](#) in [Assessing Learner Understanding](#) to determine gaps.

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The following numeracy outcomes were adapted from the *Alberta Education Kindergarten to Grade 9 Program of Studies* (Alberta Education, 2016). All outcomes have been identified as supporting the content of this financial literacy theme:

- Say the number sequence 0 to 100 in 1s, 5s, 10s and 25s
- Represent and describe numbers to 1000, in words and digits
- Estimate quantities to 1000
- Describe apply use strategies for adding, subtracting, multiplying and dividing whole numbers
- Describe apply use strategies for adding, subtracting, multiplying and dividing decimals
- Compare and order numbers
- Compare and order decimals
- Apply estimation strategies
- Demonstrate an understanding of whole numbers, decimals and the four operations to solve problems
- Demonstrate an understanding of fractions
- Demonstrate an understanding of percentages
- Display collected data in an appropriate manner
- Graph collected data and analyze the graph to solve problems
- Draw conclusions from data to solve problems

## Lesson Plans

Each individual language learner will have a range of financial literacy and numeracy understanding that has been shaped by real-life experiences and applications (see [Assessing Learner Understanding](#)). As such, lesson planning that includes opportunities for brainstorming and that uses a 'show me what you know' approach are crucial in determining learner needs, and allowing each learner the opportunity to connect with new material.

Key considerations for a multi-level setting include:

- having a strong vocabulary focus in all lessons
- using visuals and numbers to explain ideas and vocabulary wherever possible
- using realia to connect classroom learning with the greater community
- using formative assessment to constantly gauge if understanding is secure

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The following sample lessons were developed for learners with interrupted formal education, but they can be adapted for use with a variety of demographics. The lessons demonstrate how language and numeracy content can be scaffolded to meet learner needs. The sample lessons have been written for learners at the following phases of the literacy continuum:

- Emerging: a skill is just beginning to surface
- Building: a skill is beginning to provide a foundation for authentic communication
- Expanding: a skill is becoming part of a learner's day-to-day negotiation of meaningful tasks (CCLB, 2014)

Instructors should use their discretion to determine the types of supports and content rehearsal that learners require.

# Banking Lesson Plan (Emerging)

## Approximate Lesson Length

2 hours

## Target Audience

Learners with interrupted formal education who are at the emerging phase of the literacy continuum. At the emerging level, a skill is just beginning to surface (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- develop and rehearse banking vocabulary
- identify and explain the difference between credits and debits
- analyze a bank statement

## Previously Covered Outcomes

- develop and rehearse banking vocabulary

## Resources

- 1 set of Resource 1
- 1 copy of Resource 2 for each pair
- 1 copy of Resource 3 for each group
- 1 copy of Resource 4 for each group
- calculators
- erasers
- highlighters
- pencils
- ruler

## Introduction (up to 20 minutes)

Ask learners to refer to their vocabulary sheets for this activity. Review vocabulary words by holding up Resource 1 (flashcards). Have learners find the word on their sheet. Elicit any information about the words that the learners can give you. Discuss any words that are still confusing.

Distribute individual flashcards to learners. Tell learners that they are responsible for finding that word in the next activity.

## Vocabulary of a Bank Statement (up to 20 minutes)

On the whiteboard, project a copy of Resource 2 (sample bank statement) only revealing the top of the statement (personal and account information). As a vocabulary word is revealed, have the learner with the corresponding flashcard from Resource 1 bring it to the front of the classroom and display it on the whiteboard.

Move from the definition of the word and focus on what information it provides using leading questions. Ask: *Whose account is this? How do you know?*

Continue to reveal more of statement, pausing to have learners display and discuss vocabulary words as they appear. Some of the flashcard vocabulary does not appear on this first statement. Discuss if any of the words are similar and group together flashcards such as credit and deposit. Move vocabulary flashcards for the words that do not appear to a different area of the whiteboard.

Ask learners how many of them have received a similar statement in the past month. Ascertain if learners check, cross-reference and/or file their bank statements. Do they know what to do if they find an error?

## Deposits and Withdrawals (up to 60 minutes)

Have learners look at the statement again, this time focusing on transactions that have occurred. Ask the learners what information is given in this part of the statement to determine how much direct teaching will need to be done concerning different types of transactions. If learners are unsure, read through each transaction and discuss: dates, names, and monetary amounts.

Note also that the monetary amounts will be written in one of two columns deposits (credits) and withdrawals (debits). Explain how each transaction shows how the person with the account used the money they had in the bank.

Ask learners a series of retrieval questions to determine their ability to read a bank statement, e.g. *How much did this person spend at The T Shirt Shop?* Continue with questioning, and change the focus of questions from identifying amounts to identifying dates and types of transactions, until learners display an ability to find information quickly and easily.

Ask learners to work with partners for the next activity. Distribute a copy of Resource 2 and two differently coloured highlighter pens to each pair. Ask one learner in each pair to highlight all of the numbers in the deposits column with the same colour. Model how to use a ruler to read the transaction and corresponding amount and highlight the amount. Have learners complete this step on their statements. Do they have any questions about the information on the statement?

Repeat, with the other partner using a different highlighter to identify withdrawals.

Distribute a calculator to each pair. Invite learners to add either all of the deposits or all of the withdrawals together.

### Notes and Hints

Some learners may not make a connection between their total and the total that appears at the bottom of the statement. Some learners will feel that the total on the statement is incorrect, and some learners may not undertake the calculation because the total is already provided.

Have learners share the totals they calculated for each column. Discuss what would happen if the withdrawals column was more than the deposits column. Make comparison statements using greater than and less than. Model how these statements are written as mathematical equations.

### Small Group Problem Solving (up to 20 minutes)

Ask learners to work in groups of three or four. Working with Resource 3 and Resource 4 ask learners to add the amounts in the respective deposit and withdrawal columns and then create their own greater than and less than equations.

When groups are finished checking and re-checking their answers with the calculator to make sure they are correct, ask: *What information is similar on all of the statements? How should statements be ordered?* Revisit why it is important to keep bank statements.

### Homework

If learners have a bank account, they are to find one of their statements and read through it. Encourage learners to return with questions the next day. As with other sensitive information, discourage learners from bringing their personal financial documentation to class.

### End of Lesson

# Banking Lesson Plan (Building)

## Approximate Lesson Length

2 hours

## Target Audience

Learners with interrupted formal education who are at the building phase of the literacy continuum. At the building level, a skill is beginning to provide a foundation for authentic communication (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- develop and rehearse banking vocabulary
- identify and explain credits and debits
- analyze a bank statement

## Previously Covered Outcomes

- develop and rehearse banking vocabulary

## Resources

- 1 copy of Resource 2 for each pair
- 1 copy of Resource 3 for each pair
- 1 copy of Resource 5 for each learner
- 1 set of Resource 6 for each group
- erasers
- calculators
- highlighter pens
- pencils

## Introduction and Vocabulary Review (up to 10 minutes)

On the whiteboard, project a copy of Resource 2 (sample bank statement) only revealing the top of the statement (personal and account information). Use leading questions to elicit information from learners. Ask: *Whose account is this? How do you know?* Etc.

Continue to reveal more of statement, pausing to discuss vocabulary words as they appear.

Ask learners how many of them have received a similar statement in the past month. Ascertain if learners check, cross-reference and/or file their bank statements. Do they know what to do if they find an error?

Ask learners what information is included in the projected statement. Use the discussion as a means to reinforce vocabulary understanding and correct usage.

## Deposits and Withdrawals (up to 30 minutes)

Ask learners a series of retrieval questions to determine their ability to read a bank statement, e.g. *How much did this person spend at The T-Shirt Shop?* Continue with questioning, changing the focus of questions from identifying amounts to identifying dates and types of transactions.

Learners work in partners for the next activity. Distribute a copy of Resource 2 (Sample Bank Statement A) and a calculator to each pair. Ask the learners to total how much money was withdrawn and how much was deposited in the month. Tell learners to double check the total to be sure that everything has been added correctly.

### Notes and Hints

Some learners may not make a connection between their total and the total that appears at the bottom of the statement. Some learners will feel that the total on the statement is incorrect, and some learners may not undertake the calculation because the total is already provided.

Distribute Resource 3. Ask learners to identify differences between the two sample bank statements. Ask: *What numbers have increased or decreased? What happened to Adama's salary between July and August? Did she spend more money in July or August? How can we calculate that?* Invite learners to suggest methods for the calculation. Collect answers. Explore any misconceptions and amend any miscalculations.

## Additional Statement Content (30 minutes)

Distribute individual copies of Resource 5. Ask learners to identify new vocabulary on this statement. Collect learner definitions for the additional vocabulary. Have learners add any new vocabulary and definitions to their vocabulary banks for the unit. Ask learners how to check if the closing balance on the statement is correct? Collect suggestions and invite learners to try and check if the closing balance is correct.



When learners are finished, invite two groups whose answers are different to share their solutions. The rest of the class compares the two solutions with their own and provide feedback on why they support/challenge the answers. Reinforce vocabulary work from earlier - the closing balance is after all of the withdrawals and all of the deposits in the month. Calculate the correct answer together.

### **Small Group Problem Solving (up to 50 minutes)**

Ask learners to work in groups of 3 or 4 for the next activity. Distribute a copy of the first word problem from Resource 6 along with highlighter pens. Learners highlight key information in the problems that needs to be included in calculations. When groups have finished a problem, listen to their rationale and check their result. When the correct solution has been found, distribute the next word problem.

