

# 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.*

Lesson Package for Grades 4 to 6  
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 12,300 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

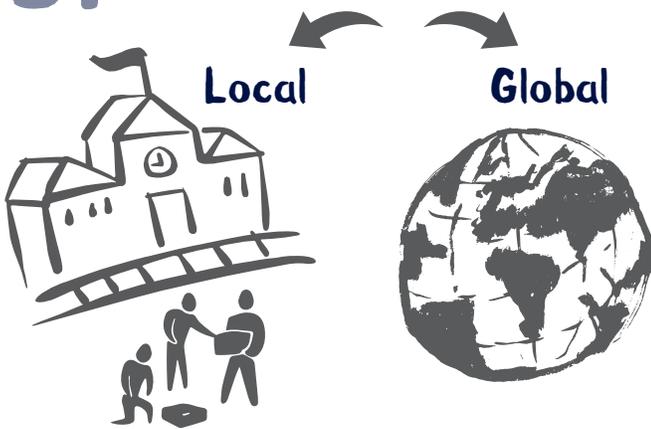
WE Schools is a unique, step-by-step program that challenges young people to identify the local and global issues that spark their passion and empowers them with the tools to take action. Educators and students work together to learn about the world and to take action to create meaningful change. Delivered in 12,300 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 in 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 conflict and make responsible decisions.

**Global Mindset:** the ability to operate comfortably across borders, cultures and languages is invaluable. WE Schools programing 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 package of lessons 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 lesson package successful.

We are mindful that students in your class are at different levels, with some designated as English Language Learners. Be sensitive to students 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

Lesson	Goal
1. Money Basics and Word Wall	Students will understand the purpose and use of money. They will explore personal finance vocabulary.
2. Needs Versus Wants	By comparing and contrasting lifestyles around the world, students will explore the difference between needs and wants. They will examine their own needs and wants.
3. Patiently Saving	Students will learn that saving for a goal requires time and patience. They will apply patience to one of their saving goals.
4. Understanding Financial Empowerment	The concept of financial empowerment will be broken down and explored in local, national and international examples.
5. Make 150 Count	Students will demonstrate ways to maximize their dollars in this goal setting activity that asks students to use a hypothetical \$150 to make a difference in their community.
6. WE Create Change	Students will take action while putting their finance skills to use by taking part in the WE Schools WE Create Change campaign.

# It All Adds Up

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

**Recommended Grade Level:**

Grades 4 to 6

**WE Learning Framework Skills:**



**Essential Questions:**

- ▶ How will money smarts empower your choices about how you earn, save, give and spend money?

## Materials and Resources

- *One Hen: How One Small Loan Made a Big Difference* written by Katie Smith Milway, illustrated by Eugenie Fernandes (2008)
- **Alexander, Who Used to Be Rich Last Sunday**, written by Judith Viorst, illustrated by Ray Cruz (1978), [www.youtube.com/watch?v=vjUclCaChpM](http://www.youtube.com/watch?v=vjUclCaChpM)
- Cue cards, card stock or other substantial paper
- Markers
- Chart paper
- Craft supplies
- NPR, “**Everything You Own in a Photo: A Look at Our Worldly Possessions,**” [www.npr.org/sections/pictureshow/2010/08/10/129113632/picturingpossessions](http://www.npr.org/sections/pictureshow/2010/08/10/129113632/picturingpossessions)
- Appendix 1: Glossary
- Appendix 2: Classroom Observation Forms
- Blackline Master 1: My Short-term and Long-term Goals
- Blackline Master 2: Achieving My Goal
- Blackline Master 3: Giving
- Blackline Master 4: My Financial Plan
- Blackline Master 5: Make 150 Count

## Lesson 1:

# Money Basics And Word Wall



### Suggested Time:

Initial lesson: 30 minutes, continued daily instructions: 5 minutes

### Learning Goals:

Students will:

- Understand the reasons we use money.
- Explore personal finance vocabulary.

## Investigate and Learn

- 1. Recommended Assessment For Learning:** Use a picture book to introduce money usage to students, for example, **Alexander, Who Used to Be Rich Last Sunday**, written by Judith Viorst, illustrated by Ray Cruz (1978), [www.youtube.com/watch?v=vjUclCaChpM](http://www.youtube.com/watch?v=vjUclCaChpM)
- 2.** Use Appendix 2: Classroom Observation Forms to record notes on student's general knowledge as you discuss money with students. Begin the conversation by asking students if anyone can relate to Alexander's story. How so?
- 3.** 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.)
- 4.** Create a space on a wall or board for a word wall. Give the space 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. 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 1 for reference.

