

It All Add\$ Up

A classroom resource that brings the financial world into the classroom and engages students in learning about the importance of understanding their personal finances and financial literacy. This package is part of the WE Create Change campaign.

Grades 7 to 8
Canadian Edition

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Dear Educator,

Welcome to the WE movement. We are so glad you've joined us in our mission to inspire, educate and empower students to find their place in the world. Throughout the last two decades, educators have stood by us. With over 16,000 schools thriving in WE Schools, we are delivering impressive results in academic engagement, life skills and civic engagement. Through experiential service-learning, students engage in collaborative learning and independent reflection. As a result, students become more engaged in local and global issues.

Money is a part of everyday living, and financial literacy is one of the skills that will serve young people throughout their lives. It is important to have a solid foundation of knowledge on how to earn, save, give and spend responsibly. Learning how to earn money, tracking spending, budgeting and accountable spending are just a few of the financial assets that have enabled us to build an international charity. RBC has partnered with WE to help us bring financial literacy to youth across Canada so that they can make smart decisions with their personal finances.

The purpose of this package is to help you bring discussions about personal finances into your classroom. It is designed to guide students through scenarios, exercises and applications that will provide them with the experience to make smart financial decisions now and in the future.

This is an exciting time to be an educator. Together, we have the power to reignite the fundamental purpose of education: moving students to want to learn, and preparing them with the life skills to better the world and forge their own paths to success.

Thank you for having the passion to bring WE into your classroom. We are honoured and encouraged to work with such a dedicated and enthusiastic group.

We are stronger together,



Craig and Marc Kielburger
Co-Founders, WE



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Essential Question:

What is experiential service-learning and how can I incorporate it into my classroom instruction with WE Schools curriculum resources?

WE Schools

WE Schools is a unique, step-by-step program that challenges young people to identify the local and global issues that spark their passion and empowers them with the tools to take action. Educators and students work together to learn about the world and to take action to create meaningful change. Delivered in 16,000 schools and groups across North America and the UK, the program provides educators and students with curriculum, educational resources and a full calendar of campaign ideas.

What Is Experiential Learning?

Experiential service-learning is based on a structured academic foundation that goes beyond volunteering and community service. It's a practice that engages teachers and students with their communities in a structured way and allows students to meet their learning objectives while addressing their community's needs.

The Four Steps of WE Schools

1.

Investigate and Learn

Students explore topics related to a real-world challenge or opportunity.

2.

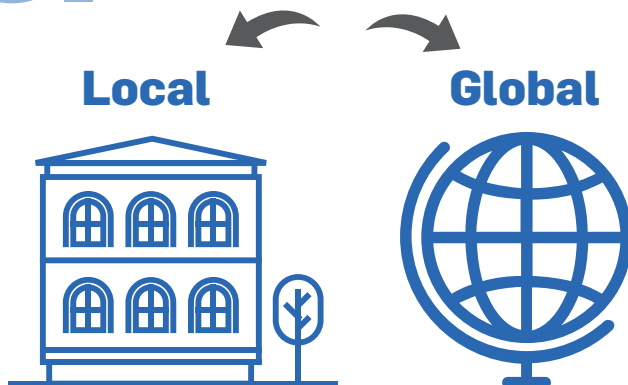
Action Plan

Students develop a plan to implement their service-learning project, including one **local** and one **global** action.

3.

Take Action

Students implement their action plan.



4.

Report and Celebrate

Students present the results of their service-learning initiatives.

Setting Students Up For Success: In School, the Workplace and Life

WE Schools Introduction: [WE.org/we-at-school/we-schools/](https://www.we.org/we-at-school/we-schools/)

Living WE is about improving our lives and our world by reaching out to others. It involves focusing less on “me” and more on “we”—our communities, our country and our world.

Social Emotional Learning: The WE Learning Framework is grounded in social emotional learning principles, helping students develop the skills to manage their emotions, resolve conflicts and make responsible decisions.

Global Mindset: The ability to operate comfortably across borders, cultures and languages is invaluable. WE Schools programming promotes global mindedness and cultural competency amongst student populations during their formative years.

Active Citizenship: Students act on their growing knowledge by connecting with others in their communities, thereby generating interest, further research and engagement in local and national causes.

Reflection is a key component of our experiential service-learning model. Our reflection activities direct students' attention to new interpretations of events and provide a lens through which service can be studied and interpreted.

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Our Learning Skills Legend



Argument
formation



Information
literacy



Leadership
skills



Organization



Action
planning



Research and
writing



Critical
thinking



Reflection

Look for these icons at the top of each page for the key themes of the lesson.



Earn



Save



Give



Spend

It All Adds Up Package Overview

It All Adds Up is a classroom resource that brings the financial world into the classroom and engages students in learning about the importance of understanding their personal finances. Lessons include detailed plans, blackline masters and appendices. The activities inform, engage and empower students to become more financially literate. Students will learn key vocabulary for understanding money matters, develop their ability to set and achieve personal financial goals, plan cost-effective fundraisers and more.

Ask your students what they already know about the financial world and where they fit into it; then build on that information by introducing the key themes of earn, save, give, spend. With the right tools and a little courage, students will feel empowered to make sound financial decisions that make an impact on them, their community and the world. Financial literacy is much more than math; look for ways to integrate tips, tricks and lessons into other subjects.

Rationale

RBC is an international bank that is passionate about education. A longstanding advocate and champion of financial literacy, RBC has a legacy of investing in Canada's young people and providing them with guidance to make smart decisions with their personal finances. RBC has partnered with WE on numerous initiatives, including this resource and the WE Create Change campaign, to further this goal.

Together we're helping youth gain the knowledge, skills and confidence they need to make smart everyday financial decisions and work toward their goals.

Assessing the Learning

You know your students best—their learning styles and preferences, skill levels and knowledge. You are in the best position to anticipate the habits of mind that will make this classroom resource successful.

We are mindful that students in your class are at different levels, with some designated as English Language Learners. Be sensitive to student's needs and continue to provide necessary accommodations for students who require additional assistance and support.

The teaching strategies include story sharing, reading, word wall, class discussion, thumbs up/thumbs down, T-chart, carousel, KWL chart (Know, Want to Know, Learned), group work and gallery walk. Strategies to assess learning include discussion, entrance and exit tickets, in your own words, graffiti, ranking, graphic organizers, reflection, presentations and "six minutes to discovery."

► Explore other resources and current campaign offerings at [WE.org](https://www.we.org)

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It All Adds Up

Subject(s): Math, Language, Social Studies, The Arts

Recommended Grade Level:

Grades 7 to 8

WE Learning Framework Skills:



Essential Questions:

- How will financial literacy empower your choices?

Materials and Resources

- Cue cards, card stock or other substantial paper
- Markers
- Chart paper
- NPR, "Everything You Own in a Photo: A Look at Our Worldly Possessions," www.npr.org/sections/pictureshow/2010/08/10/129113632/picturingpossessions
- *Time* Photos, "What the World Eats," world.time.com/2013/09/20/hungry-planet-what-the-world-eats/photo/nor_130523_139_x
- *Time* Photos, "A Worldwide Days' Worth of Food," content.time.com/time/photogallery/0,29307,2037749_2219823,00.html
- Appendix 1: Provincial Curriculum Connections
- Appendix 2: Glossary of Terms
- Appendix 3: Classroom Observation Forms
- Blackline Master 1: Spending KWL Chart
- Blackline Master 2: My Short- and Long-Term Goals
- Blackline Master 3: Achieving My Goal
- Blackline Master 4: Making Money Count
- Blackline Master 5: The Costs of Running a Fundraiser

Lesson 1:

Word Wall



Suggested Time:

Initial lesson 30 minutes, continued daily incorporation 5 minutes

Learning Goals:

Students will:

- Explore the use of money in their personal finances.

Investigate and Learn

- Recommended Assessment For Learning:** Ask students to brainstorm a list of what they know about money and ways money is used. Guide students' thinking with the following questions:
 - a. Where does money come from?
 - b. What do we use money for?
 - c. Why do people need money? (E.g., buying food or school supplies, paying for shelter, heat, electricity, etc.)
 - d. Where do we keep money when we are saving it?
 - e. How is money represented? (E.g., coins, polymer or paper bills, electronically with debit cards, e-transfers, etc.)
- Create a space on a wall or board for a word wall. Give it a name such as "Money Matters."