### **Homework**

If learners have a bank account, they are to find one of their statements and read through it. Encourage learners to return with questions the next day. As with other sensitive information, discourage learners from bringing their personal financial documentation to class.

### **End of Lesson**

# Banking Lesson Plan (Expanding)

## Approximate Lesson Length

2 hours

## Target Audience

Learners with interrupted formal education who are at the expanding phase of the literacy continuum. At the expanding level, a skill is becoming part of the day-to-day negotiation of meaningful tasks (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- develop and rehearse banking vocabulary
- analyze a bank statement
- compare and contrast different bank account features including services and charges

## Previously Covered Outcomes

- develop and rehearse banking vocabulary

## Resources

- 1 copy of Resource 2 for each pair
- 1 copy of Resource 3 for each pair
- 1 copy of Resource 5 for each learner
- 1 set of Resource 6 for each group
- 1 copy of Resource 7 for each group
- 1 copy of Resource 8 for each group
- 1 copy of Resource 9 for each group
- calculators
- erasers
- highlighter pens
- pencils

## Introduction and Vocabulary Review (up to 20 minutes)

Ask learners to work in pairs for this activity. On the whiteboard, project Resource 5 (sample bank statement) only revealing the top of the statement (personal and account information). Use leading questions to elicit information from learners. Ask: *Whose account is this? How do you know? Etc.*

Ask learners to identify the fees paid for this account. Ask: *What are they? What are they for? What do opening and closing balance mean?* Invite learners to suggest how to check the closing balance on the statement. Invite learners to share solutions, and work through any discrepancies and/or misconceptions.

## Small Group Problem Solving (up to 30 minutes)

Ask learners to work in groups of 3 or 4 for this activity. Distribute a copy of the first word problem from Resource 6 along with highlighter pens. Learners to highlight key information in the problems that needs to be included in calculations. When groups have finished a problem listen to their rationale and check their result. When the correct solution has been found, distribute the next word problem.

## Comparing Banking Products (up to 1 hour)

### Notes and Hints

Learners can feel completely overwhelmed by the amount of small print contained in banking product materials. The aim of this and subsequent activities is to provide them with the confidence to identify the key information to help them make informed decisions. Stress this repeatedly.

Learners work with a partner for the next activity. Distribute banking account leaflets from three different banks in the community to each pair, along with highlighter pens.

Begin with an orientation of each leaflet. Tell learners that today's activities will only compare the chequing accounts at these banks, and that these are the only pages that need to be looked at. Have learners highlight the page numbers/borders of these pages for reference.

Select one of the accounts at one of the banks, and have all learners turn to the appropriate page. Walk through the features table by answering leading questions: *How much are the monthly fees? How many times can a customer use a debit card for free every month if they*

*have this account? Do customers get a discount if they receive their statement online? Do customers have to have a minimum balance to have this account?*

Reinforce the vocabulary of terms and conditions, small print, caveats, asterix etc. during this discussion.

Next, distribute a copy of Resource 7 to each pair. Their challenge is to read the information and decide which of the chequing accounts at any of the banks is the most appropriate for the person/people in the scenario. Learners must defend their answer to the instructor by referring to account features. Repeat with Resources 8 and 9.

### **Sharing Findings (10 minutes)**

Invite pairs to share their recommendations for each scenario. Do learners agree? Discuss.

### **Homework**

Learners research which accounts they have at their banks, and the fees they pay. Do they have the most appropriate one for themselves?

### **End of Lesson**

# credit

debit

balance

previous



service

charge

monthly fee

# transactions

# statement date

# account information

# withdrawal

# deposit



**BBB**

Big Bank of Bucks

**Statement Date:** 31<sup>st</sup> August 2015**Account Information**

Adama Amad

For 1st August – 31st August 2015

102, 345 6th Street SW

Tall Trees, AB

**Account Number:** 201301401

TOT OTO

**Branch Number:** 001002**Transactions**

<b>Date</b>	<b>Description</b>	<b>Withdrawals</b>	<b>Deposits</b>
2nd Aug	Mr. K's Groceries	\$ 45.76	
2nd Aug	The T Shirt Shop	\$ 29.99	
3rd Aug	City Bus Company	\$ 75.00	
12th Aug	Sally's Sandwich Store	\$ 4.95	
15th Aug	Direct Deposit Payroll		\$1,604.96
19th Aug	ATM Deposit		\$ 40.00
25th Aug	Mr. K's Groceries	\$ 124.86	
31st Aug	Personal Cheque Memo: Rent	\$ 875.00	
31st Aug	Direct Deposit Payroll		\$1,604.96
31st Aug	New to You Bike Store	\$ 350.00	
		<b>\$1,505.56</b>	<b>\$3,249.92</b>

**BBB**

Big Bank of Bucks

**Statement Date:** 31<sup>st</sup> July 2015**Account Information**

Adama Amad

For 1st July – 31st July 2015

102, 345 6th Street SW

Tall Trees, AB

**Account Number:** 201301401

TOT OT0

**Branch Number:** 001002**Transactions**

<b>Date</b>	<b>Description</b>	<b>Withdrawals</b>	<b>Deposits</b>
4 <sup>th</sup> July	Shoes for You Too	\$ 82.00	
6 <sup>th</sup> July	Community Restaurant	\$ 29.99	
6 <sup>th</sup> July	City Bus Company	\$ 125.00	
9 <sup>th</sup> July	Mr. K's Groceries	\$ 56.00	
12 <sup>th</sup> July	Steven's Salon	\$ 89.95	
15 <sup>th</sup> July	Direct Deposit Payroll		\$1,432.05
25 <sup>th</sup> July	Mr. K's Groceries	\$ 39.76	
31 <sup>st</sup> July	Direct Deposit Payroll		\$1,432.05
31 <sup>st</sup> July	Personal Cheque Memo: Rent	\$ 875.00	

Total of Withdrawals: \_\_\_\_\_ Total of Deposits: \_\_\_\_\_

**BBB**

Big Bank of Bucks

**Statement Date:** 30<sup>th</sup> June 2015**Account Information**

Adama Amad

For 1st June – 30th June 2015

102, 345 6th Street SW

Tall Trees, AB

**Account Number:** 201301401

TOT OT0

**Branch Number:** 001002**Transactions**

<b>Date</b>	<b>Description</b>	<b>Withdrawals</b>	<b>Deposits</b>
2 <sup>nd</sup> June	Cafeteria	\$ 9.75	
2 <sup>nd</sup> June	On The Road Coffee House	\$ 12.45	
3 <sup>rd</sup> June	City Bus Company	\$ 75.00	
9 <sup>th</sup> June	Mr. K's Groceries	\$ 38.78	
11 <sup>th</sup> June	Sally's Sandwich Store	\$ 4.95	
15 <sup>th</sup> June	Direct Deposit Payroll		\$1,432.05
16 <sup>th</sup> June	ATM Deposit		\$ 90.00
25 <sup>th</sup> June	Mr. K's Groceries	\$ 124.86	
30 <sup>th</sup> June	Direct Deposit Payroll		\$1,432.05
30 <sup>th</sup> June	Personal Cheque Memo: Rent	\$ 875.00	

Total of Withdrawals: \_\_\_\_\_ Total of Deposits: \_\_\_\_\_

**BBB**

Big Bank of Bucks

**Statement Date:** 30<sup>th</sup> June 2015**Account Information**

Adama Amad

For 1st June – 30th June 2015

102, 345 6th Street SW

Tall Trees, AB

**Account Number:** 201301401

TOT OT0

**Branch Number:** 001002**Opening Balance:** \$ 234.50**Closing Balance:** \$1,990.72**Transactions**

<b>Date</b>	<b>Description</b>	<b>Withdrawals</b>	<b>Deposits</b>
1 <sup>st</sup> June	Cafeteria	\$ 9.75	
3 <sup>rd</sup> June	City Bus Company	\$ 75.00	
9 <sup>th</sup> June	Mr. K's Groceries	\$ 38.78	
11 <sup>th</sup> June	ATM Withdrawal (GGG Bank)	\$ 60.00	
11 <sup>th</sup> June	ATM Withdrawal Fee	\$ 1.50	
15 <sup>th</sup> June	Direct Deposit Payroll		\$1,432.05
15 <sup>th</sup> June	Monthly Account Fee	\$ 12.99	
16 <sup>th</sup> June	ATM Deposit		\$ 90.00
25 <sup>th</sup> June	Mr. K's Groceries	\$ 124.86	
30 <sup>th</sup> June	Direct Deposit Payroll		\$1,432.05
30 <sup>th</sup> June	Personal Cheque Memo: Rent	\$ 875.00	

Outcome: solve problems involving whole and decimal numbers

How much more money did Adama get paid in August than in June?

Outcome: solve problems involving whole and decimal numbers

Now that Adama is making more money, she is thinking about saving more. Could she afford to save \$300 every month?

Explain your answer.

Outcome: solve problems involving whole and decimal numbers

How much money does Adama pay in monthly account fees every year?

Show your work.

Outcome: solve problems involving whole and decimal numbers

Adama's brother said she should change to his bank in January, because new customers don't pay account fees for the first six months!

After the first six months, the fees are \$16.99/month. Should she switch banks next year, or stay where she is?