- 5.** In small groups, or as a class, have students brainstorm and record what earn, save, give and spend means to them. If necessary, encourage students by listing the following scenarios and having students match it with the correct category:

- a. Buying a birthday present for your little brother.
- b. Babysitting a neighbour's infant after school three nights a week.
- c. Putting money in a piggy bank.
- d. Contributing to a coin drive to fund the purchase of goats for a family in a developing country.

Discuss the responses as a class. Post the responses in the designated space. Come back to these definitions throughout the other lessons so that students can alter and revise their definitions as their understanding changes.

- 6.** Post three 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. Items to spend money on now.
- 7.** Instruct students to circulate around the room, recording their ideas under each of the headings as they move.

- 8. Recommended Assessment Of Learning:** Ensure students understand how decisions with money 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. Have students create a personal list within a paragraph of one to three items for each:
  - a. Ways to earn money...
  - b. Items to save for...
  - c. Items to spend money on now...



**Enrichment:** Have students interview an adult in their lives about:

- Their first job.
- A purchase they made that required saving.
- What advice they would give a 10-year-old version of themselves.

Encourage students to share their findings with their classmates.

## Lesson 2:

# Needs Versus Wants



### Suggested Time:

30 minutes

### Learning Goals:

Students will:

- Explore the difference between needs and wants in their lives by comparing and contrasting lifestyles around the world.
1. 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. **Recommended Assessment For Learning:** 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](http://www.npr.org/sections/pictureshow/2010/08/10/129113632/picturingpossessions).
  4. Once students are finished, have them turn to a partner and 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. 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?
  - b. How were the needs and wants categorized differently among the class? (Note: Not everyone's needs and wants are the same, they reflect values and priorities of individuals.)
  - c. Did the different perspectives or points of view change how you think about your own needs and wants? Why or why not?
  - 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 money)?

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 and their strategy for saving.

### Lesson 3:

## Saving Patiently



### Suggested Time:

60 minutes

### Learning Goals

Students will:

- Learn that saving for a goal requires time and patience.
- Understand how patience is necessary to achieve goals and apply it to saving 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.

- 1. Recommended Assessment For Learning:** Give students blank cue cards or pieces of paper as they enter class. Ask student to respond to the following: Describe an example of a situation when you had to be patient? (E.g., patiently waiting for the bus.)
- 2.** Next, ask:
  - a. What is patience?
  - b. Is patience different than waiting? How so?
  - c. How is saving money an example of being patient?
- 3.** Suggest to students that saving money is about being patient. Using think-pair-share, ask students:
  - a. What do you know about saving money?
  - b. Have you ever saved money?
  - c. What have you saved for?
  - d. How did you save your money?
- 4.** Reiterate with students: First you need to set a goal, then put money aside for that goal. Next, you must be patient and practice 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. 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.

- 5.** Distribute **Blackline Master 1: My Short-term 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 it takes more than three to six months to save for, it is probably a long-term goal.
- 6.** Have students narrow the list to five items they want the most, still including both short- and long-term goals.
- 7.** 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.
- 8.** 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—then share their choices with a partner. 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.
- 9.** 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.
- 10.** Have students use **Blackline Master 2: 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.
- 11. Recommended Assessment As Learning:** Have students reflect by responding to one of the following on an exit card:
  - a. What might make saving a challenge?
  - 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?
- 12.** Encourage students to take the containers home and use them to focus their savings to their goals.

## Lesson 4:

# Understanding Financial Empowerment



## Suggested Time:

60 minutes

## Learning Goals

Students will:

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

**Educator's Note:** Now that students have an understanding of how money works locally within their lives, introduce a few international experiences and perspectives.

- 1. Recommended Assessment For Learning:** Help students understand that money has the power to change not only their lives, but the lives of others through giving. Divide the class into groups of three to four students. Distribute **Blackline Master 3: Giving** to each group. Allow students five minutes to complete the chart.
- 2.** Remind students of the definitions they created for the terms: earn, save, give, spend (Lesson 1). Based on their knowledge of the terms, have students rank the following 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 the class comes to a general, if not unanimous, consensus for all four terms.