Educator's Note: A word wall is an interactive and collaborative literacy tool composed of an organized collection of words displayed on a wall. It is a meaningful and memorable reference. For the package, the space may be divided into five categories: Earn, Save, Give, Spend and General. As new words are introduced throughout future lessons, separate and add terms under these categories to add clarity and help students better understand and remember the definitions. A list of related terms is available in **Appendix 2** for reference. For a more extensive list of financial literacy terms, check out It All Adds Up for Grades 9 to 12.

- In small groups or as a class, have students brainstorm a list of words they believe are related to money matters. Create a master list on the board. Ensure earn, save, give and spend are included in the list. The glossary of terms in **Appendix 2** also offers an extensive list of terms and definitions. Feel free to expand this list or only use the terms you feel appropriate for your students and classwork.

- Continuing in small groups, assign each group a selection of words from the list.
- Have students record the definition of each term using a dictionary or **Appendix 2**. Note that not all terms will be in a standard dictionary and some terms will not be the first definition listed. Next, instruct students to write the definition in their own words. Circulate through the classroom to ensure their definitions are appropriate.

- Recommended Assessment As Learning:** Once students have the definitions for each assigned term, distribute large cue cards and markers. On the blank side of the cue card, have students clearly write the term and draw a picture that corresponds with the word, if applicable. On the lined side of the card, students should write the dictionary definition and the definition that is in their own words. The definitions should be clearly separated under two headings. Have students put their names on the cards and hand them in. Use **Appendix 3: Classroom Observation Forms** to record assessments.

- Over the next few days select the cards that match the financial literacy topics and the lessons for the day.
- Have the students who worked on the cards present the term and definitions to the class.
- The cards can then be added to the word wall under the category that best fits the term and definition so students can easily use them as reference.

Lesson 2:

Money Basics



Suggested Time:

30 minutes

Learning Goals:

Students will:

- Examine the benefits of setting realistic and attainable goals and learn how to set them.

- 1. Recommended Assessment For Learning:** Begin the class by reviewing the terms *earn*, *save*, *give*, *spend* from the word wall. Follow up with a conversation. Ask students questions such as:
 - a. Why do people work?
 - b. What might you collect over time that you would save up and use one day?
 - c. Where might people keep money they are saving?
 - d. Why do people give money?
 - e. What do you spend money on?
 - f. What do older people spend money on?

- 2.** Post four pieces of chart paper around the room. On the top of each piece write one of the following titles:
 - a. Ways to earn money
 - b. Items to save money for
 - c. Organizations or campaigns to support
 - d. Items to spend money on now

- 3.** Instruct students to circulate around the room, recording their ideas under each of the headings as they move.

- 4. Recommended Assessment As Learning:** Have students rank the terms *earn*, *save*, *give*, *spend* in order of importance. First write one of the terms on the board. Next say another term aloud and ask students to give a thumbs up or thumbs down to indicate whether it should be listed before the term written on the board or after. Ask individual students to explain their choice as you progress through the list. Continue until all four terms are listed and ranked in an order most of the class agree with. Note on **Appendix 3: Classroom Observation Forms**.

- 5.** Although there are many ways to order the four terms, ask students to try to think of earning as the first step, since without earning money there is none to save, give or spend. Saving should be next. If students make it a habit to save now, while they are young, they will be better equipped in the future. Giving comes from sharing with others. As children, we are taught to share. By applying it financially, we help promote causes we are interested in, assist people who face challenges that we do not and more. Finally, there is spending. While spending is as important as the other actions, if not more, it should come last. Often, we are tempted to spend first, before we know how much money we have available. Or we spend before we think about saving and giving, then we run out of money before we can set any aside for the future. If we keep it until last, we will be in the best position for financial success.

- 6. Recommended Assessment Of Learning:** Ensure students understand how personal finance decisions affect their everyday lives and how earning, saving, giving and spending work together. Have students begin their process by revisiting the charts they created earlier in the lesson, then have them create a personal list of one to three items for each:
 - a. Ways to earn money
 - b. Items to save for
 - c. Organizations or campaigns to support
 - d. Items to spend money on now

Lesson 3:

Needs Versus Wants



Suggested Time:

30 minutes

Learning Goals

Students will:

- Explore the difference between needs and wants by comparing and contrasting lifestyles within their community and around the world.

1. **Recommended Assessment For Learning:** Ask students to come up with a list of *needs* and *wants*. Record examples on the board. Discuss the similarities and differences. Come up with a collective definition for “needs” and “wants.” Post on the board for future reference.

2. **Recommended Assessment As Learning:** Instruct students to create a T-chart with *needs* and *wants* as headers for the columns. As they watch the following slideshow, students should identify and list the needs and wants depicted in the photos. Remind students that there are no right or wrong answers, they should classify as best they can the items shown in the photos in the given time.

3. Show students the slideshow “Everything You Own in a Photo: A Look at Our Worldly Possessions” created by NPR, www.npr.org/sections/pictureshow/2010/08/10/129113632/picturingpossessions.

4. Once students are finished, have them turn to a partner to compare their list for similarities and differences.

5. **Recommended Assessment Of Learning:** Discuss, as a class, similarities and differences of wants and needs from different perspectives. Record participation with **Appendix 3: Classroom Observation Forms**. Select a few students to expand on their responses or continue the conversation by asking from the following questions:

- a. Why did you categorize specific items as a want or a need? What criteria did you use to categorize items?
- b. How were the needs and wants categorized differently amongst the class? (Note: Not everyone’s needs and wants are the same, they reflect values and priorities of individuals.)
- c. Did the different perspectives change how you identify needs and wants?
- d. After comparing and considering different world perspectives, does anyone feel differently about what is actually a need and what may really be a want?
- e. What does “value” mean? I.e., How important is something to you?
- f. How can you apply your knowledge of needs versus wants to the value of items?
- g. How will the consideration of needs versus wants change the way you spend money (either your parents’/ guardians’ or your own)?

6. **Recommended Assessment Of Learning:** Instruct students to select one item from the needs column and one item from the wants column that they also need and want. Have students record why they need and want these items as well as their strategy for saving.



Enrichment: The amount of money a family allots for food is second only to housing costs. Being aware of the costs related to the food we eat is important. Begin a conversation using *Time* slideshows that depict food consumption in countries around the world. Have students compare the needs and wants of food consumption, taking into consideration availability, cost and nutrition values.

- *Time* Photos, “What the World Eats,” world.time.com/2013/09/20/hungry-planet-what-the-world-eats/photo/nor_130523_139_x
- Three *Time* Photos, “A Worldwide Day’s Worth of Food,” time.com/time/photogallery/0,29307,2037749_2219823,00.html

Lesson 4:

Spending Is Spending



Suggested Time:

60 minutes

Learning Goals

Students will:

- Recognize that “virtual” spending—debit card spending, online shopping, in-game purchases—is the same as spending physical money.
- Understand that any method of spending affects net worth.

1. On eight pieces of large paper, write the following at the top and post them around the room:

- a. Book from a bookstore
- b. Hot chocolate at a coffee shop
- c. Groceries from a grocery store
- d. Juice at the corner store
- e. Strawberries from the farmer's market
- f. Music from an online store
- g. Currency for a virtual game
- h. Rent for an apartment

2. **Recommended Assessment For Learning:** For a carousel activity, instruct students to circulate the room and record on the papers how they or their parents/guardians might pay for the item listed at the top of the posted papers. For example, a reloadable store card.

Educator's Note: If students suggest credit card as payment, acknowledge that it is a common payment tool but the actual payment is made later, after goods are received. This involves money that is borrowed with the promise to pay it back under specific, agreed-upon terms. Explain to students that the focus for this lesson will be on payments that require funds first.

3. **Recommended Assessment As Learning:** Ask students to take another look at the lists to read the responses. Then, to a partner, reflect and answer: Is there anything missing? Did any of the responses surprise you? Were you not aware of one of the payment options?

4. Distribute **Blackline Master 1: Spending KWL Chart**. Have students, individually or in pairs, fill in the first two columns of the KWL chart for payment options.
5. Divide the class into eight groups. Using expert circles, assign each group one of the payment options. Have students fill out the who, what, when, where and why sections of the chart for their assigned payment option. For the why, students should consider and include one pro and one con for the payment option. Some groups may require Internet time to complete their research.
6. Allow 10 to 15 minutes to complete their row of the chart. Next, have students regroup into new groups that have a representative from each of the expert group. Instruct students to take turns sharing information until everyone has filled in their chart.