Outcome: solve problems involving whole and decimal numbers

The closest ATM to Adama's house is not with her bank. How much does Adama get charged when she uses another bank's ATM?

Adama estimates that she uses this ATM eight times/month. How much money does she pay every year in extra fees?

Outcome: compare features of similar products and services

## Case Study



Iris and George are both retired and are 70 years old. They saved a lot of money for their retirement, and always have at least \$5,000 in their chequing account.

They like to travel around the world and always use their debit cards in different countries to take out cash.

Which is the best chequing account for them?

Explain your answer.

Outcome: compare features of similar products and services

### Case Study



Wendy is studying at college full-time. She doesn't have a lot of extra money right now, and sometimes only has \$20.00 in her account at the end of the month.

She likes to pay for everything in cash so that she can keep track of her money. She also cares about the environment and wants online banking so that paper statements don't have to come to her house.

Which is the best chequing account for her?

Explain your answer.

Outcome: compare features of similar products and services

### Case Study



Iman never pays for anything in cash – he is a debit card and cheque user.

It's important to Iman that he can transfer money from his chequing account to his savings account online, because he travels a lot with his job.

Find two accounts that would be suitable for Iman.

Explain your answer.

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## Images

[Senior couple going over bills at home.](#) © Comstock/Thinkstock, 2010 (page 270)

[Waitress holding tray in coffee shop.](#) © Jupiterimages/Comstock/Thinkstock, 2010  
(page 271)

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# Credit, Debt and Loans

## Rationale for Instruction

A substantial scheme of work could be pulled together to try and address the scope of information in the realm of credit, debt and loans. Striking a balance between highlighting the benefits and the potential pitfalls of all three is key to this thematic unit.

A good credit history plays a vital role in financial health. As English language learners (ELLs) settle into their new communities and make plans for the future, having a good credit history is important for their purchasing power. However, helping ELLs understand how to build this history, and avoid incurring debt that cannot be managed must be a prime consideration.

Regardless of literacy or numeracy level, it is imperative that all learners understand that debt increases over time due to interest, and that the amount owed at the end is different from the amount that was borrowed.

## Driving Questions for Learning

- Are the learners aware of the potential pitfalls associated with credit and debt?
- Do the learners know how to use credit and a good credit history to their advantage?

## Suggested Outcomes and Vocabulary

Instructors should use their discretion when selecting the outcomes and vocabulary appropriate for their learners. To inform this selection, instructors are advised to consider the language, literacy and numeracy levels of learners (see [Guiding Principles for Financial Literacy and Numeracy Instruction in the ESL Literacy Classroom](#) and [Assessing Learner Understanding](#)).

Regardless of CLB level, all newcomers will benefit from expanding their financial and mathematical language in English as well as having a better understanding of how to make their money work for them in Canada.

## *Suggested Outcomes*

- Identify and explain the difference between needs and wants
- Explain the difference between credit and debit
- Explain what interest is
- Identify the branding of major credit card companies
- Explain the benefits and pitfalls of credit card usage
- Identify and explain the benefits and pitfalls of different types of loans and loan agreements ("buy now, pay later", lease to own, line of credit, pay day loan, student loan, travel loan, etc.)
- Explain the difference between good debt and bad debt
- Explain the basic difference between personal, joint and several liability
- Develop awareness of caveats and small print
- Explore the impacts of making minimum payments vs saving and paying a balance in full
- Explore the impact on price as well as risks of buying products with a fixed payment plan
- Evaluate spending – what are good financial decisions?
- Identify advice and information sources to support credit and debt repayment decisions (including contacting lenders directly to restructure payments for affordability)
- Extract information from financial documents (bills, receipts, statements, etc.)
- Explain the benefits of checking and keeping statements
- Explain the benefits of developing a credit history
- Explain the ramifications of ignoring debts and fines
- Calculate outstanding balances
- Calculate interest



## Suggested Vocabulary

account number	expire	pay day loan
Air Miles	fee	pay off
annually	fine	payment
APR	fixed	plan
available credit	flyer	pre-approved
balance	GST	PST
bill	HST	purchase
bought	guarantee	reduce
brand	impact	refinancing
brought forward	interest	repayment
carry	joint	restructure
cash back	late charge	rewards
charge	lease	risk
clear	liability	scheme
contract	loan	several
credit	minimum	small print
credit history	monthly	statement
credit score	negotiate	student loan
deadline	notice	summary
debit	OAC (on approved credit)	terms and conditions
debt	on time	travel loan
defer	outstanding	
deposit	overdue	
due date	pawn shop	

## Complementary Numeracy Outcomes

Learners with interrupted formal education are likely to have gaps in their mathematical understanding. Instructors may need to introduce or review some key numerical concepts as part of their financial literacy instruction (see [Assessing Learner Understanding](#)). There is not necessarily a correlation between a learner's literacy and numeracy levels. If learners have interrupted formal education, instructors could use the [Placement Assessment Tool](#) in [Assessing Learner Understanding](#) to determine gaps.

The following numeracy outcomes were adapted from the *Alberta Education Kindergarten to Grade 9 Program of Studies* (Alberta Education, 2016). All outcomes have been identified as supporting the content of this financial literacy theme:

- Say the number sequence 0 to 100 in 1s, 5s, 10s and 25s
- Represent and describe numbers to 1000, in words and digits
- Estimate quantities to 1000
- Describe and apply strategies for adding, subtracting, multiplying and dividing whole numbers
- Describe and apply strategies for adding, subtracting, multiplying and dividing decimals
- Compare and order numbers
- Compare and order decimals
- Apply estimation strategies including rounding
- Demonstrate an understanding of whole numbers, decimals and the four operations to solve problems
- Demonstrate an understanding of fractions
- Demonstrate an understanding of percentages
- Calculate percentage amounts
- Display collected data in an appropriate manner
- Graph collected data and analyze the graph to solve problems
- Draw conclusions from data to solve problems

## Lesson Plans

Each individual language learner will have a range of financial literacy and numeracy understanding that has been shaped by real-life experiences and applications (see [Assessing Learner Understanding](#)). As such, lesson planning that includes opportunities for brainstorming and that uses a 'show me what you know' approach are crucial in determining learner needs, and allowing each learner the opportunity to connect with new material.

Key considerations for a multi-level setting include:

- having a strong vocabulary focus in all lessons
- using visuals and numbers to explain ideas and vocabulary wherever possible
- using realia to connect classroom learning with the greater community
- using formative assessment to constantly gauge if understanding is secure

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The following sample lessons were developed for learners with interrupted formal education, but they can be adapted for use with a variety of demographics. The lessons demonstrate how language and numeracy content can be scaffolded to meet learner needs. The sample lessons have been written for learners at the following phases of the literacy continuum:

- Emerging: a skill is just beginning to surface
- Building: a skill is beginning to provide a foundation for authentic communication
- Expanding: a skill is becoming part of a learner's day-to-day negotiation of meaningful tasks (CCLB, 2014)

Instructors should use their discretion to determine the types of supports and content rehearsal that learners require.

# Credit, Debt and Loans Lesson Plan (Emerging)

## Approximate Lesson Length

2 hours

## Target Audience

Learners with interrupted formal education who are at the emerging phase of the literacy continuum. At the emerging level, a skill is just beginning to surface (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- extract information from a credit card statement
- calculate outstanding balances

## Previously Covered Outcomes

- extract information from financial documents (bills, receipts, statements, etc.)
- develop and rehearse credit-related vocabulary

## Resources

- 1 copy of Resource 5 to each pair
- 1 copy of Resource 6 for each learner
- calculators
- erasers
- highlighters
- pencils
- projector
- scrap paper
- whiteboard

## Introduction (up to 15 minutes)

Project a copy of Resource 6 (sample credit card statement) onto the whiteboard. Invite learners to come to the whiteboard and circle or underline vocabulary words that have been studied previously. Read through the words and ask questions to elicit and develop understanding:

- Account number: *Why does everyone have a different account number?*
- Balance owing: *How much debt does this person have on this account?*
- Minimum payment due: *What is the smallest amount the person can pay this month?*
- Statement date: *When was this person's statement produced?*
- Available credit: *How much money could this person still borrow with this card?*
- Interest charges: *How much extra money does this person have to pay the credit card company?*

When all vocabulary words have been reviewed and circled on the whiteboard, distribute individual copies of Resource 6 and a highlighter to learners. Erase all circles from the whiteboard and repeat the activity, this time with learners circling words as they are discussed.

### **Calculating Outstanding Balances (up to 45 minutes)**

Distribute calculators to learners. Tell learners to identify the outstanding balance and minimum payment due on Resource 6. Have them circle the words and the monetary amounts with a pencil. Ask learners to identify the difference between the outstanding balance and the minimum payment due. Elicit suggestions on how to complete this calculation and complete the calculation on the whiteboard. Model how to check the work using a calculator.

Ask learners if this is the only amount that the person can pay to the company. Answer: NO!

Play a "What if?" game with learners. What if the person paid \$\_\_\_ instead of the minimum balance? Repeat with multiple repayment amounts to practice subtraction and reinforce that you don't just have to pay the minimum amount.

Learners work in pairs for the next activity. Distribute a copy of Resource 5 (Subtraction Worksheet) to each pair. Invite a volunteer to come to the front and model the next activity. Instructor reads the volunteer a question from the worksheet. Instructor calculates using calculator, while the volunteer completes the calculation with pencil and paper. Discuss answers – are they the same? Why, why not? Partners take turns reading and calculating with pencil and paper.