- 3.** Although there are many ways to order the four terms, share the following explanation:

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 you make it a habit to save now, while you are young, you will have more money in the future. Giving comes from sharing with others. As children, we are taught to share. By applying it to our money, 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. How we choose to earn, save, give and spend our money shows our control over our money. We are empowered by these choices when we have the knowledge and skills to make informed decisions.

- 4.** Read *One Hen: How One Small Loan Made a Big Difference*, written by Katie Smith Milway and illustrated by Eugenie Fernandes (2008). Discuss how the characters in the book make decisions about how to earn, save, give and spend money. Divide the class into three or six groups, give each group one of the following questions:
  - a. Why did Kojo make the choices he did?
  - b. What happened because of his purchase?
  - c. Are Kojo's choices empowered with knowledge and skills? Explain.
- 5.** An important part of managing money is feeling empowered to make good choices. Help students understand what empowerment means by sharing the stories of two girls, one from an Ecuador WE Villages partner community and another from North America.

## Educator's Note: Background information on Ecuador communities and WE Villages Girls' 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 healthcare is difficult for these women to access.

WE Villages Girls' Clubs were created to challenge the growing machoism 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.

- 6.** Share the story of Ana. Ana Lucia Sislema Daquilema is 17 years old. She is involved in the WE Villages Girls' 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 Girls' 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 Girls' Club, this dream would have seemed impossible to achieve.
- 7.** Show students a video of 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=fQymWkqGNOE&index=5&list=PL9seAzJtXcktWdC5sci6bl498fZWrmZgP](https://www.youtube.com/watch?v=fQymWkqGNOE&index=5&list=PL9seAzJtXcktWdC5sci6bl498fZWrmZgP) (2:49).

8. **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:
- What does it mean to feel empowered?
  - What does it mean to be financially empowered?
  - How do you know Ana feels empowered?
  - How do you know Maya feels empowered?

9. Explain that, just like Ana and Maya, 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 or family, a new game or sports equipment.

**Educator's Note:** Students may use a goal from the Patiently Saving lesson or they may set a new goal that incorporates giving.

10. Once students have thought of a goal they would like to work toward, have them create a visual representation of their goal that they can share with their peers. The visual can be a collage, painting, sketch, sculpture or installation.
11. This visual representation will act as a reminder to keep them on track to reach their goal. Have students brainstorm ways they can achieve their financial goals. Ask for a few suggestions of goals. Write these on the board, then ask students what it will take to achieve their goal, (E.g., earning money by completing household chores like vacuuming, collecting found change, saving by setting aside birthday money or spending less allowance so that there is more to save). Remind students that it's not about how fast they can save money, as money isn't usually vastly available, it's about setting and working toward a goal.
12. Distribute **Blackline Master 4: My Financial Plan**. In Part A, instruct students to record a plan that explains how they will earn, save and, if necessary, reduce their spending to achieve their goal.

13. **Recommended Assessment Of Learning:** In Part B of the blackline master, review the principles of earning, saving, giving and spending.
- If I get \$5 a week, and I spend \$3 a week on treats, what will I have at the end of the month for my saving?
  - If I get \$5 a week and save half, \$2.50, before spending the remaining amount, how much will I have saved at the end of the month?
  - If I get \$5 a week and save half, \$2.50, give \$1 and spend the rest, how much will I have saved at the end of the month and how much will I have shared with others?
  - Which option works best for you? Explain why?

14. **Recommended Assessment For Learning:** In Part C of the blackline master, ask students to explain how their goal and plan contribute to a savings mindset or their feelings of financial empowerment.