7. **Recommended Assessment Of Learning:** Use the following questions to discuss and review student learning about payment methods. Instruct students to use the discussion to fill in the third column of their KWL chart. Have them hand them in for assessment so you can see where students are in their understanding.
- a. What is cashless spending? When spending with methods other than physical cash, it is important to remember that money is used in cashless spending. The main difference is that traditional currency—banknote bills and coins—is not being exchanged. This is different from spending with credit cards.
 - b. Do you think you might spend differently when you pay with cash versus a “cashless” method?
 - c. What do you think “one-click” spending is?
 - d. What are the benefits of cashless spending?
 - e. What are the risks?
 - f. Why is it important to pay attention to how you spend money?
 - g. How does spending affect your net worth (how much you have - your debt = net worth)?

Lesson 5:

Patiently Saving



Suggested Time:

60 minutes

Learning Goals

Students will:

- Learn that saving for a goal requires patience.
- Understand how patience is necessary to achieve goals and apply patience to saving money for one of their goals.

Educator's Note: Often known as the golden rule of finance, paying yourself first means diverting a specified amount of money from your paycheque directly to savings. Young people can do this even if they don't have a regular income by taking a certain percentage of monetary gifts or other money and putting it in a savings account or piggy bank. The amounts of money that goals require and the amount of progress students make toward their goals are not relevant.

- Recommended Assessment For Learning:** Begin the class by giving students sticky notes or note cards. On the sticky note, ask student to answer the question: What is an example of a time when you've had to be patient? Post the notes on the board and examine them as a class for similarities.
- Suggest to students that saving money is about being patient. Using think-pair-share, ask students:
 - a. What do you know about saving money strategies?
 - b. Have you ever saved money?
 - c. What have you saved for?
 - d. How did you save your money?
- Reiterate with students: First you need to set a goal, then put money aside for that goal. Next you must be patient and practise self-discipline by continuing to save money. It might not be easy at first, but the motivation to save increases as you see the savings grow. When you have regular money coming in from either allowance or a babysitting job, you can make it easier by setting up regular automatic transfers to a savings account. This is called paying yourself first. You will learn to use the money that is left after you set your savings aside. Savings can take different forms. You might have a short-term savings goal, such as buying a video game or going to the movies with friends, or you might have a long-term savings goals, like buying a mountain bike. Whatever you are saving for, it is rewarding to set a goal and achieve it.

- Distribute **Blackline Master 2: My Short and Long-Term Goals**. Ask students to record a list of goals, short-term and long-term, for items they would like to have and can save money for. Model how to classify goals as long- or short-term. For example, buying a car is a long-term goal, while buying movie tickets is a short-term goal. While you may still need to save for the movie tickets, the cost is much smaller and will take much less time than saving for a car. If something takes more than three to six months to save for, it is probably a long-term goal.
- Have students narrow the list to five items they want the most, still including both short- and long-term goals.
- Students should research how much each will cost with local flyers, catalogues or by using the Internet. This will help them set a realistic goal. Instruct students to record the costs on the list.
- Tell students to choose two items on their list that they will commit to saving their money for—one short-term and one long-term. Encourage students to discuss their goals with their parents and families when they go home, to ensure the goals they set are realistic and attainable.
- For this lesson and for smaller amounts, students will create a "piggy bank." However, when savings become larger, students should decide whether they will be saving their money personally by using a piggy bank—a personal vessel to store money in—or if they will use a bank's saving account to save for their goal. If it is a long-term goal that requires a larger amount of money, they should speak with their parents about setting up a savings account. Provide students with two jars, boxes or envelopes for saving money, or have them bring them from home. Have students decorate their containers with pictures and other images that represent their goal, visually reminding them why they are saving. Label the containers.
- Recommended Assessment As Learning:** Have students use **Blackline Master 3: Achieving My Goal** to track their progress toward achieving their goal. For one week or one month, each day or week students should record what they did to get them closer to achieving their goal and what they plan on doing next to continue their progress. Encourage students to reflect on what strategies they are using to save. How can they grow their savings at a faster rate?
- Recommended Assessment Of Learning:** Have students reflect on the lesson by asking them to select one of the following questions to orally respond to with a partner:
 - a. What might make saving a challenge for you?
 - b. What do you think is the best way to save?
 - c. Do you think you will be able to successfully save for your goal? Why or why not?
- Encourage students to take the containers home and use them to focus their savings to their goals.

Lesson 6:

Understanding Financial Empowerment



Suggested Time:

40 minutes

Learning Goals

Students will:

- Understand what it means to feel empowered to make financial decisions.
- Explore the factors that affect financial empowerment locally, nationally and globally.

Educator's Note: To help students understand how financial literacy helps empower choices, share with students an international perspective.

Background information on Ecuador communities and WE Villages Girl's Clubs

While it was not always so, women in Ecuador have become increasingly marginalized and discriminated against. Indigenous women in particular have lower education rates, the lowest literacy rates and the lowest wages. Consequently, they suffer in many areas of their life, such as health, as health care is difficult for these women to access.

WE Villages Girl's Clubs were created to challenge the growing machismo culture and revive the tradition of women as leaders and ancestral knowledge providers.

During the weekly meetings, girls participate in educational training sessions that include hands-on activities that address environmental, economic, social and cultural issues. The goal is to empower these young women to be leaders in their communities.

1.

Recommended Assessment For Learning: Distribute sticky notes to students and ask students to write down three words they associate with the term "empowerment." Have students share these words with the class and write these on the front board.

2.

An important part of managing finances is feeling empowered to make good choices. Discuss with students what empowerment means by sharing the stories of girls and women from Ecuador and Kenya WE Villages communities, and North America.

Ana Lucia Sislema Daquilema is 17 years old. She is involved in the WE Villages Girl's Club. Ecuadorian girls meet for workshops on human rights, self-esteem building and leadership. They share opinions and ideas and build stronger bonds with each other while working together on income-generating projects.

Through her involvement with the Girl's Club, Ana has become empowered, as the money she earns allows her to pay for her school expenses and new clothes, alleviating some of her family's expenses. Ana has not only become more active, but she has also grown more confident and is now able to speak in public—something she was not comfortable doing before. With her newfound income, financial knowledge and confidence, Ana hopes to become a teacher when she finishes school. Her greatest wish is to have a regular job teaching, to get married and have two children, and to continue living in her community. Before joining the Girl's Club, this dream would have seemed impossible to achieve.

Maria Simona Aucanshala Tenemasa is 16 years old. She has participated in the WE Villages Girl's Club for the past couple of years, along with two of her cousins. Maria feels that being part of the group has made her friendlier toward her peers and helped her improve her public speaking skills. Now she participates more in school and feels more self-assured. Capitalizing on her newly acquired financial literacy knowledge and confidence, Maria hopes to help change her community's perspective toward pollution by providing community members with training on the issue. And by meeting with civic leaders, she aims to introduce a garbage collection system. Her greatest wish is to have a good job as a teacher when she grows up.

3.

Show students a couple of video examples.

- a. This video features Mama Leah, who has found empowerment through employment with ME to WE Artisans. "Meet Mama Leah," www.youtube.com/watch?v=t-boEI7LjJJ0&index=4&list=PL9seAzJtXcktWdC5sci-6bl498fZWrmZgP (1:12).
- b. Maya Penn, a young woman who started a social enterprise creating textiles accessories, who learns about the empowerment of female artisans in Kenya. "Power of a Rafiki—Maya Penn," www.youtube.com/watch?v=fQymWkqGN0E&index=5&list=PL9seAzJtXcktWdC5sci6bl498fZWrmZgP (2:49).

4.

Recommended Assessment As Learning: Now that students have heard some stories of girls and women for whom knowledge led to financial and economic empowerment, ask students the following:

- a. What does it mean to feel empowered?
- b. What does it mean to be financially empowered?
- c. How do you know these girls and women feel empowered?
- d. What does empowerment mean to you?
- e. What words would you add or remove from your empowerment word list on the front board?

5.

Explain to students that, just like the women and girls featured, feeling financially empowered will help them achieve their financial goals. Ask students to think of something they would like to spend money on, such as purchasing an item or paying for an experience. This will be their goal. Goals may include a new pet, an outing with friends, a new game or sports equipment.

6. Once students have thought of a dream or goal they would like to work toward, have them create a visual representation of their dream that they can share with their peers. The visual can be a collage, painting, diorama, sketch, sculpture or installation.

7. This visual representation will act as a reminder to keep them on track to reach their goal. Have students brainstorm ways that they can achieve their goals, ask for a few suggestions. Write these on the board, then ask students what it will take to achieve their goal, e.g., earning money by babysitting or completing household chores like vacuuming, or saving by setting birthday money aside or spending less allowance so that there is more to save. Remind students that it's not about how fast they can save the money, money isn't usually vastly available, it's about creating a goal to work toward.