Check the answers as a class and clear up any misconceptions by undertaking calculations at the whiteboard.

Ask: *Why would people choose to pay different amounts than the minimum?* Discuss learner suggestions.

## Calculating Outstanding Balances Over Two Consecutive Months (up to 45 minutes)

Distribute a copy of Resource 8 to each pair. Ask: *Do these two statements belong to the same person? How do you know? Can you identify differences between the two statements?* Collect responses on the whiteboard. Encourage learners to use vocabulary from earlier in the lesson and ensure that learners recognize that the statement dates are different and from two consecutive months.

Tell learners that they will be given questions to answer using the information from both credit card statements. One by one, project (or write) the following questions on the whiteboard:

- *How much did Adama spend at Bucky Bee's Shoes in July?*
- *How much did Adama spend at Shalla's Hair Delight?*
- *What was the minimum payment due on her July statement?*
- *When did Adama have to make her payment in July?*
- *How much money did Adama spend at Hats for Cats in August?*
- *How much did Adama spend on food in August?*
- *How much did Adama spend on her credit card in August?*
- *Look at the August statement. Did Adama make a repayment in August? How do you know?*

## Wrap Up (5 minutes)

Have learners share with the larger group what they have learned about credit card statements. Record and keep for future reference.

## End of Lesson

# Credit, Debt and Loans Lesson Plan (Building)

## Approximate Lesson Length

2 hours

## Target Audience

Learners with interrupted formal education who are at the building phase of the literacy continuum. At the building level, a skill is beginning to provide a foundation for authentic communication (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- extract information from a credit card statement
- calculate outstanding balance

## Previously Covered Outcomes

- extract information from financial documents (bills, receipts, statements, etc.)
- develop and rehearse credit-related vocabulary

## Resources

- 1 copy of Resource 5 for each pair
- 1 copy of Resource 6 for each learner
- 1 copy of Resource 8 for each learner
- 1 copy of Resource 9 for each group
- 1 copy of Resource 10 for each learner
- 1 set of Resource 11 for each group
- calculators
- erasers
- highlighters
- pencils
- projector
- scrap paper
- whiteboard

## Introduction (up to 15 minutes)

Project a copy of Resource 6 (sample credit card statement) onto the whiteboard. Invite learners to come to the whiteboard and circle or underline vocabulary words that have been studied previously. Read through the words and ask questions to elicit and develop understanding:

- Account number: *Why does everyone have a different account number?*
- Balance owing: *How much debt does this person have on this account?*
- Minimum payment due: *What is the smallest amount the person can pay this month?*
- Statement date: *When was this person's statement produced?*
- Available credit: *How much money could this person still borrow with this card?*
- Interest charges: *How much extra money does this person have to pay the credit card company?*

When all vocabulary words have been reviewed and circled on the whiteboard, distribute individual copies of Resource 6 and a highlighter to learners. Erase all circles from the whiteboard and repeat the activity, this time with learners circling words as they are discussed.

## Calculating Outstanding Balances (up to 30 minutes)

Tell learners to identify the outstanding balance and minimum payment due on Resource 6. Have them circle the words and the monetary amounts with a pencil. Ask learners to identify the difference between the outstanding balance and the minimum payment due. Elicit suggestions on how to complete this calculation and complete the calculation on the whiteboard.

Work through different repayment amounts to practice multi-digit subtraction and reinforce that you don't just have to pay the minimum amount.

Learners work in pairs for this next activity. Distribute a copy of Resource 5 to each pair. Invite a volunteer to come to the front and model the next activity. Instructor reads the volunteer a question from the worksheet. Instructor calculates using calculator, while the volunteer completes the calculation with pencil and paper. Discuss answers – are they the same? Why, why not? Partners take turns reading and calculating with pencil and paper.

Check the answers as a class and clear up any misconceptions by undertaking calculations at the whiteboard.



Distribute calculators and a copy of Resource 8 to each pair. Learners should take turns asking their own questions and calculating answers.

### **Calculating Outstanding Balances Over Two Consecutive Months (up to 45 minutes)**

Distribute a copy of Resource 8 to each pair. Ask: *Does this statement and the one on your table belong to the same person? How do you know? Can you identify differences between the two statements?* Collect responses on the whiteboard.

Encourage learners to use vocabulary from earlier in the lesson and ensure that learners recognize that the statement dates are different and from two consecutive months. Tell learners that they will be given questions to answer using the information from both credit card statements. Distribute a copy of Resource 10 to each learner.

After the majority of learners have finished the worksheet questions, bring learners together for a class discussion. Work through the questions one at a time and discuss any misconceptions. Introduce the vocabulary 'balance brought forward' to learners.

### **Small Group Problem Solving (up to 30 minutes)**

Learners work in groups of three or four. Distribute a copy of Resource 9 and the first scenario from Resource 11. Each group will be responsible for deciding how much Adama should repay this month given the circumstances of the scenario. As a decision is made and checked with the instructor, a new scenario can be distributed to the group.

End the lesson with a group defending their rationale regarding a particular scenario with the group. Discuss as a whole class.

### **End of Lesson**

# Credit, Debt and Loans Lesson Plan (Expanding)

## Approximate Lesson Length

2 hours

## Target Audience

Learners with interrupted formal education who are at the expanding phase of the literacy continuum. At the expanding level, a skill is becoming part of the day-to-day negotiation of meaningful tasks (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- rehearse credit-related vocabulary
- develop awareness of caveats and small print
- explore the impacts of buying products with a fixed payment plan
- solve problems involving whole and decimal numbers and the four operations
- calculate percentage amounts

## Previously Covered Outcomes

- develop and rehearse credit-related vocabulary
- demonstrate an understanding of percentages
- describe and use strategies

## Resources

- 1 copy of Resource 1 to project on the whiteboard
- 1 copy of Resource 2 for each group
- 1 copy of Resource 3 for each group
- 1 copy of Resource 4 for each group
- 1 copy of Resource 7 to each learner
- calculators
- erasers
- highlighters
- pencils
- projector
- whiteboard

## Warm Up (up to 10 minutes)

Bring flyers from a store in the community that sells furniture and appliances to the classroom.

Ask the learners retrieval questions to generate whole class discussions:

- *What is the cost of a bed at.....?*
- *What is the most expensive couch for sale.....?*
- *Which TV would you purchase? Why?*
- *Do you know anyone who has made a purchase from one of these stores?*
- *If someone has very little money and needs a new TV, how can they buy one?*

Explain to learners that even when people have just a little bit of money, they could still buy the items that they need.

## Specific Vocabulary Development (up to 20 min)

Have learners search the flyers for vocabulary words and phrases related to the sale of the items. Look for words and phrases like:

- buy now pay later
- pay nothing until.....
- do not pay for x months
- OAC
- terms and conditions
- small print
- GST

Collect words on the whiteboard. Invite learners to explain their understanding of the words as you put them up. Address misconceptions using guiding questions. Ask:

- *Why is it called 'small print'?*
- *What does pay later mean?*
- *Is it a good idea to pay later?*
- *What does OAC mean?*

As learners give explanations, write them next to the words on the whiteboard. Learners should record any new vocabulary and definitions from this activity in their vocabulary banks.

## Introduction to Small Group Problem Solving Activity (up to 30 minutes)

Project a copy of Resource 1 (case study) onto the whiteboard. Show learners your two differently coloured pens and explain that one colour will be used for vocabulary words we know and the second colour for any words that we do not understand. Read the case study one sentence at a time, stopping to use the coloured pens as you go. Discuss any words that are unfamiliar to the learners and encourage learners to use thematic vocabulary in their discussions.

Work through case study as outlined.

## Small Group Problem Solving Activity (up to 45 minutes)

Learners work in groups of three or four. Distribute one copy of Resource 2 (Case Study B) highlighters to each group. Have learners read the case study and look for and highlight the vocabulary words they recognize. Have them read the case study a second time to highlight (in a second colour) words they do not understand.

Learners will work together to answer the questions on the case study. When learners have defended their rationale to the instructor, they are presented with another case study to work through.

At the end of small group problem solving, have one group present their answers to the whole group and have a class discussion.

## More Small Print (up to 15 minutes)

Distribute a copy of Resource 7 to each learner. This ad has small print stating that if payment is not made by the 12 month due date, there will be a financial penalty incurred by the purchaser. *Ask: What is the penalty? How is it calculated? What will this chair actually cost if the purchaser doesn't have all of the money saved by the day that it is due?* Work through as a group using an online calculator.

## End of Lesson

Outcome: solve word problems involving whole and decimal numbers

### Case Study

Asha just moved into a new apartment. She has a bed, one chair, a table and a lamp. She needs a couch.

After paying her damage deposit and rent, Asha only has \$100.00 in her savings account. She just saw a couch she LOVES in a flyer. It costs \$599.00. The company says Asha can buy now and pay 18 months later.

Should she buy the couch?

If she buys the couch, and pays the money in 18 months, how much will the couch cost her?

What is the difference between what she would pay now and what she would pay in 18 months?

Outcome: solve word problems involving whole and decimal numbers

### Case Study

Jeffrey has wanted a new dining room table and 6 chairs for a long time. He has waited to get a good deal, and now the furniture is on sale! The cost of the table and 6 chairs is \$1,875.00, and if he buys it now, he won't have to pay anything for 12 months!