**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 5:

# Make 150 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 \$150.

## Action Planning

1. Begin the lesson by asking students what it means to be a member of a community or what do the communities they belong to represent to them? Students may express their responses in writing, by drawing on chart or individual paper, or orally. Share responses as a class.
2. Introduce students to the following challenge: You will have an opportunity to celebrate and participate in making your community matter by creating a legacy plan to get involved with and make a change in your community, locally or nationally. A legacy is something passed on through time that has significance. A legacy plan would 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 \$150 to fund your 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, form groups. Students may work independently or in groups of two to three. 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 hypothetical \$150 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 \$150 alone to buy treats and toys to be donated to a local animal shelter, or students may plan to increase the \$150 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 lessons (Lesson 3: Patiently Saving and Lesson 4: Financial Empowerment). 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. That 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. **Recommended Assessment As Learning:** Distribute **Blackline Master 5: Make 150 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.
7. 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.** Begin with what you want to accomplish then work backward, recording what needs to be done at each stage.
  - b. **A list of materials necessary to reach the goal.** Mapping the steps you'll be taking to reach your goal will create a guideline for what you will need and when. Materials may include paint, brushes and drop cloths for painting a mural or shovels, work gloves and saplings for planting trees. If you have never done the work you plan to do, ask someone what tips and tricks they might have.
  - c. **A list of costs and donations or profits.** Keep track of all the expenses (how much everything costs—don't forget about applicable taxes) and donations (money people give you) or profits (money earned through selling goods or services), if applicable. Funds aren't unlimited. By this stage, you have the skills and tools to manage money. But if you need help or guidance, don't be afraid to ask your teacher; we all need help sometimes, that's why there are professional financial advisors.
  - d. **A list of people or business to contact for monetary or material donations.** Think about the people or businesses in your community who might like to help by providing supplies or money. If you are painting a mural or planting trees, the local hardware store might donate supplies. A local artist might be able to teach painting techniques. The bank that serves the community might provide a small donation. Working with members of the community will spread awareness of your project, bring people together and help make your \$150 go further. Create a message that explains what your project is and why you are doing it.
  - e. **A detailed plan on how to spread the word through word of mouth, flyers or social media.** Spread the message of your work. Remember, your project is designed to serve your community so let your community know what you are doing. How you share is up to you, but consider who it is you want to tell and what is the best way to reach them. The local newspaper may be interested in featuring the story of your mural. Posters around the park where you are planting trees will explain where the new trees came from.

- f. **A sketch of the goal.** Before projects begin, organizers will often have a rendering (a sketch or visual representation) of the finished project created to share with people who are interested. It also works as a motivator for those working toward 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, and identify and reach out to possible donors for supplies or funds.

- 8. Recommended Assessment Of Learning:** 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:
- Why did you create this goal?
  - What is the goal?
  - What would you use the \$150 for?
  - How would you implement your plan if you were given \$150 to make it happen?

- 9.** Have students present their final reports to the class. After the presentations, discuss with the class the significance of their work. Highlight the unique qualities and shared values that are presented.

**Educator's Note:** Consider using the presentations as part of student oral communications marks.

## Lesson 6:

# 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.

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-sya8j3CNEgpwl7YRHvyvls](http://www.youtube.com/watch?v=m3alqSJGTNU&index=5&list=PL9seAzJtXck-sya8j3CNEgpwl7YRHvyvls) (2:15), to help students understand what the campaign supports with WE Villages.
3. Pick a WE Villages Pillar of Impact to collect coins with your school or community. Then learn about the impacts your collected coins will have around the world. Check out [www.trackyourimpact.com](http://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?

## Action Planning

4. Sign up for the campaign by filling out our registration form at [WE.org/wecreatechange](http://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: Six Minutes to Discovery. Give students one minute to answer each of the following questions:

- What is economic empowerment?
- 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 Connections

Curriculum connections made possible by Nelson

<b>Alberta</b>	
Grade 4	Grade 5
<p><b>Mathematics (2016)</b></p> <ul style="list-style-type: none"> <li>• Number</li> </ul>	<p><b>Mathematics (2016)</b></p> <ul style="list-style-type: none"> <li>• Number</li> </ul>
<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"> <li>- Use mathematics confidently to solve problems.</li> <li>- Communicate and reason mathematically.</li> </ul>	<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"> <li>- Use mathematics confidently to solve problems.</li> <li>- Communicate and reason mathematically.</li> </ul>
<p><b>Language Arts (2000)</b></p> <ul style="list-style-type: none"> <li>• Present and Share</li> </ul>	<p><b>Language Arts (2000)</b></p> <ul style="list-style-type: none"> <li>• Present and Share</li> </ul>
<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>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><b>Social Studies (2005)</b></p>	<p><b>Social Studies (2005)</b></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>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><b>Art (1985)</b></p> <ul style="list-style-type: none"> <li>• Composition • Expression</li> </ul>	<p><b>Art (1985)</b></p> <ul style="list-style-type: none"> <li>• Composition • Expression</li> </ul>
<p>The <i>It All Adds Up</i> lesson package help address the Alberta Art Curriculum Goal to give the student a complete set of experiences, including:</p> <ul style="list-style-type: none"> <li>- An individual experience</li> <li>- A visual experience</li> <li>- A learning experience</li> <li>- A communication experience</li> <li>- A creative experience</li> <li>- A cultural experience</li> <li>- And environmental experience</li> </ul>	<p>The <i>It All Adds Up</i> lesson package help address the Alberta Art Curriculum Goal to give the student a complete set of experiences, including:</p> <ul style="list-style-type: none"> <li>- An individual experience</li> <li>- A visual experience</li> <li>- A learning experience</li> <li>- A communication experience</li> <li>- A creative experience</li> <li>- A cultural experience</li> <li>- And environmental experience</li> </ul>