8. **Recommended Assessment Of Learning:** On an exit ticket, ask students to explain how their goal and plan contribute to their feelings of financial empowerment.

9. Instruct students to record a plan that explains how they will earn, save and, if necessary, reduce their spending to achieve their goal.



Enrichment: Students may write a story, letter or journal entry about their future self, explaining what they want to be and have in the future. They will begin thinking about what they need to feel empowered to achieve their goals.

Lesson 7:

Making Money Count



Suggested Time:

60 minutes

Learning Goals

Students will:

- Demonstrate ways to maximize their dollars in a goal-setting activity that makes a difference with only \$200.

Action Planning

1. Begin the lesson by asking students to think about being a member of a community. Ask students what it means to be a member of a community or what do communities they belong to represent to them? Students may express their responses in written, drawn or oral form. Record responses on the board.
2. Introduce students to their challenge, tell them: You will have an opportunity to celebrate and contribute to your community's future by creating a plan to make a change in your community, locally or nationally. This plan is something passed on through time that has significance. This will include what you want future generations of your community to know, feel or experience, and how you plan for that to happen. For this challenge you, your group or the class will have a hypothetical \$200 to fund your plan. Your plan must include a detailed and accurate financial plan. What you do is up to you, so think big.
3. Each idea and plan should create a project to help make change or have impact in the community through honouring or looking forward to the future. Have students brainstorm ideas in groups on chart paper.
4. After students have finished contributing their ideas, have them form groups of two to three or work independently. Once the groups are ready, give students five minutes to circulate the room once again, this time to find the idea they would like to research and create an action plan for. Encourage students to select different ideas, however, it is fine if they overlap. Remind students that they have a hypothetical \$200 to fund their plan. Students should be realistic, but may also think of ways to increase their fund if necessary.

For example, students may decide to work with the \$200 alone to buy treats and toys to be donated to a local animal shelter, or students may plan to increase the \$200 by investing in craft supplies and create products to sell from which the proceeds are donated to the local food bank.

Educator's Note: The next section of the lesson discusses creating and setting goals. Students should feel confident in their goal setting from the previous lesson. If not, review the basic elements.

5. Once students have selected the idea they would like to create a plan for, they will need to set a goal. This goal will be the foundation for their plan. It may be any type of goal, for example, it may be a financial goal if they are fundraising for a cause or it might be a goal that requires financing, such as honouring someone in their community with a plaque. Students should record the goal.
6. The next step is for students to research and plan how they will reach their goal. Is the goal long-term or short-term? If it is a long-term goal, what are the short-term goals that will need to be set and met before reaching the ultimate goal? Depending on the goal, this may include, but is not limited to, the following:
 - a. A mapped-out procession of the steps it will take to achieve the goal
 - b. A list of materials necessary to reach the goal
 - c. A list of costs and donations or profits
 - d. A directory of people or businesses to contact for monetary or material donations
 - e. A detailed plan for how to spread the word through word of mouth, flyers or social media
 - f. A sketch of the goal

For example, if students are painting a mural on the wall of the school they will need to measure the space, create a design, form a list of materials that will be necessary, estimate the quantity of paint—perhaps based on a test spot—research the costs of paint and supplies, create a list of costs, identify and reach out to possible donors for supplies or funds.

7. **Recommended Assessment As Learning:** Distribute **Blackline Master 4: Making Money Count** and instruct students to use it as a guide for their research. The worksheet encourages students to work through the stages of financial planning.

8. Students may use their worksheets as the final product or they can use it as a draft for their final product. If drafting, their final report should include the following:
 - a. Why did you create this goal?
 - b. What is the goal?
 - c. What would you use the \$200 for?
 - d. How would you implement your plan if you were given \$200 to make it happen?

9. **Recommended Assessment Of Learning:** Have students present their final reports to the class. After the presentations, discuss the unique qualities and shared values that were presented.



Extension: Encourage students to take their plans to community businesses and organizations to receive funding so that they can put their plans into action.

Lesson 8:

Charity Fair



Suggested Time:

Part 1: 45 minutes, Part 2: 90 minutes

Learning Goals

Students will:

- Learn how to run a successful fundraiser.
- Research the financial goals of a charity or non-profit they would like to support and present their findings.

Part 1 (45 minutes)

1. **Recommended Assessment For Learning:** Begin the class with a quick brainstorming activity. In groups of three to four students, have students record a list of all the fundraisers they can think of in 15 seconds. These may be fundraisers they have been a part of or not. Ask for examples to write on the board. Examples may include, but are not limited to: bake sale, car wash, coin drive. Ask students, what makes these activities a fundraising event?
2. Continuing in their groups, divide the fundraising ideas among them. Ask students to research the costs of running their assigned fundraiser and estimate potential profits. Students will use their research to prepare a two- to three-minute presentation about their fundraiser for the class.

3. **Recommended Assessment As Learning:** Distribute **Blackline Master 5: The Costs of Running a Fundraiser**. Have students first brainstorm and list fundraising costs using the blackline master. Then, allow student groups time to use the library and Internet, and assign for homework if necessary. To determine the costs of running the fundraiser, students will need to calculate the following (examples provided are for a possible bake sale):

Obvious costs—supplies such as ingredients, plates, napkins, signs, etc. (It may be useful to find recipes and use store flyers to determine costs.)

Hidden costs—help from family. If your mom bakes cupcakes, include all her time (such as the run to the grocery store for eggs) and the price of the ingredients.

Environmental costs—waste, energy, materials such as Styrofoam plates.

Health costs—this may not be applicable for every fundraiser, but having healthy alternatives to traditional cookies for the bake sale or less toxic cleaners for a car wash may be better options.

Time—including organizing, advertising, baking, set-up, distribution, etc.

Additional considerations—did the school band recently run a bake sale? Did it go well? Will the student body appreciate another so soon? Is the school trying to promote healthy living that does not include bake sales? Some of these questions may not be easily answered. Have students list

questions and considerations and find people to interview for answers, such as the principal.

Prices—students should consider prices for their goods. They should calculate per unit, but also estimated sales. It is important to stay realistic—will students buy \$2 cupcakes? Will \$1 cupcakes cover the costs it took to make them? Will each student buy one cupcake? How many students will visit the bake sale to buy something? How many will you be able to sell over one lunch period?

4. Ask students to consider if any of the costs can be decreased or eliminated without compromising the product or service you are offering. For example, can you use sustainably sourced and recyclable plates? Can you have ingredients donated by the grocery store? Some costs may be reduced but then create new ones—if a grocery store is donating goods, the cost is reduced for you, but remember it still costs the grocer, so thank them for their contribution with a card from the class.
5. For their presentation, encourage students to use visuals like grocery store flyer clippings, pie charts, line graphs and more to support their estimations and promote their fundraiser.

6. **Educator's Note:** The core action for this campaign to link student learning about the barriers to literacy in their local communities should be the sharing of the books they created that raise awareness about these barriers. Students can:
 - Share the book with their school community in a readers' conference, where students discuss why they chose a specific barrier and how this is impacting their local community.

Part 2 (90 minutes)

1. For the second part of the lesson, ask students to brainstorm a list of charities or non-profits (local, national or international) they would like to learn more about and possibly support with a fundraiser. Working in the same groups as Part 1, divide the charities and non-profits amongst the groups.
2. Instruct students to create a presentation about the charity or non-profit for a gallery tour.
3. The presentation should include, but is not limited to, the following:
 - a. Information about the charity or non-profit.
 - b. Their mission.
 - c. Where they work.
 - d. Financial goals to support—there may be one or more financial goals someone donating can support. Be as specific as possible in identifying the top goal(s).
 - e. Why they do what they do.
 - f. Any further information that might be important—past work, a special call to action, etc.
 - g. Engaging visuals that will help “sell” your cause and charity to the rest of the class.

4. Allow students class time to conduct research and prepare their presentation boards. Assign work that is not completed in class for homework.
5. Designate a date for the gallery tour.

6. **Recommended Assessment As Learning:** Hold a gallery tour. Move desks to the outer edges of the classroom. Have students set up their presentations around the room. Encourage students to take pride in their work and share their new knowledge with their peers. Instruct groups to take turns touring the classroom so each booth has presenters ready to explain their charity to visitors. As students participate in the gallery tour, ask them to take notes about the organizations students have researched.

7. **Recommended Assessment Of Learning:** Once the gallery tour is complete, hold another vote. Set criteria to assess the charities presented. What mission resonated with you the most? Do you want to select a charity to support based on what donations go to? Based on the selected criteria, decide which charity the class would like to support.