Jeffrey has been saving money for this purchase, and currently has \$625.00 in his savings account. He plans to save \$125.00 every month for the next year, so that he can buy the furniture.

Will Jeffrey have enough money to buy the furniture in 12 months? Explain your answer.

If Jeffrey wants to avoid paying interest, how much more money should he save every month so that he has all of the money ready 12 months from now?

Outcome: solve word problems involving whole and decimal numbers

### Case Study

Look through all of the flyers from the stores in your community. As a group, agree what is the *best buy now and pay later deal* for a bedroom suite.

What is the cost of the bedroom suite?

Why is it the best deal? Give as much information as possible. Look carefully at the fine print and terms and conditions.

If someone buys this bedroom suite, and doesn't have enough money to pay for it at the end of the grace period, how much will it actually cost?

Outcome: solve word problems involving whole and decimal numbers

### Case Study

Look through all of the flyers from the stores in your community. Agree as a group what is the most expensive buy now and pay later deal for a sofa and loveseat combination.

What is the cost of the sofa and loveseat combination?

Why is it the most expensive deal? Give as much information as possible. Look carefully at the fine print and terms and conditions.

Even though your group thinks this is the most expensive deal, why might some people think this deal was good for them or their family?



Outcome: use strategies for subtraction

### Subtraction Worksheet

1. Adama makes a payment of \$200.00.  
How much does she owe now?
  
2. Adama makes a payment of \$250.00.  
How much does she owe now?
  
3. Adama makes a payment of \$271.00.  
How much does she owe now?
  
4. Adama makes a payment of \$380.00  
How much does she owe now?
  
5. Adama makes a payment of \$490.00  
How much does she owe now?

**BBB**

## Credit Card Statement

Big Bank of Bucks

<b>Customer Name:</b>	Adama Amad	<b>Account Number:</b>	201301401
<b>Available Credit:</b>	\$437.82	<b>Statement Date:</b>	15/08/2009
<b>Balance Owing:</b>	\$662.18	<b>Statement Balance:</b>	\$614.50
<b>Date of Last Payment:</b>	22/07/2009	<b>Amount of Last Payment:</b>	\$150.00
<b>Minimum Payment Due:</b>	\$ 30.73	<b>Payment Due Date:</b>	09/09/2009

**Transaction History**

<b>Date</b>	<b>Transaction</b>	<b>Amount (\$)</b>
23/07/09	Interest charge	47.68
23/07/09	Bucky Bee's Shoes	33.00
23/07/09	Live Fish	89.00
26/07/09	Fred Fixes Cars	299.50
27/07/09	Shalla's Hair Delight	93.00
02/08/09	Best Meals Restaurant	44.52
06/08/09	Famous Video Store	22.48
07/08/09	Gub's	33.00

# Buy Your Furniture Here

*(The only furniture store you need)*

## Red Leather Chairs

This week only \$255  
***Pay nothing for 12 months!!***

Terms and Conditions:

OAC. Tax and delivery charges due on receipt of the items.

Delivery charges within 40 km \$25, outside of 40 km \$50

After 12 months, interest rate of 19% will be added to the purchase price of the item.

Where the full outstanding amount is not paid 12 months from the date of purchase, purchaser will automatically enter a 12 month deferred payment plan.

**BBB**

## Credit Card Statement

Big Bank of Bucks

<b>Customer Name:</b>	Adama Amad	<b>Account Number:</b>	201301401
<b>Available Credit:</b>	\$437.82	<b>Statement Date:</b>	15/09/2009
<b>Balance Owing:</b>	\$495.38	<b>Statement Balance:</b>	\$434.65
<b>Date of Last Payment:</b>	09/08/2009	<b>Amount of Last Payment:</b>	\$250.00
<b>Minimum Payment Due:</b>	\$ 46.89	<b>Payment Due Date:</b>	09/10/2009

**Transaction History**

<b>Date</b>	<b>Transaction</b>	<b>Amount (\$)</b>
09/08/09	Payment - Thank You	250.00
10/08/09	Interest charge	23.00
13/08/09	Big Guy Burgers	16.50
18/08/09	Hats for Cats	19.75
18/08/09	Red Dress Shop	89.50
18/08/09	New for You	43.00
11/09/09	Good Time Tea Shop	15.99
12/10/09	Gub's	43.00

**BBB**

## Credit Card Statement

Big Bank of Bucks

<b>Customer Name:</b>	Adama Amad	<b>Account Number:</b>	201301401
<b>Available Credit:</b>	\$314.56	<b>Statement Date:</b>	15/12/2009
<b>Balance Owing:</b>	\$724.66	<b>Statement Balance:</b>	\$614.50
<b>Date of Last Payment:</b>	22/11/2009	<b>Amount of Last Payment:</b>	\$316.50
<b>Minimum Payment Due:</b>	\$ 60.73	<b>Payment Due Date:</b>	09/01/2010

**Transaction History**

<b>Date</b>	<b>Transaction</b>	<b>Amount (\$)</b>
22/11/09	Payment – Thank You	316.50
24/11/09	Interest charge	27.08
24/11/09	Shalla's Hair Delight	83.50
26/11/09	Go West Restaurant	39.99
26/11/09	Shelley's Skirts	159.50
29/11/09	Shalla's Hair Delight	106.00
01/12/09	House of Hot Dogs	14.52
05/12/09	Famous Video Store	22.48

Outcome: extract information from a credit card statement

## Word Problem Worksheet

Read the questions below and calculate the answers. Show your work.

1. What was the minimum payment due on Adama's July statement?
2. When did Adama have to make her payment in July?
3. How much did she spend at Bucky Bee's Shoes in July?
4. How much did she spend on food in August?
5. How much did she spend at Hats for Cats in August?
6. How much did she spend on her credit card in August?
  
7. Is there anything on the August statement that shows Adama's repayment?

Scenario (1)

Adama needs to stay at home a lot in December, because her children are not in school. She asked her manager to give her less hours at work in December.

Should Adama just make the minimum payment on this credit card statement? Why or why not?

Scenario (2)

Adama is getting a Christmas bonus in January. Her manager is paying every employee an extra \$600.00 because they worked so hard this year.

How much of her credit card debt should Adama repay? Explain your answer.

Scenario (3)

Adama needs to save some money in January. Look at her December credit card statement and where she spends her money.

What spending can Adama cut out in January? What could she do to save money?

Scenario (4)

Adama is very stressed. She has lost her job, but has credit card debt of \$724.66. Should she just throw this statement in the garbage? Why or why not?





# Saving

## Rationale for Instruction

It seems that saving money for the future should be a straightforward concept, and yet it seems a struggle for many Canadians, including newcomers.

Financial settlement for newcomers to Canada includes a great many elements. On a day to day basis, the tyranny of the urgent can override the ability to plan for the long term. Saving for the future is a long-term consideration, and for newcomers who have not arrived with financial reserves, it is not an immediate priority. However, saving for themselves and their dependants is critical to their future well-being.

A unit that gives information about savings will not necessarily help learners develop the habit of saving. However, it is imperative that newcomers are exposed to information and community resources which will enable them to save money. It is also important that learners be shown how savings can multiply over time.

To truly help learners in this endeavour, additional time and support is required. Learner buy-in is essential for the development of good savings habits. Matched savings programs, community support and regular meetings with accountability groups, may encourage learners to continue to save money, and provide opportunities to celebrate success.

## Driving Questions

- Do the learners understand the benefits of saving money for the future?
- Do the learners know how they will save money for the future?

## Suggested Outcomes and Vocabulary

Instructors should use their discretion when selecting the outcomes and vocabulary appropriate for their learners. To inform this selection, instructors are advised to consider the language, literacy and numeracy levels of learners (see [Guiding Principles for Financial Literacy and Numeracy Instruction in the ESL Literacy Classroom](#) and [Assessing Learner Understanding](#)).

Regardless of CLB level, all newcomers will benefit from expanding their financial and mathematical language in English as well as having a better understanding of how to make their money work for them in Canada.

## *Suggested Outcomes*

- Identify opportunities to reduce spend and save money
- Identify different ways to save money (collecting change, 'Bank of Sock', savings accounts at banks)
- Demonstrate how small, consistent savings can add up
- Demonstrate how to sort and roll change
- Calculate savings over time
- Identify and explain the differences between chequing and savings accounts
- Explain how to open a savings account
- Explain how to close a savings account
- Explain how to set up direct deposits
- Compare features of similar products and services including registered savings plans and tax-free savings plans
- Compare and contrast different bank accounts including services and charges
- Develop awareness of caveats and small print
- Analyze a bank statement
- Analyze expenditure
- Use online calculators and tools
- Make a personal savings plan
- Identify community and government initiatives to save money
- Research matched savings initiatives in local community
- Calculate the impact of interest on savings

## Suggested Vocabulary

account	education	reduce
add	feature	regularly
adjust	future	registered
altogether	goal	retirement
analyze	habit	RESP
annually	impact	RRSP
bank	increase	savings
benefit	institution	savings account
bill	interest	small print
bi-weekly	interest rate	statement
budget	limit	pend
calculate	loonie	tax
cash	maximum	tax-free
caveat	minimum	TFSA
cents	monthly	transaction
change	multiply	total
chequing account	penalty	toonie
coin	percentage	unlimited
compare	planning	weekly
daily	projected	
deduct	nickel	
dime	quarter	
dollar	recalculate	

## Complementary Numeracy Outcomes

Learners with interrupted formal education are likely to have gaps in their mathematical understanding. Instructors may need to introduce or review some key numerical concepts as part of their financial literacy instruction (see [Assessing Learner Understanding](#)). There is not necessarily a correlation between a learner's literacy and numeracy levels. If learners have interrupted formal education, instructors could use the [Placement Assessment Tool](#) in [Assessing Learner Understanding](#) to determine gaps.