# Appendix 1: Provincial Curriculum Connections

Curriculum connections made possible by Nelson

<b>Alberta</b>
Grade 6
<b>Mathematics (2016)</b> <ul style="list-style-type: none"><li>• Number</li></ul>
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# Appendix 1: Provincial Curriculum Connections

Curriculum connections made possible by Nelson

Atlantic Canada	
Grade 4	Grade 5
<p><b>Mathematics</b></p> <ul style="list-style-type: none"> <li>• Number Concepts/Number and Relationships Operations</li> </ul> <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 to demonstrate understanding of facts and relationships presented through words, numbers, symbols, graphs and charts.</p>	<p><b>Mathematics</b></p> <ul style="list-style-type: none"> <li>• Number Concepts/Number and Relationships Operations</li> </ul> <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 to demonstrate understanding of facts and relationships presented through words, numbers, symbols, graphs and charts.</p>
<p><b>Language Arts</b></p> <ul style="list-style-type: none"> <li>• Speaking and Listening • Reading and Viewing</li> </ul> <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"> <li>- Access, process, evaluate and share information.</li> <li>- Present information and instructions clearly, logically, concisely and accurately for a variety of audiences.</li> </ul>	<p><b>Language Arts</b></p> <ul style="list-style-type: none"> <li>• Speaking and Listening • Reading and Viewing</li> </ul> <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"> <li>- Access, process, evaluate and share information.</li> <li>- Present information and instructions clearly, logically, concisely and accurately for a variety of audiences.</li> </ul>
<p><b>Social Studies</b></p> <ul style="list-style-type: none"> <li>• Individuals, Societies And Economic Decisions</li> </ul> <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><b>Social Studies</b></p> <ul style="list-style-type: none"> <li>• Individuals, Societies and Economic Decisions</li> </ul> <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>
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# Appendix 1: Provincial Curriculum Connections

Curriculum connections made possible by Nelson

Atlantic Canada
Grade 6
<b>Mathematics</b> <ul style="list-style-type: none"><li>• Number Concepts/Number and Relationships Operations</li></ul> <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 to demonstrate understanding of facts and relationships presented through words, numbers, symbols, graphs and charts.</p>
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Curriculum connections made possible by Nelson

<b>British Columbia</b>	
Grade 4	Grade 5
<p><b>Mathematics (2016)</b></p> <ul style="list-style-type: none"> <li>• Communicating and Representing</li> </ul> <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"> <li>- Communication</li> <li>- Critical Thinking</li> <li>- Personal Awareness and Responsibility</li> <li>- Social Responsibility</li> </ul> <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><b>Mathematics (2016)</b></p> <ul style="list-style-type: none"> <li>• Communicating and Representing</li> </ul> <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"> <li>- Communication</li> <li>- Critical Thinking</li> <li>- Personal Awareness and Responsibility</li> <li>- Social Responsibility</li> </ul> <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>
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# Appendix 1: Provincial Curriculum Connections

Curriculum connections made possible by Nelson

British Columbia	
Grade 4	Grade 5
<p><b>The Arts (2016)</b></p> <ul style="list-style-type: none"> <li>• Exploring and Creating</li> </ul>	<p><b>The Arts (2016)</b></p> <ul style="list-style-type: none"> <li>• Exploring and Creating</li> </ul>
<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"> <li>- Communication</li> <li>- Critical Thinking</li> <li>- Personal Awareness and Responsibility</li> <li>- Social Responsibility</li> </ul> <p>The <i>It All Adds Up</i> lesson package also helps 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 <i>It All Adds Up</i> lesson package addresses several Core Competencies of the BC Curriculum, especially:</p> <ul style="list-style-type: none"> <li>- Communication</li> <li>- Critical Thinking</li> <li>- Personal Awareness and Responsibility</li> <li>- Social Responsibility</li> </ul> <p>The <i>It All Adds Up</i> lesson package also helps 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>