Extension: Open the tour up to other classes and guests in the school.

Take Action

8. Combine the two parts of the lesson and give students practical experience. Run the selected fundraiser and support the chosen charity.

Lesson 9:

We Create Change



Suggested Time:

30 minutes

Learning Goals

Students will:

- Take action while putting their finance skills to use by taking part in the WE Schools WE Create Change campaign.

Educator's Note: Integrate the campaign in other subjects:

- The Arts—design campaign posters.
- Language—write compelling school announcements.
- Math—make calculations with coins. Besides cost calculations, find out the weight, volume and size of coins.
- Social Studies—discuss the importance of economic empowerment.
- History—investigate the history of the coin or economic empowerment.
- Geography—examine the regions where WE Villages works and how economic empowerment differs around the world.

1. Begin by telling students: Small changes make a difference and small coins can add up to make big change. WE Create Change is a national coin drive that supports sustainable development through WE Villages.
2. Show “WE Villages: Our Sustainable Development Model,” www.youtube.com/watch?v=m3alqSJGTNU&index=5&list=PL9seAzJtXck-sya8j3CNEgpwl7YRHvyyvl5 (2:15), to help students understand what the campaign supports with WE Villages.
3. Pick a WE Villages Pillar of Impact to collect coins for with your school or community. Then learn about the impacts your collected coins will have around the world. Check out www.trackyourimpact.com to learn more about the impacts fundraising dollars have on WE Villages communities. Ask students:
 - a. What are the goals of this campaign?
 - b. Why is this campaign important?
 - c. How can we get involved and participate in this campaign?
4. Sign up for the campaign by filling out our registration form at WE.org/wecreatechange.
5. Encourage students to set a class goal or school goal. Create advertising to promote the campaign and the goal to the rest of the school and surrounding community.

6.

Recommended Assessment Of Learning: Reflection: Five Minutes to Discovery. Give students one minute to answer each of the following questions:

- What did I already know about economic empowerment?
- What did I learn?
- What are the most important pieces of what I knew already and what I learned?
- What do I want to learn more about now?
- Where can I find more information?

Ask students to hand in their answers. Review them to ensure students gained a better understanding of personal finance and financial literacy. Provide feedback on ways students can continue their learning now that the lessons are complete.



WE Create Change

WE Create Change is a national coin drive that proves little things do add up. Pick a WE Villages Pillar of Impact to fundraise for and collect coins with your school or community. For example: \$50 buys a goat which equals opportunity. WE Schools' WE Create Change campaign is made possible by RBC.

Appendix 1: Provincial Curriculum Correlations

Curriculum correlations made possible by **NELSON**

Alberta	
Grade 7	Grade 8
<p>Mathematics (2016)</p> <ul style="list-style-type: none"> • Number <p>The <i>It All Adds Up</i> lesson package addresses goals of the Alberta Mathematics Curriculum to:</p> <ul style="list-style-type: none"> - Use mathematics confidently to solve problems. - Communicate and reason mathematically. 	<p>Mathematics (2016)</p> <ul style="list-style-type: none"> • Number <p>The <i>It All Adds Up</i> lesson package addresses goals of the Alberta Mathematics Curriculum to:</p> <ul style="list-style-type: none"> - Use mathematics confidently to solve problems. - Communicate and reason mathematically.
<p>Language Arts (2000)</p> <ul style="list-style-type: none"> • Present and Share • Respect Others and Strengthen Community <p>The <i>It All Adds Up</i> lesson package enables each student to understand and appreciate language, and to use it confidently and competently in a variety of situations for communication, personal satisfaction and learning.</p>	<p>Language Arts (2000)</p> <ul style="list-style-type: none"> • Present and Share <p>The <i>It All Adds Up</i> lesson package enables each student to understand and appreciate language, and to use it confidently and competently in a variety of situations for communication, personal satisfaction and learning.</p>
<p>Social Studies (2005)</p> <p>The <i>It All Adds Up</i> lesson package addresses Core Concepts of the Alberta Social Studies Curriculum, especially to understand the commitment required to ensure the vitality and sustainability of their changing communities at the local, provincial, national and global levels.</p> <p>The <i>It All Adds Up</i> lesson package can also help address the Alberta Social Studies Curriculum strand: Economics and Resources.</p>	<p>Social Studies (2005)</p> <p>The <i>It All Adds Up</i> lesson package addresses Core Concepts of the Alberta Social Studies Curriculum, especially to understand the commitment required to ensure the vitality and sustainability of their changing communities at the local, provincial, national and global levels.</p> <p>The <i>It All Adds Up</i> lesson package can also help address the Alberta Social Studies Curriculum strand: Economics and Resources.</p>
<p>Art Composition (1984)</p> <p>The <i>It All Adds Up</i> lesson package help address the Alberta Art Curriculum Composition Goals, as students:</p> <ul style="list-style-type: none"> - Develop competence with the components of images: media, techniques and design elements. - Analyze the relationships among components of images. - Express meaning through control of visual relationships. 	<p>Art Composition (1984)</p> <p>The <i>It All Adds Up</i> lesson package help address the Alberta Art Curriculum Composition Goals, as students:</p> <ul style="list-style-type: none"> - Develop competence with the components of images: media, techniques and design elements. - Analyze the relationships among components of images. - Express meaning through control of visual relationships.

Appendix 1: Provincial Curriculum Correlations

Curriculum correlations made possible by **NELSON**

Atlantic Canada	
Grade 7	Grade 8
<p>Mathematics</p> <ul style="list-style-type: none"> • Number Concepts/Number and Relationships Operations <p>The <i>It All Adds Up</i> lesson package addresses the Atlantic Canada Mathematics Curriculum is shaped by the vision which fosters the development of mathematically literate students who can extend and apply their learning and who are effective participants in an increasingly technical society.</p> <p>The <i>It All Adds Up</i> lesson package addresses Essential Learnings of the Atlantic Canada Mathematics Curriculum, specifically:</p> <ul style="list-style-type: none"> - Demonstrate understanding of facts and relationships presented through words, numbers, symbols, graphs and charts. 	<p>Mathematics</p> <ul style="list-style-type: none"> • Number Concepts/Number and Relationships Operations <p>The <i>It All Adds Up</i> lesson package addresses the Atlantic Canada Mathematics Curriculum is shaped by the vision which fosters the development of mathematically literate students who can extend and apply their learning and who are effective participants in an increasingly technical society.</p> <p>The <i>It All Adds Up</i> lesson package addresses Essential Learnings of the Atlantic Canada Mathematics Curriculum, specifically:</p> <ul style="list-style-type: none"> - Demonstrate understanding of facts and relationships presented through words, numbers, symbols, graphs and charts.
<p>Language Arts</p> <ul style="list-style-type: none"> • Speaking and Listening • Reading and Viewing <p>The <i>It All Adds Up</i> lesson package addresses the Atlantic Canada Language Arts Curriculum is shaped by a vision of enabling and encouraging students to become reflective, articulate, literate individuals who use language successfully for learning and communicating in personal and public contexts.</p> <p>The <i>It All Adds Up</i> lesson package addresses Essential Learnings of the Atlantic Canada Language Arts Curriculum specifically:</p> <ul style="list-style-type: none"> - Access, process, evaluate and share information. - Present information and instructions clearly, logically, concisely and accurately for a variety of audiences. 	<p>Language Arts (2000)</p> <ul style="list-style-type: none"> • Speaking and Listening • Reading and Viewing <p>The <i>It All Adds Up</i> lesson package addresses the Atlantic Canada Language Arts Curriculum is shaped by a vision of enabling and encouraging students to become reflective, articulate, literate individuals who use language successfully for learning and communicating in personal and public contexts.</p> <p>The <i>It All Adds Up</i> lesson package addresses Essential Learnings of the Atlantic Canada Language Arts Curriculum specifically:</p> <ul style="list-style-type: none"> - Access, process, evaluate and share information. - Present information and instructions clearly, logically, concisely and accurately for a variety of audiences.
<p>Social Studies</p> <ul style="list-style-type: none"> • Individuals, Societies And Economic Decisions <p>The <i>It All Adds Up</i> lesson package addresses the Atlantic Canada Social Studies Curriculum, enabling and encouraging students to examine issues, respond critically and creatively and make informed decisions as individuals and as citizens of Canada and of an increasingly interdependent world.</p> <p>The <i>It All Adds Up</i> lesson package addresses Essential Learnings of the Atlantic Canada Social Studies Curriculum, specifically that students reflect critically on ethical issues.</p>	<p>Social Studies</p> <ul style="list-style-type: none"> • Individuals, Societies and Economic Decisions <p>The <i>It All Adds Up</i> lesson package addresses the Atlantic Canada Social Studies Curriculum, enabling and encouraging students to examine issues, respond critically and creatively and make informed decisions as individuals and as citizens of Canada and of an increasingly interdependent world.</p> <p>The <i>It All Adds Up</i> lesson package addresses Essential Learnings of the Atlantic Canada Social Studies Curriculum, specifically that students reflect critically on ethical issues.</p>
<p>Art Education</p> <ul style="list-style-type: none"> • Visual Arts <p>The <i>It All Adds Up</i> lesson package help address the Atlantic Canada Arts Curriculum enabling and encouraging students to engage in the creative, expressive and responsive processes of the arts throughout their lives.</p> <p>The <i>It All Adds Up</i> lesson package addresses Essential Learnings of the Atlantic Canada Arts Curriculum, specifically to use of critical thinking skills in exploring their thoughts, experiences, and feelings.</p>	<p>Art Education</p> <ul style="list-style-type: none"> • Visual Arts <p>The <i>It All Adds Up</i> lesson package help address the Atlantic Canada Arts Curriculum enabling and encouraging students to engage in the creative, expressive and responsive processes of the arts throughout their lives.</p> <p>The <i>It All Adds Up</i> lesson package addresses Essential Learnings of the Atlantic Canada Arts Curriculum, specifically to use of critical thinking skills in exploring their thoughts, experiences, and feelings.</p>

Appendix 1: Provincial Curriculum Correlations

Curriculum correlations made possible by **NELSON**

British Columbia	
Grade 7	Grade 8
<p>Mathematics (2016)</p> <ul style="list-style-type: none"> • Communicating and Representing <p>The <i>It All Adds Up</i> lesson package addresses several Core Competencies of the BC Curriculum, especially:</p> <ul style="list-style-type: none"> - Communication - Critical Thinking - Personal Awareness and Responsibility - Social Responsibility <p>The <i>It All Adds Up</i> lesson package also help address the BC Mathematics Curriculum Goal of becoming financially literate and able to make sound financial decisions.</p>	<p>Mathematics (2016)</p> <ul style="list-style-type: none"> • Number <p>The <i>It All Adds Up</i> lesson package addresses goals of the Alberta Mathematics Curriculum to:</p> <ul style="list-style-type: none"> - Use mathematics confidently to solve problems - Communicate and reason mathematically
<p>Language Arts (2016)</p> <ul style="list-style-type: none"> • Comprehend and Connect • Create and Communicate <p>The <i>It All Adds Up</i> lesson package addresses several Core Competencies of the BC Curriculum, especially:</p> <ul style="list-style-type: none"> - Communication - Critical Thinking - Personal Awareness and Responsibility - Social Responsibility <p>The <i>It All Adds Up</i> lesson package also help address the BC Language Arts Curriculum Goal to use language to design and share information interpersonally, interculturally, and globally.</p>	<p>Language Arts (2000)</p> <ul style="list-style-type: none"> • Present and Share <p>The <i>It All Adds Up</i> lesson package enables each student to understand and appreciate language, and to use it confidently and competently in a variety of situations for communication, personal satisfaction and learning.</p>
<p>Social Studies (2013)</p> <p>The <i>It All Adds Up</i> lesson package addresses several Core Competencies of the BC Curriculum, especially:</p> <ul style="list-style-type: none"> - Communication - Critical Thinking - Personal Awareness and Responsibility - Social Responsibility <p>The <i>It All Adds Up</i> lesson package can also help address the BC Social Studies Curriculum Goal to develop an understanding of how economic systems work and their place in an interconnected global economy so they are aware of the interactions between political, environmental, and economic decisions, and the trade-offs involved in balancing different interests.</p>	<p>Social Studies (2005)</p> <p>The <i>It All Adds Up</i> lesson package addresses Core Concepts of the Alberta Social Studies Curriculum, especially to understand the commitment required to ensure the vitality and sustainability of their changing communities at the local, provincial, national and global levels.</p> <p>The <i>It All Adds Up</i> lesson package can also help address the Alberta Social Studies Curriculum strand: Economics and Resources.</p>

Appendix 1: Provincial Curriculum Correlations

Curriculum correlations made possible by **NELSON**

British Columbia	
Grade 7	Grade 8
<p>The Arts (2016)</p> <ul style="list-style-type: none"> • Exploring and Creating <p>The <i>It All Adds Up</i> lesson package addresses several Core Competencies of the BC Curriculum, especially:</p> <ul style="list-style-type: none"> - Communication - Critical Thinking - Personal Awareness and Responsibility - Social Responsibility <p>The <i>It All Adds Up</i> lesson package also help address the BC Arts Curriculum Goal to create and respond to works of art using inquiry, critical thinking, and problem-solving skills to deepen their awareness of self, others, and the world.</p>	<p>The Art (2016)</p> <ul style="list-style-type: none"> • Exploring and Creating <p>The <i>It All Adds Up</i> lesson package addresses several Core Competencies of the BC Curriculum, especially:</p> <ul style="list-style-type: none"> - Communication - Critical Thinking - Personal Awareness and Responsibility - Social Responsibility <p>The <i>It All Adds Up</i> lesson package also help address the BC Arts Curriculum Goal to create and respond to works of art using inquiry, critical thinking, and problem-solving skills to deepen their awareness of self, others, and the world.</p>

Manitoba	
Grade 7	Grade 8
<p>Mathematics (2013)</p> <ul style="list-style-type: none"> • Number <p>The <i>It All Adds Up</i> lesson package addresses goals of the Manitoba Mathematics Curriculum to:</p> <ul style="list-style-type: none"> - Make connections between mathematical knowledge and skills and their applications - Become mathematically literate citizens, using mathematics to contribute to society and to think critically about the world 	<p>Mathematics (2013)</p> <ul style="list-style-type: none"> • Number <p>The <i>It All Adds Up</i> lesson package addresses goals of the Manitoba Mathematics Curriculum to:</p> <ul style="list-style-type: none"> - Make connections between mathematical knowledge and skills and their applications - Become mathematically literate citizens, using mathematics to contribute to society and to think critically about the world
<p>Language Arts (2016)</p> <ul style="list-style-type: none"> • Present and Share <p>The <i>It All Adds Up</i> lesson package enables each student to read and produce a wide range of texts, including media, transactional, and literary texts.</p>	<p>Language Arts (2016)</p> <ul style="list-style-type: none"> • Present and Share <p>The <i>It All Adds Up</i> lesson package enables each student to read and produce a wide range of texts, including media, transactional, and literary texts.</p>
<p>Social Studies (2003)</p> <p>The <i>It All Adds Up</i> lesson package addresses the Goals of the Manitoba Social Studies Curriculum, especially to:</p> <ul style="list-style-type: none"> - Develop global awareness and a sense of global citizenship - Develop a commitment to social justice and quality of life for all the world's peoples 	<p>Social Studies (2003)</p> <p>The <i>It All Adds Up</i> lesson package addresses the Goals of the Manitoba Social Studies Curriculum, especially to:</p> <ul style="list-style-type: none"> - Develop global awareness and a sense of global citizenship - Develop a commitment to social justice and quality of life for all the world's peoples
<p>Arts Education (2011)</p> <ul style="list-style-type: none"> • Visual Arts <p>The <i>It All Adds Up</i> lesson package help address the Manitoba Arts Curriculum Goal to support, nurture, and inspire the growth of every students as a young artist and as an artful learner.</p>	<p>Arts Education (2011)</p> <ul style="list-style-type: none"> • Visual Arts <p>The <i>It All Adds Up</i> lesson package help address the Manitoba Arts Curriculum Goal to support, nurture, and inspire the growth of every students as a young artist and as an artful learner.</p>