The following numeracy outcomes were adapted from the *Alberta Education Kindergarten to Grade 9 Program of Studies* (Alberta Education, 2016). All outcomes have been identified as supporting the content of this financial literacy theme:

- Say the number sequence 0 to 100 in 1s, 5s, 10s and 25s
- Represent and describe numbers to 1000, in words and digits
- Estimate quantities to 1000
- Describe and apply strategies for adding, subtracting, multiplying and dividing whole numbers
- Describe and apply strategies for adding, subtracting, multiplying and dividing decimals
- Compare and order numbers
- Compare and order decimals
- Apply estimation strategies including rounding
- Demonstrate an understanding of whole numbers, decimals and the four operations to solve problems
- Demonstrate an understanding of fractions
- Demonstrate an understanding of percentages
- Display collected data in an appropriate manner
- Graph collected data and analyze the graph to solve problems
- Draw conclusions from data to solve problems

## Lesson Plans

Each individual language learner will have a range of financial literacy and numeracy understanding that has been shaped by real-life experiences and applications (see [Assessing Learner Understanding](#)). As such, lesson planning that includes opportunities for brainstorming and that uses a 'show me what you know' approach are crucial in determining learner needs, and allowing each learner the opportunity to connect with new material.

Key considerations for a multi-level setting include:

- having a strong vocabulary focus in all lessons
- using visuals and numbers to explain ideas and vocabulary wherever possible
- using realia to connect classroom learning with the greater community
- using formative assessment to constantly gauge if understanding is secure

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The following sample lessons were developed for learners with interrupted formal education, but they can be adapted for use with a variety of demographics. The lessons demonstrate how language and numeracy content can be scaffolded to meet learner needs. The sample lessons have been written for learners at the following phases of the literacy continuum:

- Emerging: a skill is just beginning to surface
- Building: a skill is beginning to provide a foundation for authentic communication
- Expanding: a skill is becoming part of a learner's day-to-day negotiation of meaningful tasks (CCLB, 2014)

Instructors should use their discretion to determine the types of supports and content rehearsal that learners require.

# Saving Lesson Plan (Emerging)

## Approximate Lesson Length

2 hours

## Target Audience

Learners with interrupted formal education who are at the emerging phase of the literacy continuum. At the emerging level, a skill is just beginning to surface (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- analyze spending
- calculate savings over time
- describe and apply strategies for adding whole numbers

## Previously Covered Outcomes

- develop and rehearse saving vocabulary
- demonstrate how to sort and roll change
- describe and apply strategies for adding whole numbers

## Resources

- 1 electronic copy of Resource 1
- 1 copy of Resource 3 for each learner
- calculators
- erasers
- highlighters
- pencils
- scrap paper

## Introduction (up to 30 minutes)

Ask learners to work in groups of 3 or 4 for this activity. Learners discuss the things that they buy when they come to study. *Do they buy a coffee? Do they buy a snack? Do they bring food and drinks from their house?* Collect answers from volunteers and make a list of all of the things that learners buy.

On the whiteboard, project a copy of Resource 1. Read through the problem with learners. Agree as a class what the task is. Then, decide as a class what information in the story is needed for the calculation, and circle or underline that information.

### Notes and Hints

As this is a multi-step problem, ensure that learners are clear that Monday and Tuesday's expenditure is being added together and discuss why this is necessary to find the answer.

Write a list of the items and their prices on the whiteboard, and tell learners that this information will help them complete the next activity.

## Copying and Calculating (up to 45 minutes)

Distribute a copy of Resource 3 to each learner. Ask questions about the template to direct learner attention to how information is to be recorded. Ensure that learners understand where the next item from the story should be written. Have them copy the information for Monday and Tuesday into the corresponding table row and column.

When the information is copied, discuss the word total. Ask: *What does it mean? How do we do it?* Agree as a class that we need to add all of the prices from Monday together, and all of the prices from Tuesday together.

### Notes and Hints

Consider using calculators for this activity if it's likely that learners will struggle with adding monetary amounts.

When learners have completed the calculation, invite a volunteer to share their answer and model the solution on the board. Ask learners how to calculate how much money Iman spends in one week. Invite a volunteer to share and model as above.

Take the class calendar and write the actual dates for the Mondays and Tuesdays of the month on the board. Ask: *How could we add up all of the money that Iman spends at school in one month?* Copy the daily totals for each day.

Work through together as above.

## Analyzing Spending (up to 45 minutes)

Learners work in pairs for the next activity. Ask them what Iman could do to save money and spend less every week. After learners have spoken in pairs, collect their ideas on the whiteboard.

Ask learners to look at their populated copy of Resource 3. If Iman did not buy his coffee every day before school, how much money would he save?

One by one, work through the following calculations – learners copy and complete the calculations on a separate piece of paper:

- How much would he save in one day?
- How much would he save in one week?
- How much would he save in one month?

Ask: *How do we find the answer?* Check and verify calculations with a calculator.

Repeat with various questions about how to reduce Iman's expenditure and calculate savings using addition to solve the problems.

## End of Lesson



# Saving Lesson Plan (Building)

## Approximate Lesson Length

2 hours

## Target Audience

Learners with interrupted formal education who are at the building phase of the literacy continuum. At the building level, a skill is beginning to provide a foundation for authentic communication (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- analyze spending
- calculate savings over time
- describe and apply strategies for adding decimals

## Previously Covered Outcomes

- develop and rehearse saving vocabulary
- identify different ways to save money
- describe and apply strategies for adding decimals
- describe and apply strategies for multiplying decimals

## Resources

- 1 copy of Resource 4 for each pair
- 1 copy of Resource 5 for each group
- 1 copy of Resource 6 for each group
- 1 set of Resource 7 for each group
- erasers
- calculators
- highlighter pens
- pencils
- scrap paper

## Introduction and Vocabulary Review (up to 30 minutes)

Ask learners to work in groups of three or four for this activity. On the whiteboard, project a copy of Resource 3. Invite a learner to read through the problem. Ask: *What needs to be calculated?* Agree as a class the information necessary to solve the problem, and circle or underline that information.

Ask groups to calculate how much Iman spends in one week on these items.

### Notes and Hints

As this is a multi-step problem, learners are likely to have different calculations to reach the same result.

While learners are working, circulate and use leading questions to direct learners towards the correct solution.

When learners have finished solving the problem, invite learners with correct answers who solved the problem in different ways to come to the whiteboard and share their method with the whole group. As learners are sharing, they need to explain their rationale. Encourage other learners to ask questions.

As a group, decide on the most efficient method of calculation.

Next, ask learners to calculate how much money Iman would save every week if he didn't buy coffee. Discuss calculations and misconceptions as above.

Next, ask: *How much would he save in a month? A year?*

## Analyzing Spending (up to 45 minutes)

Learners work with a partner for the next activity. Distribute a copy of Resource 4. Have learners populate the table with information from the previous word problem, performing calculations as necessary.

When learners have completed the table, invite volunteers to share their answers. Discuss any misconceptions as before.

## Notes and Hints

Consider using calculators for this activity if it's likely that learners will struggle with adding monetary amounts.

Ask and discuss the following questions: *What does Iman spend the most amount of money on? What does he spend the least amount of money on? Does Iman spend more on drinks or food?*

Ask learners to discuss the following question with their partners: *If Iman wants to save money, what can he do?*

Collect learner suggestions on the whiteboard. Working with learner suggestions, calculate what he can save and how. For example, if a learner suggests that Iman brings a coffee from home in the morning, how much money could he save in 5 years?

Explore many different scenarios to demonstrate just how much can be saved by making a small change in spending habits every day.

## Small Group Problem Solving (up to 45 minutes)

Ask learners to work in groups of three or four for this activity. Distribute a copy of Resource 5 and Resource 6 to each group. Tell learners that they are to use the information in these monthly statements to find the answers to the word problems.

One at a time, distribute problems from Resource 7 to the groups. When a group has solved the problem, they should verify their work with the instructor before the next word problem is distributed.

## Notes and Hints

Consider using calculators for this activity if it's likely that learners will struggle with adding monetary amounts.

Finish the session by selecting the problem that caused the most confusion/misconceptions and work through together as a group to agree a solution.

## End of Lesson

# Saving Lesson Plan (Expanding)

## Approximate Lesson Length

2 hours

## Target Audience

Learners with interrupted formal education who are at the expanding phase of the literacy continuum. At the expanding level, a skill is becoming part of the day-to-day negotiation of meaningful tasks (CCLB, 2014). These learners may have a range of mathematical experience and understanding.