British Columbia	
Grade 6	
<p><b>Mathematics (2016)</b></p> <ul style="list-style-type: none"> <li>• Communicating and Representing</li> </ul>	<p><b>Social Studies (2013)</b></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"> <li>- Communication</li> <li>- Critical Thinking</li> <li>- Personal Awareness and Responsibility</li> <li>- Social Responsibility</li> </ul> <p>The <i>It All Adds Up</i> lesson package also helps address the BC Mathematics Curriculum Goal of becoming financially literate and able to make sound financial decisions.</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"> <li>- Communication</li> <li>- Critical Thinking</li> <li>- Personal Awareness and Responsibility</li> <li>- Social Responsibility</li> </ul> <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>
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# Appendix 1: Provincial Curriculum Connections

Curriculum connections made possible by Nelson

<b>Manitoba</b>	
Grade 4	Grade 5
<p><b>Mathematics (2013)</b></p> <ul style="list-style-type: none"> <li>• Number</li> </ul>	<p><b>Mathematics (2013)</b></p> <ul style="list-style-type: none"> <li>• Number</li> </ul>
<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"> <li>- Make connections between mathematical knowledge and skills and their applications</li> <li>- Become mathematically literate citizens, using mathematics to contribute to society and to think critically about the world</li> </ul>	<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"> <li>- Make connections between mathematical knowledge and skills and their applications</li> <li>- Become mathematically literate citizens, using mathematics to contribute to society and to think critically about the world</li> </ul>
<p><b>Language Arts (2016)</b></p> <ul style="list-style-type: none"> <li>• Present and Share</li> </ul>	<p><b>Language Arts (2016)</b></p> <ul style="list-style-type: none"> <li>• Present and Share</li> </ul>
<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>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><b>Social Studies (2003)</b></p>	<p><b>Social Studies (2003)</b></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"> <li>- Develop global awareness and a sense of global citizenship</li> <li>- Develop a commitment to social justice and quality of life for all the world's peoples</li> </ul>	<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"> <li>- Develop global awareness and a sense of global citizenship</li> <li>- Develop a commitment to social justice and quality of life for all the world's peoples</li> </ul>
<p><b>Arts Education (2011)</b></p> <ul style="list-style-type: none"> <li>• Visual Arts</li> </ul>	<p><b>Arts Education (2011)</b></p> <ul style="list-style-type: none"> <li>• Visual Arts</li> </ul>
<p>The <i>It All Adds Up</i> lesson package helps address the Manitoba Arts Curriculum Goal to support, nurture and inspire the growth of every student as a young artist and as an artful learner.</p>	<p>The <i>It All Adds Up</i> lesson package helps address the Manitoba Arts Curriculum Goal to support, nurture and inspire the growth of every student as a young artist and as an artful learner.</p>

# Appendix 1: Provincial Curriculum Connections

Curriculum connections made possible by Nelson

Manitoba
Grade 6
<b>Mathematics (2013)</b> <ul style="list-style-type: none"><li>• Number</li></ul>
The <i>It All Adds Up</i> lesson package addresses goals of the Manitoba Mathematics Curriculum to: <ul style="list-style-type: none"><li>- Make connections between mathematical knowledge and skills and their applications</li><li>- Become mathematically literate citizens, using mathematics to contribute to society and to think critically about the world</li></ul>
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# Appendix 1: Provincial Curriculum Connections