Appendix 1: Provincial Curriculum Correlations

Curriculum correlations made possible by **NELSON**

Ontario	
Grade 7	Grade 8
<p>Mathematics (2005)</p> <ul style="list-style-type: none"> • Number Sense and Numeration <p>The <i>It All Adds Up</i> lesson package can help address the goals for Mathematics, specifically:</p> <ul style="list-style-type: none"> - Develop an understanding of number by learning about different ways of representing numbers and about the relationships among numbers. - Develop a solid understanding of the four basic operations and learn to compute fluently, using a variety of tools and strategies. 	<p>Mathematics (2016)</p> <ul style="list-style-type: none"> • Number Sense and Numeration <p>The <i>It All Adds Up</i> lesson package can help address the goals for Mathematics, specifically:</p> <ul style="list-style-type: none"> - Develop an understanding of number by learning about different ways of representing numbers and about the relationships among numbers. - Develop a solid understanding of the four basic operations and learn to compute fluently, using a variety of tools and strategies.
<p>Language Arts (2006)</p> <ul style="list-style-type: none"> • Oral Communication • Reading • Media Literacy <p>The <i>It All Adds Up</i> lesson package can help address the principle for Language Arts, specifically:</p> <ul style="list-style-type: none"> - Use language to interact and connect with individuals and communities, for personal growth, and for active participation as world citizens. - Think critically. 	<p>Language Arts (2006)</p> <ul style="list-style-type: none"> • Oral Communication • Reading • Media Literacy <p>The <i>It All Adds Up</i> lesson package can help address the principle for Language Arts, specifically:</p> <ul style="list-style-type: none"> - Use language to interact and connect with individuals and communities, for personal growth, and for active participation as world citizens. - Think critically.
<p>The Arts (2009)</p> <ul style="list-style-type: none"> • Visual Arts <p>The <i>It All Adds Up</i> lesson package can help address the ideas for The Arts, specifically:</p> <ul style="list-style-type: none"> - Developing creativity, as well as the ability to communicate their understanding of the world around them through visual arts. 	<p>The Arts (2009)</p> <ul style="list-style-type: none"> • Visual Arts <p>The <i>It All Adds Up</i> lesson package can help address the ideas for The Arts, specifically:</p> <ul style="list-style-type: none"> - Developing creativity, as well as the ability to communicate their understanding of the world around them through visual arts.

Appendix 1: Provincial Curriculum Correlations

Curriculum correlations made possible by **NELSON**

Saskatchewan	
Grade 7	Grade 8
<p>Mathematics (2009)</p> <ul style="list-style-type: none"> • Number <p>The <i>It All Adds Up</i> lesson package addresses goals of the Manitoba Mathematics Curriculum is to help students develop the understandings and abilities necessary to be confident and competent in thinking and working mathematically in their daily activities and ongoing learning and work experiences.</p>	<p>Mathematics (2009)</p> <ul style="list-style-type: none"> • Number <p>The <i>It All Adds Up</i> lesson package addresses goals of the Manitoba Mathematics Curriculum is to help students develop the understandings and abilities necessary to be confident and competent in thinking and working mathematically in their daily activities and ongoing learning and work experiences.</p>
<p>Language Arts (2010)</p> <ul style="list-style-type: none"> • Compose and Create <p>The <i>It All Adds Up</i> lesson package helps students understand and appreciate language, and to use it confidently and competently in a variety of situations for learning, communication, work, life, and personal satisfaction.</p>	<p>Language Arts (2010)</p> <ul style="list-style-type: none"> • Compose and Create <p>The <i>It All Adds Up</i> lesson package helps students understand and appreciate language, and to use it confidently and competently in a variety of situations for learning, communication, work, life, and personal satisfaction.</p>
<p>Social Studies (2010)</p> <p>The <i>It All Adds Up</i> lesson package addresses the aim of the Saskatchewan Social Studies Curriculum, for students who have a sense of themselves as active participants and citizens in an inclusive, culturally diverse, interdependent world.</p> <p>The <i>It All Adds Up</i> lesson package addresses a Goal of the Saskatchewan Social Studies Curriculum, to examine various worldviews about the use and distribution of resources and wealth in relation to the needs of individuals, communities, nations, and the natural environment and contribute to sustainable development.</p>	<p>Social Studies (2010)</p> <p>The <i>It All Adds Up</i> lesson package addresses the aim of the Saskatchewan Social Studies Curriculum, for students who have a sense of themselves as active participants and citizens in an inclusive, culturally diverse, interdependent world.</p> <p>The <i>It All Adds Up</i> lesson package addresses a Goal of the Saskatchewan Social Studies Curriculum, to examine various worldviews about the use and distribution of resources and wealth in relation to the needs of individuals, communities, nations, and the natural environment and contribute to sustainable development.</p>
<p>Art Education (2011)</p> <ul style="list-style-type: none"> • Creative/Productive <p>The <i>It All Adds Up</i> lesson package help address the aim of the Manitoba Arts Curriculum that enables students to understand and value arts expressions throughout life.</p>	<p>Art Education (2011)</p> <ul style="list-style-type: none"> • Creative/Productive <p>The <i>It All Adds Up</i> lesson package help address the aim of the Manitoba Arts Curriculum that enables students to understand and value arts expressions throughout life.</p>

Appendix 2: Glossary

Use this glossary of terms as a reference.

Earn

- ▶ **Direct deposit**—the electronic transfer of money from one bank account to another.
- ▶ **Income**—money received in a given period as wages, interest, etc.
- ▶ **Income tax**—tax paid on personal income such as salary or investment income; regulated and collected by governments.
- ▶ **Net income**—the amount of money an individual takes home after deductions (which include income tax, CPP and EI).
- ▶ **Profit**—financial gain, the sum remaining after the deduction of expenses. See also Net income.
- ▶ **Revenue**—income made from sales or earned on investments or, as with government revenue, from taxes. Revenue is the money made before expenses are subtracted, in contrast to net income.

Save

- ▶ **Balance**—the amount of money held in a bank or investment account at a given moment.
- ▶ **Bank**—a financial institution that takes deposits and lends money.
- ▶ **Bonds**—a loan made to a government or business, maturing on a specified date for the face amount plus interest. A form of investment for those who purchase them.
- ▶ **Canada Savings Bond**—a bond issued by the Canadian federal government. Canada savings bonds offer secure investment with competitive interest rates. See also Bonds.
- ▶ **Compound interest**—interest earned on the principal amount plus the interest that has already accumulated. In other words, the interest earned on top of interest.
- ▶ **Emergency fund**—money set aside for unexpected expenses.
- ▶ **Interest**—the cost of borrowed money. The price that lenders charge borrowers for the use of the lender's money. For example, you pay interest when you borrow money and you earn interest when you save money in a savings account. There is simple interest and compound interest.
- ▶ **Interest rate**—the interest payable on a debt expressed as a percentage of the debt over a period of time (usually a year). (E.g., the amount a financial institution charges for the money it lends or pays for the money on deposit.)
- ▶ **Investment**—the use of capital to create more money, either by producing income (interest, dividends, rent) or by increasing in value (capital gain).
- ▶ **Principal**—the amount of money or capital you begin with, for example, the face amount of a bond.
- ▶ **Retirement savings**—money that is put aside and invested to be used specifically to live on in retirement.
- ▶ **Savings**—money put aside to be used at a future time. It can also be thought of as deferred spending.
- ▶ **Simple interest**—interest calculated on principal alone.
- ▶ **Stocks**—an investment representing partial ownership (a "share") in a company.

Give

- ▶ **Charitable donations**—a gift or contribution to a non-profit organization, charity or private foundation. Donations are tax deductible if the charitable organization is registered with the Canada Revenue Agency.
- ▶ **Fundraising**—collecting money for a cause, organization, non-profit, etc., usually in exchange for a good or service (e.g., cookie, lemonade, car wash, etc.).
- ▶ **Not-for-profit/non-profit**—An organization that raises money to pursue its objectives. Not-for-profits/non-profits rely heavily on charitable donations to operate. Registered charities are exempt from paying government taxes.

Spend

- ▶ **Borrowing**—obtaining money which must be repaid over a specified time and with specified interest.
- ▶ **Chequing account**—a type of bank account. The money in a chequing account can be accessed or spent with a cheque, a certificate that promises money to the receiver or the specified party on the "pay to the order of" line.
- ▶ **Consumer**—a person who buys goods or services to meet needs and wants.
- ▶ **Credit card**—a card most commonly issued by a bank or store that allows you to buy now and pay later. The card's terms include a minimum payment and interest rate.
- ▶ **Debit card**—an electronic card issued by a bank and connected to a personal bank account. The card allows the individual to access money in their account by electronically making purchases of goods and services or removing cash at an Automated Teller Machine (ATM).
- ▶ **Debt**—an amount of money owed to another.
- ▶ **Discount**—a reduction from a usual or list price.
- ▶ **Expenses**—outflows of money; for example, the financial costs of living include shelter, food, clothing, etc.
- ▶ **Fees**—charges for services. (I.e., bank fees are an expense for access to the bank's services.)
- ▶ **Loan**—money given to a borrower on the promise of repayment, often with interest. See also Liability, Debt.
- ▶ **Mortgage**—a loan secured to buy real estate.
- ▶ **Sales tax**—calculated as a percentage of the cost of an item or service, set by the government and collected on behalf of the government.
- ▶ **Taxes**—a compulsory payment of a percentage of income, property value, or purchases, etc., for the support of the government.