## Learner Outcomes

- analyze spending
- calculate savings over time
- describe and apply strategies for adding decimals
- describe and apply strategies for multiplying decimals

## Previously Covered Outcomes

- develop and rehearse saving vocabulary
- identify different ways to save money
- describe and apply strategies for adding decimals
- describe and apply strategies for multiplying decimals

## Resources

- 1 copy of Resource 4 for each pair
- 1 copy of Resource 5 for each group
- 1 copy of Resource 6 for each group
- 1 set of Resource 8 for each group
- 1 copy of Resource 9 for each learner
- erasers
- calculators
- highlighter pens
- pencils
- scrap paper

## Introduction and Vocabulary Review (up to 30 minutes)

Learners work with a partner for this activity. Distribute a copy of Resource 2 and a highlighter to each pair. Ask them to identify key information with the highlighter, and then solve the problem.

### Notes and Hints

As this is a multi-step problem, learners may have different calculations to reach the same result.

Invite pairs who solved the problem differently to write their solutions on the board. Invite the other learners to suggest reasons for the differences between approaches. Are both correct? Explain.

As a group, decide on the most efficient method of calculation.

Next, ask learners to calculate how much money Iman would save every week if he didn't buy coffee. Discuss calculations and misconceptions as above.

Next, ask: *How much would he save in a month? A year? How would this be calculated?*

Ask learners to establish if Iman spends more money on drinks or on food. Ask: *If Iman didn't buy food in the cafeteria and brought it from home for the next month, how much would he save in a month? In a year?* Give learners time to calculate in pairs and then discuss calculations and misconceptions as above.

## Analyzing Spending (up to 1 hour)

Ask learners to work in groups of three or four for this activity. Distribute a copy of Resource 5 and Resource 6 to each group. Tell learners that they are to use the information in these monthly statements to find the answers to the word problems.

One at a time, distribute problems from Resource 8 to the groups. When a group has solved the problem, they should verify their work with the instructor before the next word problem is distributed.

## Notes and Hints

Consider using calculators for this activity if it's likely that learners will struggle with adding monetary amounts.

Finish the problem solving hour by selecting the problem that caused the most confusion/ misconceptions and work through together as a group to agree a solution.

## Quiz (up to 30 minutes)

Distribute quizzes to learners. Tell learners to show all of their work on the quiz paper. Calculators are not allowed. Read through the quiz for learners, but do not read any numbers, prices or any mathematical vocabulary.

Collect papers after 20 minutes. When all papers are collected, project the last question from the quiz on the whiteboard and invite learners to share their solutions to the problem. Discuss any misconceptions before learners leave the class.

## End of Lesson

Outcome: solve word problems involving whole and decimal numbers

### Iman's Week at School



Iman goes to school Monday and Tuesday. He buys a coffee every morning. It costs \$2.50. Iman loves coffee!

Every day, Iman buys a cup of tea and a banana in the cafeteria. The tea costs \$2.75 and the banana costs \$1.00.

Iman also buys his lunch at school every day. He always buys the 'Lunch Special'. It costs \$5.50. He buys a bottle of water for \$1.50.

How much money does Iman spend on food and drinks at school every week?

Outcome: solve word problems involving whole and decimal numbers

### Iman's Week at School



Iman goes to school Monday – Friday. Every morning, he buys a coffee before he goes to class. This coffee costs \$2.50. Iman loves coffee!

Every day at 10:30am, Iman buys a cup of hot chocolate and a banana in the cafeteria. The hot chocolate costs \$2.75 and the banana costs \$1.00.

Iman also buys his lunch at school every day. He always buys the 'Lunch Special' which costs \$5.50, and he buys a bottle of water for \$1.50.

Iman's friend asked him, "How much money do you spend on food and drinks at school?"



Outcome: add prices  
record information in a table

Iman's Spending Table

Monday

Item	Cost
Coffee	\$2.00
Total	

Tuesday

Item	Cost
Coffee	\$2.00
Total	

Total every week:

Outcome: add prices  
record information in a table

### Iman's Spending Table

Item	Cost	Cost per School Week	Cost per Month	Cost per Year
Coffee	\$2.00	\$10.00	\$40.00	\$480.00
Total				

Iman's Cable/Phone Statement

Costly Cable Communications

**Monthly Statement**

Account Number: 228899  
 Customer Name: Iman Nami  
 Billing Period: 1st March 2010 – 31st March 2010

## Summary of Charges:

Description	Amount
Monthly Cable Internet Charges	\$42.50
Monthly Cable Television Charges	\$32.50
Video on Demand 3rd March	\$ 4.99
Video on Demand 13th March	\$ 5.99
Video on Demand 22nd March	\$ 9.99
Monthly Cell Phone Fee	\$45.00
Cell Phone Call Charges	\$38.96
Voicemail Charges	\$12.99
Additional SMS Charges*	\$18.99
<b>Total</b>	<b>\$211.91</b>

Payment Due Date: April 15, 2010

\*Limit of 20 free SMS messages per month with your current plan.

## Adama's Cable/Phone Statement

# PCI

## Phones and Cable Incorporated

### Monthly Statement (Online Bill)

Account Number: 301401      Customer Name: Adama Amad

Billing Period: 1st March 2010 – 31st March 2010

**Payment Due Date: 15th April 2010**

#### Summary of Charges:

Description	Amount
Monthly Cell Phone Charge	\$50.00
SMS Charges	\$ 0.00*
Additional Cell Phone Charges	\$ 0.00
Discount for Online Bill	- \$ 5.00
<b><i>Sub Total</i></b>	<b><i>\$45.00</i></b>
Cable Internet Charges	\$45.00
Cable Television Charges	\$36.50
Video on Demand 9th March	\$ 2.99
Video on Demand 22nd March	\$ 2.99
<b><i>Sub Total</i></b>	<b><i>\$87.48</i></b>
<b><i>Total Due Immediately</i></b>	<b><i>\$132.48</i></b>

\*All of your SMS messages are free with your plan.

Outcome: solve word problems involving whole and decimal numbers



Look at Iman's monthly statement. List all of the ways that Iman could have saved money on his phone/cable bill in March.

How much could he have saved in March?

If Iman saved this much money on his bill every month, how much would he save annually?

Outcome: solve word problems involving whole and decimal numbers



List the ways that Adama already saves money on her phone/cable bill.

Adama has started watching all of her favourite TV shows online. She is planning to cancel her cable television. How much will she save in a year?

Outcome: solve word problems involving whole and decimal numbers

If Iman switched to PCI, how much could he save on his cable and internet charges in a year?

Show your work.

Outcome: solve word problems involving whole and decimal numbers

CCC are going to give all of their customers a \$20.00 refund/month on cable internet charges, if they stay with CCC until the end of December.

How much will Iman save if he stays with CCC?

Show your work.



Outcome: solve word problems involving whole and decimal numbers

New customers will get two month's free cable internet if they switch to CCC. If Adama switches in June, how much will she save by December?

Show your work.

Outcome: solve word problems involving whole and decimal numbers



Look at Iman's monthly statement. List all of the ways that Iman could have saved money on his phone/cable bill in March.

If he only paid the monthly cell phone fee and had no extra cell phone charges, how much could he save on his monthly bill?

What would those savings add up to for the rest of the year?

Outcome: solve word problems involving whole and decimal numbers



CCC have a new customer special - half price Internet and television for the next six months! How much could Adama save in 2010 if she switches to CCC?

Show your work.

Outcome: solve word problems involving whole and decimal numbers

In 2009, all of PCI's monthly fees were three times more expensive than they are now.

How much money will Adama save on her monthly fees in 2010 compared to 2009?

Show your work.

Outcome: solve word problems involving whole and decimal numbers

CCC just called Iman and asked him if he wanted to be one of the first customers to have a new smart phone.

If he gets the new smart phone, he will get free calls, voicemail and SMS messages until the end of 2010. He will still have to pay the monthly cell phone fee, and buy the smart phone for a cost of \$295.00.

Should he get the smart phone? Explain your answer.

## Savings Quiz

1. Write this price in words:      \$14.99

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2. What is the mathematical name of the answer to an addition question?

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3. Order these prices from lowest to highest:

\$114.75      \$24.89      \$5.09      \$104.75      \$5.99      \$104.85

---

4. If you save money every two weeks, you are saving \_\_\_\_\_.

5. If you save money monthly, you will save this many times in one year:

---

6. John used to save \$75.00 from every paycheque. Now he has doubled his savings, and saves \_\_\_\_\_ every month.

7. Total Rebecca's monthly savings: January \$35.00; February \$102.00; March \$80.00; April \$205.00.

---

Please turn over Ô

Read the information in the table below to answer the following questions:

Annual Savings	2013	2014	2015
Jason	\$1,050	\$800	\$1,350
Rebecca	-	-	\$900
Maria	\$750	\$800	\$850
Jennifer	\$825	\$560	\$1,000

8. Who saved the least in 2013?

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9. Who made the biggest increase to their savings between 2014 and 2015? How much did they increase their savings by?

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10. If Maria doubles her savings in the following three years, how much will she have saved in total since 2013?

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# Additional Resources to Support Financial Literacy Learning

At the Centre for Excellence for Immigrant and Intercultural Advancement (CEIIA), financial literacy is defined as having the skills and knowledge to use money wisely. Being financially literate means having the knowledge to make prudent financial decisions, now and for the future.

For newcomers to Canada, developing financial literacy knowledge and skills in their new country can be a crucial factor in successful settlement. Financial literacy instruction seeks to empower learners to better provide for themselves and their dependants.

The resources listed below support the financial literacy and numeracy instruction of adult English language learners (ELLs). Instructors should note that some of these resources may need to be adapted to meet the needs of ELLs, particularly learners with interrupted formal education.

Instructors will need to consider the literacy and numeracy levels of their learners when selecting resources (see [Assessing Learner Understanding](#)).

## Links

Please note that in alphabetically listing links to these resources, the Centre for Excellence in Immigrant and Intercultural Advancement (CEIIA) is not endorsing any particular organization or resource. This is not an exhaustive list.

### **ABC Life Literacy Canada**

<http://abclifeliteracy.ca/financial-literacy>

From website: *Access free financial literacy resources for you and your family, including downloadable tools, print ads and a social media guide.*

Note(s): These resources have been developed with the needs of literacy learners in mind.

### **ATB Financial**

<http://www.atb.com/personal-banking/resources/Pages/SmartStart.aspx>

Note(s): Some banks offer customer service in languages other than English. English language learners are likely to require support with documents and tools.

## Bank of Montreal – Newcomer Resources

<http://www.bmo.com/newtocanada/english.html>

Note(s): Some banks offer customer service in languages other than English. English language learners are likely to require support with documents and tools.

## BBC Skillswise - Maths

<http://www.bbc.co.uk/skillswise/maths>

From website: *Practical, common-sense maths for adults.*

Note(s): Activities, quizzes and videos to support the teaching of mathematical concepts and address knowledge gaps and misconceptions.

## Calculator Soup

<http://www.calculatorsoup.com/calculators/financial/>

From website: *Online calculator resource.*

Note(s): Calculators suitable for use by instructors and/or higher level language learners with strong financial literacy.

## Canadian Anti-Fraud Centre

<http://www.antifraudcentre-centreantifraude.ca/index-eng.htm>

From website: *The Canadian Anti-Fraud Centre (CAFC) is the central agency in Canada that collects information and criminal intelligence on such matters as mass marketing fraud (i.e.: telemarketing), advance fee fraud (i.e.: West African letters), Internet fraud and identification theft complaints.*

Note(s): Information site for instructors and/or higher level language learners.

## Canadian Bankers Association

<http://www.cba.ca/newcomers-to-canada>

From website: *Banks offer extensive information on how newcomers to Canada can get started in their new country, including checklists, information, financial services and advice.*

Note(s): Information site for instructors and/or higher level language learners.

## Canadian Financial Literacy Database

<http://www.fcac-acfc.gc.ca/Eng/resources/Pages/FLRDSAT-OAEBDRLF.aspx>

From website: *The Canadian Financial Literacy Database provides you with a comprehensive list of resources, events, interactive tools and information offered by financial education providers, including the public, private and nonprofit sectors across Canada.*

Note(s): With the self-assessment quiz, instructors and learners alike can assess their own financial literacy. A 'Newcomers' filter can be applied to the resource search.

## CIBC – Newcomer Resources

<https://www.cibc.com/ca/advice-centre/new-to-canada.html>

Note(s): Some banks offer customer service in languages other than English. English language learners are likely to require support with documents and tools.

## Coming Together: Integrating Math and Language (Books 1 and 2)

Iwamoto, Julie Rumi. Pearson Education ESL: 1 edition May 27, 1994. Print.

Note(s): Real-life problem solving and skill rehearsal to support the introduction and/or review of key mathematical concepts and vocabulary for adult learners.

## Dollar Times

<http://www.dollartimes.com/index.htm#calculators>

From website: *Useful online tools to help you make the most of your hard earned cash. Calculators, budgeting tools and more.*

Note(s): Calculators suitable for use by instructors and/or higher level language learners with strong financial literacy.

## English for Financial Literacy

[http://wiki.settlementatwork.org/index.php/English\\_for\\_Financial\\_Literacy:\\_Volumes\\_1\\_-\\_3](http://wiki.settlementatwork.org/index.php/English_for_Financial_Literacy:_Volumes_1_-_3)

From website: *Instructor's resource for teaching financial literacy concepts and skills in LINC and adult ESL programs at CLB levels 1 to 8. The main objective of English for Financial Literacy is to help instructors incorporate financial literacy content into their program planning and teaching, and support them in learning about key topics and concepts related to financial matters.*

Note(s): Variety of resources specifically created for ELLs and ELL instructors.

## English for Financial Literacy

<http://www.interactivistlearning.com/tcdsb4/>

Note(s): Variety of online activities specifically created for ELLs and ELL instructors.

## ESL for Adult Literacy Learners (ALL)

<http://www.language.ca/product/clb-esl-for-adult-literacy-learners-all-pdf-e/>

From website: *The purpose of this document is to describe the needs and abilities of adult ESL Literacy learners, and to support instructors in meeting their learning needs.*

Note(s): Outlines a continuum of numeracy skills and strategies in five categories: Number Concepts; Money Concepts; Measurement Concepts; Time Concepts and Data Concepts. These skills and strategies may need to be taught to adult ELLs with interrupted formal education.

## Financial Consumer Agency of Canada – Tools and Calculators

<http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx>

From website: *Compare and choose the financial products and services that suit your needs. Save time and money with our interactive tools.*

Note(s): Instructors could guide learners through use of calculators that connect to specific financial literacy themes.

## Gail Vaz-Oxlade – Debt-Free Forever

<http://www.gailvazoxlade.com/resources.html>

From website: *The tools you'll need to take control of your money and your life.*

Note(s): Website of host of *Til Debt do us Part*, *Princess* and *Money Moron*. Resources, articles, links and tips. Learners with interrupted formal education will require support in the use of these materials.

## The Guardian: Teacher Network

<http://teachers.theguardian.com>

From website: *Explore a wide range of resources and lesson plans to brighten up your subject teaching.*

Note(s): Financial literacy has been part of the national curriculum in the United Kingdom since September 2014. This network provides resources for learners from years K-12.

## HSBC – Moving to Canada Resources

<http://www.hsbc.ca/1/2/personal/new-to-canada>

Note(s): Some banks offer customer service in languages other than English. English language learners are likely to require support with documents and tools.

## IXL Math

<https://ca.ixl.com/>

From website: *Practice that feels like play. Dynamic, adaptive learning.*

Note(s): These resources were developed to support young learners from kindergarten to Grade 12; however, this range of resources is suitable for practicing mathematical skills, strategies and vocabulary with ELL learners including, at the lower grade levels, those with interrupted formal education.

## Khan Academy (Math)

<https://www.khanacademy.org/math>

From website: *Watch videos and practice your skills for almost any math subject.*

Note(s): These resources support curriculum concepts beginning with early math. Opportunities to rehearse content follow videos and learners can track and save their progress on the site.

## Math Drills

<http://www.math-drills.com/>

From website: *Thousands of free maths worksheets for teachers and parents on a variety of math topics.*

Note(s): These resources were developed to support young learners from kindergarten to Grade 12; however, this range of resources is suitable for practicing mathematical skills, strategies and vocabulary with ELL learners including, at the lower grade levels, those with interrupted formal education.

## Math Skills for the Workforce

STECK-VAUGHN; 1 edition (1997). Print.

Note(s): Real-life problem solving and skill rehearsal to support the introduction and/or review of key mathematical concepts and vocabulary for adult learners.

## My Money Coach

<http://www.mymoneycoach.ca/financial-literacy/financial-education-lesson-plans-for-teachers>

From website: *Learn how to save money and make smart financial choices.*

Note(s): Lesson planning ideas and resources to support the introduction of financial literacy content.

## Money Instructor

<http://www.moneyinstructor.com/>

From website: *Teach and learn basic money skills, personal finance, business, careers and life skills.*

Note(s): A range of activities, lessons plans and resources to support instruction about money. Learners with interrupted formal education will require support in the use of these materials.

## Practical Money Skills

<https://practicalmoneyskills.ca/>

From website: *To help consumers and students of all ages learn the essential of personal finance, Visa has partnered with leading consumer advocates, educators, and financial institutions to develop the Practical Money Skills program.*

Note(s): Activities, games and instructor resources to support Financial Literacy. Learners with interrupted formal education will require support in the use of these materials.

## Prosper Canada (formerly SEDI)

<http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx>

From website: *We provide and host resources that support stakeholders in all sectors in the development, delivery and evaluation of their financial empowerment programs.*

Note(s): Financial literacy facilitator resources as well as online tools. Resources are at a higher language level and learners with interrupted formal education will require support in the use of these materials.

## Rate Supermarket

<https://www.ratesupermarket.ca>

From website: *RateSupermarket.ca is an independent information source where consumers can get free, up to date information on the latest personal finance offers, guides, tips and informative articles presented in an easy to understand way.*

Note(s): This resource compares financial products.

## **RBC – Newcomer Resources**

<http://www.rbc.com/newcomers/>

Note(s): Some banks offer customer service in languages other than English. English language learners are likely to require support with documents and tools.

## **Scotiabank – Newcomer Resources**

<http://www.scotiabank.com/ca/en/0..4302.00.html>

Note(s): Some banks offer customer service in languages other than English. English language learners are likely to require support with documents and tools.

## **Smart Canucks**

<http://smartcanucks.ca/>

Note(s): Information about shopping deals, freebies and coupons available in communities across Canada.

## **Super Teacher Worksheets**

<https://www.superteacherworksheets.com/>

Note(s): Reproducible resources to support numeracy outcomes at a range of levels.

## **TD – Newcomer Resources**

<http://www.tdcanadatrust.com/planning/life-events/new-to-canada/index.jsp>

Note(s): Some banks offer customer service in languages other than English. English language learners are likely to require support with documents and tools.





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