Curriculum connections made possible by Nelson

Ontario	
Grade 4	Grade 5
<p><b>Mathematics (2015)</b></p> <ul style="list-style-type: none"> <li>• Number Sense and Numeration</li> </ul>	<p><b>Mathematics (2015)</b></p> <ul style="list-style-type: none"> <li>• Number Sense and Numeration</li> </ul>
<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"> <li>- Develop an understanding of number by learning about different ways of representing numbers and about the relationships among numbers.</li> <li>- Develop a solid understanding of the four basic operations and learn to compute fluently, using a variety of tools and strategies.</li> </ul>	<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"> <li>- Develop an understanding of number by learning about different ways of representing numbers and about the relationships among numbers.</li> <li>- Develop a solid understanding of the four basic operations and learn to compute fluently, using a variety of tools and strategies.</li> </ul>
<p><b>Language Arts (2006)</b></p> <ul style="list-style-type: none"> <li>• Oral Communication • Reading</li> </ul>	<p><b>Language Arts (2006)</b></p> <ul style="list-style-type: none"> <li>• Oral Communication • Reading</li> </ul>
<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"> <li>- Use language to interact and connect with individuals and communities, for personal growth and for active participation as world citizens.</li> </ul>	<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"> <li>- Use language to interact and connect with individuals and communities, for personal growth and for active participation as world citizens.</li> </ul>
<p><b>Social Studies (2013)</b></p>	<p><b>Social Studies (2013)</b></p>
<p>The <i>It All Adds Up</i> lesson package can help address the goals for Social Studies, specifically:</p> <ul style="list-style-type: none"> <li>- Developing an understanding of responsible citizenship</li> </ul> <p>The lesson package particularly supports the development of citizenship education and can help make connections to current issues and events.</p>	<p>The <i>It All Adds Up</i> lesson package can help address the goals for Social Studies, specifically:</p> <ul style="list-style-type: none"> <li>- Developing an understanding of responsible citizenship</li> </ul> <p>The lesson package particularly supports the development of citizenship education and can help make connections to current issues and events.</p>
<p><b>The Arts (2009)</b></p> <ul style="list-style-type: none"> <li>• Visual Arts</li> </ul>	<p><b>The Arts (2009)</b></p> <ul style="list-style-type: none"> <li>• Visual Arts</li> </ul>
<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"> <li>- Developing creativity, as well as the ability to communicate their understanding of the world around them through visual arts.</li> </ul>	<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"> <li>- Developing creativity, as well as the ability to communicate their understanding of the world around them through visual arts.</li> </ul>

# Appendix 1: Provincial Curriculum Connections

Curriculum connections made possible by Nelson

<b>Ontario</b>
Grade 6
<b>Mathematics (2015)</b> • Number Sense and Numeration
The <i>It All Adds Up</i> lesson package can help address the goals for Mathematics, specifically: <ul style="list-style-type: none"><li>- Develop an understanding of number by learning about different ways of representing numbers and about the relationships among numbers.</li><li>- Develop a solid understanding of the four basic operations and learn to compute fluently, using a variety of tools and strategies.</li></ul>
<b>Language Arts (2006)</b> • Oral Communication • Reading
The <i>It All Adds Up</i> lesson package can help address the principle for Language Arts, specifically: <ul style="list-style-type: none"><li>- Use language to interact and connect with individuals and communities, for personal growth and for active participation as world citizens.</li></ul>
<b>Social Studies (2013)</b>
The <i>It All Adds Up</i> lesson package can help address the goals for Social Studies, specifically: <ul style="list-style-type: none"><li>- Developing an understanding of responsible citizenship</li></ul> The lesson package particularly supports the development of citizenship education and can help make connections to current issues and events.
<b>The Arts (2009)</b> • Visual Arts
The <i>It All Adds Up</i> lesson package can help address the ideas for The Arts, specifically: <ul style="list-style-type: none"><li>- Developing creativity, as well as the ability to communicate their understanding of the world around them through visual arts.</li></ul>

# Appendix 1: Provincial Curriculum Connections

Curriculum connections made possible by Nelson

<b>Saskatchewan</b>	
Grade 4	Grade 5
<p><b>Mathematics (2009)</b></p> <ul style="list-style-type: none"> <li>• Number</li> </ul> <p>The <i>It All Adds Up</i> lesson package addresses goals of the Manitoba Mathematics Curriculum 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><b>Mathematics (2009)</b></p> <ul style="list-style-type: none"> <li>• Number</li> </ul> <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><b>Language Arts (2010)</b></p> <ul style="list-style-type: none"> <li>• Compose and Create</li> </ul> <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><b>Language Arts (2010)</b></p> <ul style="list-style-type: none"> <li>• Compose and Create</li> </ul> <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><b>Social Studies (2010)</b></p> <ul style="list-style-type: none"> <li>• Resources and Wealth</li> </ul> <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><b>Social Studies (2010)</b></p> <ul style="list-style-type: none"> <li>• Resources and Wealth</li> </ul> <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><b>Art Education (2011)</b></p> <ul style="list-style-type: none"> <li>• Creative/Productive</li> </ul> <p>The <i>It All Adds Up</i> lesson package helps address the aim of the Manitoba Arts Curriculum that enables students to understand and value arts expressions throughout life.</p>	<p><b>Art Education (2011)</b></p> <ul style="list-style-type: none"> <li>• Creative/Productive</li> </ul> <p>The <i>It All Adds Up</i> lesson package helps address the aim of the Manitoba Arts Curriculum that enables students to understand and value arts expressions throughout life.</p>