Appendix 2: Glossary

General Financial Terms

- ▶ **Appreciation**—rise in value or price over time.
- ▶ **Asset**—anything owned that has value, for example, a house or investments.
- ▶ **Bank book or pass book**—a small book that an account holder keeps where a financial institution records the amounts of money deposited and withdrawn from the account.
- ▶ **Bank machine**—an electronic machine that allows users to perform banking transactions such as cash withdrawals, deposits, bill payments and more by inserting a unique, encoded debit card. Also called Automatic Bank Machine (ABM) or Automated Teller Machine (ATM).
- ▶ **Banknote**—a piece of “paper” money issued by a central bank, legal tender.
- ▶ **Budget**—a financial plan adjusting expenses to income.
- ▶ **Commerce**—the exchange of goods or services between businesses or entities. Nations are concerned with managing commerce in a way that enhances the well-being of citizens, by providing jobs and producing beneficial goods and services.
- ▶ **Economy**—everything related to the production and consumption of good and services in an area.
- ▶ **Finance**—managing money resources.
- ▶ **Financial empowerment**—having access to the tools and knowledge you need to create your own path and achieve the goals that matter most to you.
- ▶ **Financial literacy**—having the knowledge, skills and confidence to make responsible financial decisions throughout your life.
- ▶ **Global marketplace**—the demand for goods or services around the world. For example, if the Canadian marketplace is strong, there is a high demand for goods and services. (E.g., there is demand for Canada’s natural resources such as nickel.)
- ▶ **Goods**—any tangible item or product that you can purchase, possess and use.
- ▶ **Identity theft**—obtaining another’s personal information such as their social insurance number, date of birth, credit card numbers, bank account information, etc., in order to defraud the victim of money.
- ▶ **Inflation**—an increase over time in the price of goods and services.
- ▶ **Joint bank account**—an account that is shared by two or more individuals who have equal access and responsibility for the account.
- ▶ **Needs**—goods or services that are essential for life, such as shelter, clothing and food.
- ▶ **Phishing**—a common online scam designed to trick you into disclosing your personal or financial information, which is used for financial fraud or identity theft. A phishing scam usually comes through an unsolicited email that appears to be from a legitimate company.
- ▶ **PIN, personal identification number**—a secret numeric password used along with a debit or credit card that allows access to an account.
- ▶ **Royal Canadian Mint**—where Canadian coins are made under governmental control.
- ▶ **Service charges**—fees for use of services. For example, a service charge may occur every time you use a bank machine.
- ▶ **Services**—useful acts performed in exchange for pay.
- ▶ **Skimming**—a credit card and debit card scam in which the processing device at the point of purchase is compromised. When the card is inserted or swiped, it is read by a magnetic strip that copies the card’s information allowing the scammer to access accounts connected to the cards.
- ▶ **Smishing**—a mobile phone text that often refers to winning a prize. The text will asks for a response or provide a “click here” link that enables downloading of malware onto the phone. The phone may then be controlled by someone else. The name comes from SMS Phishing.
- ▶ **Statement**—a record of transactions for a bank account, credit card or investment account.
- ▶ **Supply and demand**—driving forces in a free market; demand refers to the measurable amount of a good or service wanted, while supply refers to the measurable availability of the good or service. The relationship between the two determines price.
- ▶ **Wants**—a desire for goods or services that are not essential for basic life. (E.g., entertainment, travel, luxury goods.)

Sources

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Appendix 3: Classroom Observation Forms

Classroom Observation Form 1

Lesson/Activity:

Appendix 3: Classroom Observation Forms

Classroom Observation Form 2

Lesson/Activity:

Student Names	Learning Outcomes			

Appendix 3: Classroom Observation Forms

Classroom Observation Form 3

Lesson/Activity:

Observations	Questions/Concerns	Next Steps

Blackline Master 1: Spending KWL Chart

Fill in the KWL chart for payment methods.

K What I know	W What I want to learn	L What I've learned

Use this chart to research and answer the who, what, when, where and why of payment methods.

Payment method	Who uses it	What can it be used for	When is it used	Where is it used	Why is it used? (pros and cons)
Cash					
Cheques					
Debit card with a chip					
Debit card with PayPass or Flash					
Online payment systems (PayPal, iTunes)					
Reloadable store card (for coffee shops, book stores, movie theatres, etc.)					
Mobile payment applications					
In-game purchases					

Blackline Master 2:

My Short and Long-Term Goals

A short-term goal is a smaller goal that you can achieve in a relatively short period of time, such as a couple of days or weeks. For example, saving money for a movie ticket or a book.

A long-term goal takes longer to save for than a short-term goal. You may have to save for a few months, or maybe years, to achieve this goal. For example, saving money for gaming accessories or systems, post-secondary school or a car for when you obtain your driver's licence.

Record your short-term savings goals and your long-term savings goals.

Short-term savings goals	Long-term savings goals

Blackline Master 3: Achieving My Goal

Record your goal and the cost of the goal then track your progress.
Decide how often you will check in on the progress.

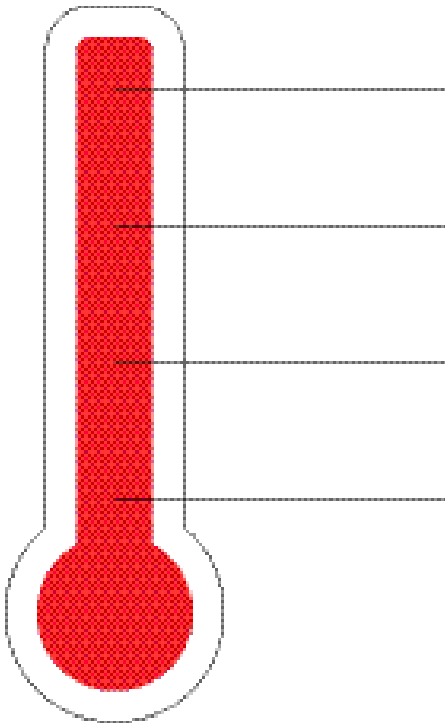
My goal: _____

The cost of my goal: _____

Date (daily, weekly, monthly)	Amount \$

- Instructions for creating a thermometer chart:

 - Record the total cost of your goal at the top of the thermometer.
 - Divide the total cost in two. Sum____.
Record this sum at the midway mark on the thermometer.
 - Divide sum from #2 in two. Sum____.
Record this sum at the quarter mark.
 - Add the sum from #2 and #3. Sum____.
Record this sum at the three-quarter mark.



Blackline Master 4: Making Money Count

Use this worksheet to help organize your goals (ultimate and short-term), research, costs, and funds.

Goal:

Explain why you chose this goal to commit to:

Short-term goals:

What I need to know:

Costs, including relevant taxes (include explanations):

Total:

Funds in (include explanations):

Total:

How would you implement your plan if you were given \$200 to make it happen?

Notes:

Blackline Master 5:

The Costs of Running a Fundraiser

Using your fundraising idea, brainstorm and list the fundraising costs in the following categories. The example of a bake sale has been provided.

Fundraiser:

Type of cost	Costs	Estimated \$ amounts
Obvious costs —supplies like ingredients, plates, napkins, signs, etc. Estimate costs by using recipes and local store flyers.		
Hidden costs —help from family. If your mom bakes cupcakes, include all her time (such as the run to the grocery store for eggs) and the price of the ingredients.		
Environmental costs —waste, energy, materials such as Styrofoam plates.		
Health costs —may not be applicable for every fundraiser, but having healthier baked goods for the bake sale or less toxic cleaners for a car wash may be better options.		
Time —including organizing, advertising, baking, setup, distribution, etc.		
Additional considerations —did the school band recently run a bake sale? Did it go well? Will the student body appreciate another so soon? Is the school promoting healthy living that does not include bake sales? Some of these questions may not be easily answered. List questions and considerations then find people to interview for answers, such as the principal.		
Prices —consider prices for goods. Calculate per-unit and estimated sales. It is important to be realistic—will students buy \$2 cupcakes? Will \$1 cupcakes cover the costs it took to make them? Will each student buy one cupcake? How many students will visit the bake sale to buy something? Will you be able to sell 150 over one lunch period?		