# Appendix 1: Provincial Curriculum Connections

Curriculum connections made possible by Nelson

Saskatchewan
Grade 6
<b>Mathematics (2009)</b> <ul style="list-style-type: none"><li>• Number</li></ul> <p>The <i>It All Adds Up</i> lesson package addresses goals of the Manitoba Mathematics Curriculum 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>
<b>Language Arts (2010)</b> <ul style="list-style-type: none"><li>• Compose and Create</li></ul> <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>
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<b>Art Education (2011)</b> <ul style="list-style-type: none"><li>• Creative/Productive</li></ul> <p>The <i>It All Adds Up</i> lesson package helps 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 cards 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

Definitions were composed using the following resources:  
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Investopedia. As of June 7, 2013, [investopedia.com](http://investopedia.com)

Soanes, Catherine, and Sara Hawker, ed. *Compact Oxford English Dictionary*. 3<sup>rd</sup> ed, revised. Oxford: Oxford UP, 2008.

# Appendix 3: Classroom Observation Forms

Classroom Observation Form 1

Lesson/Activity: \_\_\_\_\_


# Appendix 3: Classroom Observation Forms

Classroom Observation Form 2

Lesson/Activity: \_\_\_\_\_

Learning Outcomes Student Names			

# Appendix 3: Classroom Observation Forms

Classroom Observation Form 3

Lesson/Activity:

Observations	Questions/Concerns	Next Steps

# Blackline Master 1:

## My Short-term and Long-term Goals

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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 2: 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.

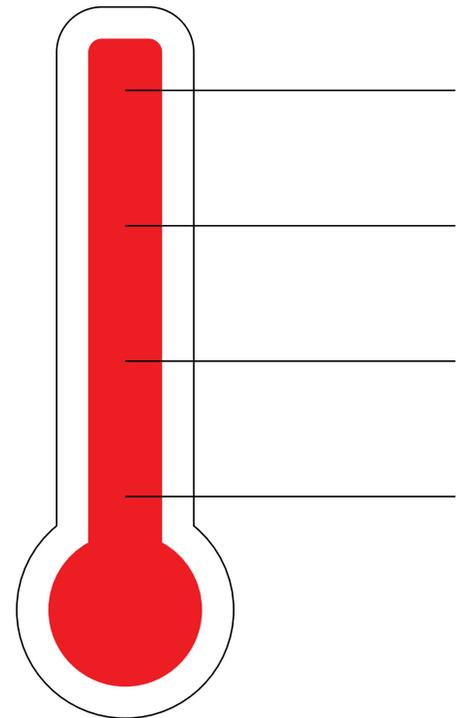
My goal: \_\_\_\_\_

The cost of my goal: \_\_\_\_\_

Date (daily, weekly, monthly)	Amount \$

Instructions for creating a thermometer chart:

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



# Blackline Master 3: Giving

In a group, create a list beneath each question.

What might you share with another person?	Why do people give?	How can sharing or giving money to a charity or non-profit organization help others?

# Blackline Master 4: My Financial Plan

Part A: My goal is: \_\_\_\_\_

Explain how you will earn, save and, if necessary, reduce your spending to achieve your goal.

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Part B: Answer the following questions:

- If I get \$5 a week but I spend \$3 a week on treats, what will I have at the end of the month for my saving?

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- If I get \$5 a week and save half, \$2.50, before spending the remaining amount, how much will I have saved at the end of the month?

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- If I get \$5 a week and save half, \$2.50, give \$1 and spend the rest, how much will I have saved at the end of the month and how much will I have shared with others?

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- Which option works best for you? Explain.

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Part C: Explain how your goal and plan will help you focus your savings. Do you feel financially empowered with a savings goal and plan?

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# Blackline Master 5: Make 150 Count

Make \$150 count is in demonstration of living WE at home, in your community, and across the country. 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 \$150 to make it happen?

Notes: