Ontario students will have the skills and knowledge to take responsibility for managing their personal financial well-being with confidence, competence, and a compassionate awareness of the world around them.
Catholic Curriculum Corporation Opening Message

Our Purpose
The Catholic Curriculum Corporation is a consortium of seventeen Catholic school boards across central and western Ontario. As an important partner in Catholic education, we recognize that Catholic education exists to provide a holistic formation of people as living witnesses of faith. We demonstrate our mission when we engage with, and support, our member boards in sustained, substantive school improvement and student growth that is reflective of a Catholic professional learning community.

Our Mission
Our mission is to build and sustain the Catholic capacity of educators through the development and provision of high quality Catholic curriculum, resources, support and professional development.

Our Vision
Faith through Learning – A Distinctive Catholic Curriculum

Message from the Executive Director

On behalf of the Catholic Curriculum Corporation, I would like to thank Katharine Stevenson project lead for her vision and leadership, as well as the writers from Halton Catholic District School Board, for their dedicated efforts in the development of the resource Financial Literacy and Family Life Education Grades 4-8 for the CCC. Special thanks also to the reviewers from Toronto Catholic District School Board for their contributions and to Fran Craig, Curriculum Manager, for her guidance.

In 2010, the Ontario Working Group on Financial Literacy articulated a vision: Ontario students will have the skills and knowledge to take responsibility for managing their personal financial well-being with confidence, competence and a compassionate awareness of the work around them. This outstanding new Catholic resource, Financial Literacy and Family Life Education provides lessons which will help elementary teachers address the core content and competencies required for financial literacy through the lens of the family life education programs.

Again sincere thanks to those involved in developing this rich resource for Catholic teachers which will assist them in addressing financial literacy from the faith-based perspective. I wish continued success to all who use this resource while sharing and celebrating our Catholic mission in education.

Michael Bator,
Executive Director
Acknowledgements

The Catholic Curriculum Corporation acknowledges with thanks the contributions of the following

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## Table of Contents

Introduction ................................................................................................................................. 4  
Financial Literacy .......................................................................................................................... 4  
Financial Literacy: Scope and Sequence of Expectations (2011) ............................................. 5  
Financial Literacy in Ontario Catholic Schools .......................................................................... 6  
Financial Literacy and Ontario Catholic Elementary School Family Life Education .............. 7  
Financial Literacy and the Ontario Catholic School Graduate Expectations ......................... 9  
Financial Literacy and Catholic Social Teaching ...................................................................... 10  
Resource Overview .................................................................................................................... 11  
**GRADE 4** .................................................................................................................................. 14  
**GRADE 5** .................................................................................................................................. 35  
**GRADE 6** .................................................................................................................................. 57  
**GRADE 7** .................................................................................................................................. 85  
**GRADE 8** .................................................................................................................................. 107  
APPENDIX A: Financial Literacy Scope and Sequence of Expectations, Grade 4 to 8 Family Life Education .................................................................................................................. 139
Introduction

Financial Literacy
A Working Group, convened at the request of the Curriculum Council of the Ministry of Education, was charged with gathering information and conducting consultations about ways to embed financial literacy education in the Ontario curriculum.

The Vision: Ontario students will have the skills and knowledge to take responsibility for managing their personal financial well-being with confidence, competence, and a compassionate awareness of the world around them.


The importance of financial literacy for Ontario students
One question the Working Group asked all participants (including students, parents, school boards, educators, other stakeholder groups, and interested members of the public) was: **Why is it important for Ontario students to be financially literate?** The responses included:

- Ontario students need to be financially literate to make more informed choices in a complex and fast-changing financial world.
- Financial literacy education provides a critical set of lifelong skills.
- Financial literacy can improve prospects for the success of every child.
- Financial literacy contributes to the development of knowledgeable, compassionate citizens

*A Sound Investment*, pg. 5.

The need to focus on core content and competencies for financial education
The Working Group found significant agreement as to the specific topics that need to be covered in financial education programs. They include understanding:

- the concepts of income, money, earning, saving, spending, investing, budgeting, credit and borrowing, risks and rewards, compound interest, pensions, insurance, taxes, and planning ahead;
- how the financial system works;
- the difference between wants and needs;
- consumer awareness and advertising;
- fraud and its consequences;
- future consequences of financial decisions;
- how to plan for life after high school

*A Sound Investment*, pg. 13.
Financial Literacy: Scope and Sequence of Expectations (2011)

The Ministry of Education has developed two Scope and Sequence resource documents, Grades 4-8 and Grades 9-12, in recognition of the importance of ensuring that Ontario students have the opportunity to improve their financial literacy. In addition to acquiring knowledge in such specific areas as saving, spending, borrowing, and investing, students need to develop skills in problem solving, inquiry, decision making, critical thinking, and critical literacy related to financial issues. The goal is to help students acquire the knowledge and skills that will enable them to understand and respond to complex issues regarding their own personal finances and the finances of their families, as well as to develop an understanding of local and global effects of world economic forces and the social, environmental, and ethical implications of their own choices as consumers.

Financial Literacy, Grades 4-8: Scope and Sequence of Expectations, Resource Guide (Toronto: Ministry of Education, Ontario, 2011), pg. 3.

This Scope and Sequence resource document is designed to assist teachers in achieving this goal by highlighting opportunities that already exist to help students acquire skills and knowledge related to financial literacy in each subject area in Grades 4 to 8.

In the elementary curriculum, expectations connected most explicitly with aspects of financial literacy are in the mathematics curriculum and in the Media Literacy strand in the language curriculum. In addition, expectations in the science and technology curriculum relating science and technology to society and the environment provide opportunities to assess the impact of various choices on consumers. In other subject areas, many of the connections to financial literacy can be seen through examples or teacher prompts provided with the expectations or in the introductory paragraph(s) to each subject. Connections that are made to financial literacy in this document are only a sample of the opportunities available in the existing elementary curriculum. In all subject areas, skills such as problem-solving, critical-thinking, critical analysis, inquiry, and communication skills are transferable to financial literacy.

Financial Literacy, Grades 4-8: Scope and Sequence of Expectations, pg. 3.
Financial Literacy in Ontario Catholic Schools

The Working Group heard that financial literacy should be linked to such concepts as compassionate citizenship, character development, and ethical decision making. Students, parents, and teachers drew a strong connection between understanding the financial implications of a decision and understanding the social, ethical, and environmental implications of that decision. Financial literacy education can empower students to make these connections and to make more informed choices. (A Sound Investment: Financial Literacy Education in Schools, page 18)

The purpose of this resource is to primarily offer elementary teachers the tools needed to embed financial literacy concepts in their family life education curriculum.

In a broader sense, it is also hoped that this resource offers Catholic school boards guidance as they move forward to implement financial literacy education. It endeavours to explore the ways in which financial literacy can be embedded throughout our Catholic context.

Catholic Schools must consider, for example:

- What values can be learned from Scripture that can be applied to financial matters?
- What does our Catholic community and tradition have to teach us about financial literacy?
- How do we speak of financial literacy within a foundational understanding of the human person created in the image of God?
- What does the social tradition of our Church teach us about private property, the dignity of work, economic justice, global solidarity and development, and our moral duty to care for the other?
- How do we ensure that financial literacy includes an understanding of right relationships – human/human, human/creation, human/material goods?
- Who are our Catholic role models of financial stewardship?
- When must financial decisions be guided by our faith?
- If financial literacy is important “to improve prospects for the success of every child,” how does the Catholic community define success?
- If financial literacy “contributes to the development of knowledgeable, compassionate citizens,” what does this mean for our Catholic school graduates?

It is hoped that the ministry’s call to implement financial literacy education will provide opportunity for rich and meaningful dialogue within the Catholic educational community. As will be seen in the following pages, the opportunities to connect financial literacy concepts and competencies in a meaningful way within the Catholic faith tradition are many and varied.
Financial Literacy and Ontario Catholic Elementary School Family Life Education

The family life education curriculum is based on the vision that the knowledge, skills, attitudes and values acquired in the program will benefit students throughout their lives and help them to thrive in an ever-changing world by enabling them to acquire a Christian vision of personhood, relationships, and sexuality and to develop the comprehension, capacity, and commitment needed to lead fully human lives.

In Ontario Catholic schools, the knowledge, skills, attitudes, and values acquired in the family life education program complement those instilled by families, and reflect a distinctively Catholic view of human life, sexuality, marriage, and family. The focus of family life education is the developing person, its content is an extended exploration of what it means to be human, and its core message is hope: The God who created you, the Son who redeemed you, and the Holy Spirit who lives within you will not abandon you.


The family life education curriculum provides many opportunities for Catholic schools to make connections to the core concepts and competencies of financial literacy and to support the vision of financial literacy education: that Ontario students will have the skills and knowledge to take responsibility for managing their personal financial well-being with confidence, competence, and a compassionate awareness of the world around them.

A financial literacy scope and sequence of family life education expectations has been developed for grades 4 to 8 using the coded expectations of the new \textit{Ontario Catholic Elementary Curriculum Policy Document, Grades 1-8: Family Life Education 2012}. This scope and sequence is akin to that developed by the Ministry of Education for the Ontario curriculum. The financial literacy scope and sequence for family life education may be found in the Appendix of this resource.

The chart that follows on page 8 also provides a brief overview of the types of questions Catholic educators might consider when relating each strand of the family life education curriculum to financial literacy concepts.
## Financial Literacy and Family Life Education

<table>
<thead>
<tr>
<th>Family Life Education Strand</th>
<th>Points for Consideration</th>
<th>Possible Connections to Financial Literacy</th>
</tr>
</thead>
</table>
| **A. Created and Loved by God** | • Focus on the human person created out of love in the image and likeness of God, destined for eternal life  
• An understanding of this origin and destiny is the foundation of the program  
• Addresses the uniqueness, the dignity of each human life  
• Remaining four themes continue what it means to be human | How do we understand ourselves as “consumers” as one part of our identity?  
Do we have control over the “things” in our lives, or do they control us?  
As children of God, what is important for our happiness and success? |
| **B. Living in Relationship** | • The relational nature of the human person is a reflection of God, who is the supreme model of relationship  
• Within the family, each person first learns about love, generosity, trust, commitment, and loyalty  
• These lessons are fundamental for future relationships and for a sense of personal identity and self-worth  
• Focus on the experience of family and the meaning, importance, and joys of friendship | What financial decisions do our families make for our well-being?  
What do we learn about the importance of money in our families?  
What role does money play in our relationship with friends? |
| **C. Created Sexual: Male and Female** | • Sexuality is a fundamental component of personality  
• Who we are as males and females is not simply our genitals and their functions  
• Sexuality is part of our whole identity as children of God  
• The goodness of sexuality is presented in its procreative and relational dimensions | What are the gender stereotypes related to money and spending?  
What money issues might arise during dating?  
How does culture pressure boys and girls to become consumers? |
| **D. Growing in Commitment** | • Explore God’s call to faithfulness  
• To be human is to act freely – to make decisions, choices, and promises  
• The most significant human actions are those that involve relationships with others and with God  
• Learning to be faithful, trustworthy, dependable, and committed is a life-long challenge that begins in childhood | How can a sound decision making model be applied to financial matters?  
When considering financial decisions, how can the teachings of our faith and the Catholic community guide us?  
How is financial literacy a component of growth toward adulthood? |
| **E. Living in the World** | • Focus on the human society in which each person is born, lives and works  
• It is through living in the world that we realize the intentions of the Creator  
• The goodness of creation is affirmed  
• Examine the significance of human activity and its consequences for both earth and human society  
• Explore the many influences of human society on the individual | What is our financial responsibility to others?  
How must we work for justice for all to ensure fair labour practices?  
How do our spending practices have local and global effects? |
Financial Literacy and the Ontario Catholic School Graduate Expectations

A Collaborative Contributor
CGE5b - thinks critically about the meaning and purpose of work;
CGE5c - develops one’s God-given potential and makes a meaningful contribution to society;
CGE5d - finds meaning, dignity, fulfillment and vocation in work which contributes to the common good;
CGE5e - respects the rights, responsibilities and contributions of self and others;
CGE5f - exercises Christian leadership in the achievement of individual and group goals;
CGE5g - achieves excellence, originality, and integrity in one’s own work and supports these qualities in the work of others;
CGE5h - applies skills for employability, self-employment and entrepreneurship relative to Christian vocation.

A Reflective, Creative and Holistic Thinker
CGE3b - creates, adapts, evaluates new ideas in light of the common good;
CGE3c - thinks reflectively and creatively to evaluate situations and solve problems;
CGE3d - makes decisions in light of gospel values with an informed moral conscience;
CGE3e - adopts a holistic approach to life by integrating learning from various subject areas and experience;
CGE3f - examines, evaluates and applies knowledge of interdependent systems (physical, political, ethical, socio-economic and ecological) for the development of a just and compassionate society.

A Self-Directed, Responsible, Lifelong Learner
CGE4a - demonstrates a confident and positive sense of self and respect for the dignity and welfare of others;
CGE4b - demonstrates flexibility and adaptability;
CGE4c - takes initiative and demonstrates Christian leadership;
CGE4d - sets appropriate goals and priorities in school, work and personal life;
CGE4f - applies effective communication, decision-making, problem-solving, time and resource management skills;
CGE4g - examines and reflects on one’s personal values, abilities and aspirations influencing life’s choices and opportunities;
CGE4h - participates in leisure and fitness activities for a balanced and healthy lifestyle.

POSSIBLE CONNECTIONS TO FINANCIAL LITERACY

A Discerning Believer
Formed in the Catholic Faith Community
CGE1d - develops attitudes and values founded on Catholic social teaching and acts to promote social responsibility, human solidarity and the common good;
CGE1g - understands that one’s purpose or call in life comes from God and strives to discern and live out this call throughout life’s journey;
CGE1i - integrates faith with life;

An Effective Communicator
CGE2a - listens actively and critically to understand and learn in light of gospel values;
CGE2e - uses and integrates the Catholic faith tradition, in the critical analysis of the arts, media, technology and information systems to enhance the quality of life.

A Responsible Citizen
CGE7e - witnesses Catholic social teaching by promoting equality, democracy, and solidarity for a just, peaceful and compassionate society;
CGE7h - exercises the rights and responsibilities of Canadian citizenship;
CGE7i - respects the environment and uses resources wisely;
CGE7j - contributes to the common good.
# Financial Literacy and Catholic Social Teaching

<table>
<thead>
<tr>
<th>Catholic Social Teaching</th>
<th>Points for Consideration (source: <a href="http://www.osjspm.org">www.osjspm.org</a>)</th>
<th>Possible Connections to Financial Literacy</th>
</tr>
</thead>
</table>
| **Human Dignity**                | • Belief in the inherent dignity of the human person is the foundation of all Catholic social teaching  
  • Human life is sacred  
  • The dignity of the human person is the starting point for a moral vision for society  
  • Since all humans are created in God’s image, the human person is a reflection of God among us | Are we measured by what we possess?  
What does it mean to be a success?  
How do our material “wants” compare with our spiritual “needs”?                                                                                                                                 |
| **Rights and Responsibilities**  | • Every person has a fundamental right to life and a right to those things required for human decency – starting with food, shelter and clothing, employment, health care, and education  
  • Corresponding to these rights are duties and responsibilities – to one another, to our families, and to the larger society | Does each person earn a fair wage to secure their fundamental needs?  
What responsibility do we have to the other to ensure that each has the financial means to survive and thrive?                                                                                                                                 |
| **Option for the Poor and Vulnerable** | • Those who are marginalized and whose rights are denied have privileged claims if society is to provide justice for all  
  • Obligation arises from the radical command to love one’s neighbour as one’s self  
  • The option for the poor is an essential part of a society’s effort to achieve the common good | What is our moral obligation to “the widow, the orphan, the poor”?  
How can financial literacy address information gaps that contribute to the “financial exclusion” of many groups?                                                                 |
| **Stewardship of Creation**      | • Catholic tradition insists that we show our respect for the Creator by our stewardship of creation  
  • The goods of the earth are gifts from God, intended for the benefit of all  
  • We are entrusted with the responsibility of caring for these gifts and preserving them for future generations | How do consumer choices impact a world with limited resources?  
What is the “cost” to the environment for certain goods?  
How might environmental or human resources be exploited in the production process?                                                                                                                                 |
| **Global Solidarity**            | • Catholic social teaching proclaims that we are our brothers’ and sisters’ keepers, wherever they are  
  • We are one human family, whatever our national, racial, ethnic, economic, and ideological differences  
  • Solidarity means that “loving our neighbour” has global dimensions in an interdependent world | How can we come together to raise awareness of unfair labour practices around the world?  
What do we have to say about the growing divide between the rich and the poor?                                                                                                                                 |
| **Promotion of Peace**           | • “Peace is not just the absence of war. It involves mutual respect and confidence between peoples and nations. It involves collaboration and binding agreements.” John Paul II  
  • Peace is the fruit of justice and is dependent upon right ordering among human beings | Do we consider how money might be used to set up power imbalances?  
How does financial security promote peace?                                                                                                                                 |
| **Community and the Common Good**| • The Catholic tradition proclaims that the person is not only sacred but also social  
  • Human dignity can only be realized and protected in the context of relationships with the wider society  
  • How we organize society – in economics and politics, in law and policy – directly affects human dignity and the capacity of individuals to grow in community  
  • Everyone has a responsibility to contribute to the good of the whole society, to the common good | How do we ensure that the needs of the many are not given priority over those of the few?  
Do we understand that financial literacy is an essential lifelong skill for all students?  
Do we ensure that all members of society have access to social assistance when necessary?                                                                                                                                 |
| **Dignity of Work**              | • All people have a right to productive work, to decent and fair wages, to safe working conditions, and a fundamental right to organize and join unions  
  • People have a right to economic initiative and private property, but these rights have limits  
  • No one is allowed to amass excessive wealth when others lack the basic necessities of life | How do we advocate for fair labour practices and a fair wage for ourselves and others?  
How do we ensure that workers know their rights?                                                                                                                                 |
Resource Overview

This resource was developed to support elementary teachers to embed financial literacy concepts in the family life education curriculum. A series of three consecutive lessons have been developed for each of grades four to eight, and are aligned with the strands of the family life education curriculum as found in the new Ontario Catholic Elementary Curriculum Policy Document, Grades 1-8: Family Life Education, 2012.

The lesson template has been modeled on the Teaching Learning Examples found in the Differentiated Instruction section of EduGAINS (http://www.edugains.ca/newsite/di2/dilearningexamples.html).

The components of each lesson include:

Lesson Header
- the grade, the family life education strand to which the series of lessons corresponds, the lesson number within the series of three, and the suggested time required for instruction
- the lesson overview provides a brief statement of the focus of the lesson and how it connects to financial literacy concepts

Connections to Financial Literacy
- the financial literacy knowledge and skills which will be addressed in the lesson

Curriculum Connections
- the family life education strand that is the focus for the series of lessons
- the Overall Expectation(s) of the family life education curriculum addressed in the lesson
- the Specific Expectation(s) of the family life education curriculum addressed in the lesson
  - Specific expectations are identifiable by indentation

Catholic Social Teachings & Ontario Catholic School Graduate Expectations
- the Catholic Social Teachings that are evident in the lesson
- skills of Ontario Catholic School Graduate Expectations that are developed in the lesson

Learning Goals
- brief statements that describe in student-friendly language what students should know and be able to do by the end of the lesson
- specific expectations can sometimes be used as learning goals
  - these may need to be expressed in grade-appropriate language and/or broken down into smaller increments
Instructional Components and Context
- the **prior learning** that students require for success
- the **terminology** that the teacher and the students will need to know and understand
- the **materials** that the teacher will ensure are available for the instructional delivery of the lesson, including the blackline masters provided in the resource
- the **internet resources** that the teacher might access prior to the lesson as background information, or during the lesson for use with the students
- the **resources** required by the teacher would could include curriculum documents, the *Fully Alive* resource, or other print materials referenced in the creation of the lesson
- a **NOTE** to those teachers who use the renewal edition of the *Fully Alive* program suggesting where the lesson might best be situated

The Three-Part Lesson
**Minds On**
- teacher instructions including guiding questions and suggested responses
- this portion of the three-part lesson includes:
  - establishing a positive learning environment
  - connecting to prior learning and/or experiences
  - setting the context for learning
- intended to be brief

**Action**
- teacher instructions including guiding questions and suggested responses
- this portion of the three-part lesson includes:
  - introducing new learning or extending/reinforcing prior learning
  - providing opportunities for practice and application of learning (guided → independent)

**Consolidation**
- teacher instructions including guiding questions and suggested responses
- this portion of the three-part lesson includes:
  - providing opportunities for consolidation and reflection
  - helping students demonstrate what they have learned

**Connections**
- identifies specific assessment opportunities for the teacher
  - **assessment as learning** – The process of developing and supporting student metacognition. Students are actively engaged in this assessment process: that is, they monitor their own learning; use assessment feedback from teacher, self, and peers to determine next steps; and set individual learning goals. Assessment as learning requires students to have a clear understanding of the learning goals and the success criteria. Assessment as learning focuses on the role of the student as the critical connector between assessment and learning
assessment for learning – The ongoing process of gathering and interpreting evidence about student learning for the purpose of determining where students are in their learning, where they need to go, and how best to get there. The information gathered is used by teachers to provide feedback and adjust instruction and by students to focus their learning. Assessment for learning is a high-yield instructional strategy that takes place while the student is still learning and serves to promote learning.

assessment of learning – The process of collecting and interpreting evidence for the purpose of summarizing learning at a given point in time, to make judgements about the quality of student learning on the basis of established criteria, and to assign a value to represent that quality. The information gathered may be used to communicate the student’s achievement to parents, other teachers, students themselves, and others. It occurs at or near the end of a cycle of learning.


- highlights opportunities for differentiation within the lesson
- resources used to embed differentiation include DI GAINS on the EduGAINS website (http://www.edugains.ca/newsite/di2/index.html) and the Halton Catholic District School Board Differentiated Instruction LiveBinder (http://www.livebinders.com/play/play?id=256419)

- differentiated instruction – An approach to instruction designed to maximize growth by considering the needs of each student at his or her current stage of development and offering that student a learning experience that responds to his or her individual needs. Differentiated instruction recognizes that equity of opportunity is not achieved through equal treatment and takes into account factors such as the student’s readiness, interest, and learning preferences.


Blackline Masters
- for student use or as reference for teacher use
- listed in Materials section of Instructional Components and Context of the lesson plan template
**Financial Literacy and Family Life Education**

### GRADE 4

<table>
<thead>
<tr>
<th><strong>FAMILY LIFE EDUCATION – GRADE 4:</strong></th>
<th><strong>LIVING IN THE WORLD</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LESSON 1: Needs and Wants</strong></td>
<td></td>
</tr>
<tr>
<td>One 30-40 minute period</td>
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</tbody>
</table>

**Lesson Overview**
This is lesson one of three that embeds Financial Literacy concepts into the Family Life Education curriculum. In this lesson, students will review picture essays to develop an understanding of the food and materials that people have access to around the world. They will then begin to identify the difference between a “need” and “want”.

### CONNECTIONS TO FINANCIAL LITERACY

In this lesson, the financial literacy knowledge and skills which will be addressed include:

- understanding needs and wants

### CURRICULUM CONNECTIONS

<table>
<thead>
<tr>
<th><strong>Living In The World</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>E3 Reflecting, Responding, Analyzing:</strong></td>
</tr>
<tr>
<td>apply an understanding of the global dimensions of human nature in personally relevant contexts</td>
</tr>
</tbody>
</table>

**E3.1** describe some of the ways in which the world is their home.

<table>
<thead>
<tr>
<th><strong>CATHOLIC SOCIAL TEACHINGS &amp; ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>The Catholic Social Teachings</strong> evident in this lesson include:**</td>
</tr>
<tr>
<td>- Option for the Poor and Vulnerable</td>
</tr>
<tr>
<td><strong>The Ontario Catholic School Graduate Expectations</strong> evident in this lesson include:**</td>
</tr>
<tr>
<td><strong>A Responsible Citizen</strong></td>
</tr>
<tr>
<td>7(e) witnesses Catholic social teaching by promoting equality, democracy, and solidarity for a just, peaceful and compassionate society.</td>
</tr>
<tr>
<td>7(f) respects and affirms the diversity and interdependence of the world’s peoples and cultures.</td>
</tr>
</tbody>
</table>
### LEARNING GOALS

At the end of this lesson, students will know, understand and/or be able to:

- distinguish between “a need” and “a want”

### INSTRUCTIONAL COMPONENTS AND CONTEXT

<table>
<thead>
<tr>
<th>Terminology</th>
<th>LEARNING GOALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Needs</td>
<td>At the end of this lesson, students will know, understand and/or be able to:</td>
</tr>
<tr>
<td>Wants</td>
<td>- distinguish between “a need” and “a want”</td>
</tr>
<tr>
<td></td>
<td><strong>Terminology</strong></td>
</tr>
<tr>
<td></td>
<td>Needs</td>
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<tr>
<td></td>
<td>Wants</td>
</tr>
<tr>
<td>Prior Learning</td>
<td><strong>Materials:</strong></td>
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<tr>
<td></td>
<td>- Blackline Masters:</td>
</tr>
<tr>
<td></td>
<td>- 4.1a : Needs vs. Wants</td>
</tr>
<tr>
<td></td>
<td>- 4.1b: Exit Card</td>
</tr>
<tr>
<td></td>
<td>sticky notes</td>
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<tr>
<td></td>
<td>internet access to show the online photo essay</td>
</tr>
<tr>
<td></td>
<td><strong>Internet Resources:</strong></td>
</tr>
<tr>
<td></td>
<td>- What The World Eats: Part 1</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.time.com/time/photogallery/0,29307,1626519,00.html">http://www.time.com/time/photogallery/0,29307,1626519,00.html</a></td>
</tr>
<tr>
<td></td>
<td><strong>Resources:</strong></td>
</tr>
</tbody>
</table>
Another alternative to *The Hungry Planet* is to use images from magazines such as National Geographic to show how people all around the world live differently.

**NOTE:** For teachers who use the Renewal Edition of the *Fully Alive* program, this lesson could be taught in Theme Five: Living In The World.

<table>
<thead>
<tr>
<th>MINDS ON</th>
<th>CONNECTIONS</th>
</tr>
</thead>
</table>
| - Establishing a positive learning environment  
- Connecting to prior learning and/or experiences  
- Setting the context for learning  | - AIL, AaL, AoL: Assessment for/as/of Learning  
- DI: Differentiated Instruction |

**Whole Class ➔ Watch/Analyze Photo Essay**

Explain that you are going to be showing the class a photo essay; a series of pictures that shows how people live all around the world, what they eat, and what possessions they have in their homes.

Students:
- think about how the pictures are alike and how they are different as each picture is viewed

**Partner ➔ Think/Pair/Share**

Give students time to think about the pictures that they saw and the similarities and differences in the pictures.

Students:
- share with an elbow partner what was observed  
- share some of these ideas with the whole class

This should take about 10 minutes.

**Guiding Questions:**

What similarities do all the pictures have?  
*they all have family members, something to eat, a place to live*

What differences did you notice in the pictures?  
*some families have many people living in one home, some have only a few people, some families have a lot to eat, some have little to eat, some have many possessions, some have few*

**NOTE:** You may wish to have the students reflect on whether there are any families that eat food that they really do not need.
**ACTION**
- Introducing new learning or extending/reinforcing prior learning
- Providing opportunities for practice and application of learning (guided → independent)

**Individual → Post it-Sort It**
Tell students that they will now be thinking about their own food and possessions.

Inform them that they will be working on distinguishing which things are “needs” and which items are “wants”.

Ask the class what they think the difference is between something they need and something that is a want.

Give each student 10 sticky notes. Ask students to write five items from their kitchen and five items from their bedroom on sticky notes.

Students:
- write out the items in your home on sticky notes
- divide the sticky notes into two groups
- put things that you think are needs on the left side of your desk
- put things that you think are wants on the right side

Ask students to share how they sorted. What criteria did they use to place an item as a “need” or a “want”?

Come up with a checklist for determining whether something is a want or a need.

Introduce blackline master **4.1a: Needs and Wants**

Co-create and fill in the information for the checklist. *(For example, a need is something you have to have, you can't live without, you can't survive without. A want is something you would like to have, it is not necessary for you to have it.)*

**Small Group → Apply the Checklist**

Students:
- work in a small group and read through the items on the worksheet
- apply the criteria from the checklist to determine if each item fits better as a want or need
- discuss why

Have groups share what they put as “needs” and what they put as “wants”.

This should take 10-15 minutes.

**CONNECTIONS**
- AfL, AaL, AoL: Assessment for/as/of Learning
- DI: Differentiated Instruction

AaL: Checklist is co-created and the students have the opportunity to decide on and revise their ideas.
<table>
<thead>
<tr>
<th>CONSIDERATION</th>
<th>CONNECTIONS</th>
</tr>
</thead>
</table>
| - Providing opportunities for consolidation and reflection  
- Helping students demonstrate what they have learned | - AoL, AaL, AoL: Assessment for/as/of Learning  
- DI: Differentiated Instruction |

**Individual → Exit Card**
Review what has been done in the lesson:

a) Looked at what people have and what they eat in various countries.
b) Reflected on items in your own home and whether they are needs or wants.
c) Identified and applied criteria for determining whether something is a want or a need.

Tell students that you want to know how well they understood the lesson. Distribute blank master 4.1b: Exit Card and have them fill it out. Use the exit card responses to inform the next lesson by addressing what students may not yet understand.

This should take about 5 minutes.

AfL: Exit Card is completed by the students. The teacher has the opportunity to gauge student understanding of the concepts and to see if there are any unclear areas that may require further instruction.
### 4.1a: Needs and Wants

<table>
<thead>
<tr>
<th>Item</th>
<th>Need</th>
<th>Want</th>
</tr>
</thead>
<tbody>
<tr>
<td>water</td>
<td></td>
<td></td>
</tr>
<tr>
<td>video game</td>
<td></td>
<td></td>
</tr>
<tr>
<td>fruit</td>
<td></td>
<td></td>
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<tr>
<td>computer</td>
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<td>cookies</td>
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<td>shoes</td>
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<td>house</td>
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<td>bed</td>
<td></td>
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<tr>
<td>books</td>
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</tbody>
</table>

Use the above list that you created as a class, to discuss with your group if the items below are **needs** or **wants**. Put a check in the appropriate column. Come up with five of your own items and check off if you think that they are needs or wants.
How would you explain the difference between a need and a want?

How can knowing about needs and wants help you to make good decisions?
## Financial Literacy and Family Life Education

**FAMILY LIFE EDUCATION GRADE 4: LIVING IN THE WORLD**  
**LESSON 2: HELPING OTHERS**  
One 30-40 minute period

**Lesson Overview**  
This is lesson two of three that embeds Financial Literacy concepts into the Family Life curriculum. In this lesson, students will reflect on the “haves” and “have nots” in society. They will examine Scripture to see Jesus’ message about helping the marginalized.

## CONNECTIONS TO FINANCIAL LITERACY

In this lesson, the financial literacy knowledge and skills which will be addressed include:

- understanding needs and wants
- active citizenship

## CURRICULUM CONNECTIONS

<table>
<thead>
<tr>
<th>Living In The World</th>
<th>CATHOLIC SOCIAL TEACHINGS &amp; ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>E3</strong> Reflecting, Responding, Analyzing: apply an understanding of the global dimensions of human nature in personally relevant contexts</td>
<td>The Catholic Social Teachings evident in this lesson include:</td>
</tr>
<tr>
<td><strong>E3.3</strong> Describe some of the ways that the world is their home</td>
<td>- Option for the Poor and Vulnerable</td>
</tr>
<tr>
<td></td>
<td>- Rights and Responsibilities</td>
</tr>
<tr>
<td></td>
<td>The Ontario Catholic School Graduate Expectations evident in this lesson include:</td>
</tr>
<tr>
<td></td>
<td>An Effective Communicator</td>
</tr>
<tr>
<td></td>
<td>2 (a) listens actively and critically to understand and learn in light of gospel values.</td>
</tr>
<tr>
<td></td>
<td>2(e) uses and integrates the Catholic faith tradition, in the critical analysis of the arts, media, technology and information systems to enhance the quality of life.</td>
</tr>
<tr>
<td></td>
<td>A Responsible Citizen</td>
</tr>
<tr>
<td></td>
<td>7 (e) witnesses Catholic social teaching by promoting equality, democracy, and solidarity for a just, peaceful and compassionate society.</td>
</tr>
<tr>
<td>7 (f) respects and affirms the diversity and interdependence of the world's peoples and cultures</td>
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</table>

**LEARNING GOALS**

At the end of this lesson, students will know, understand and/or be able to:

- describe why it is important to demonstrate compassionate awareness to people all around the world

**INSTRUCTIONAL COMPONENTS AND CONTEXT**

**Prior Learning**

Prior to this lesson, students will have:

- completed Financial Literacy Lesson One: Understanding Need and Wants
- experience working in groups
- experience reading and responding to Scripture

**Terminology**

Haves
Have-nots

**Materials:**

- Blackline Master:
  - 4.2: What Does Jesus Say?

**Resources:**


**NOTE:** For teachers who use the Renewal Edition of the Fully Alive program, this lesson could be taught in Theme Five: Living In The World
**MINDS ON**

- Establishing a positive learning environment
- Connecting to prior learning and/or experiences
- Setting the context for learning

**Whole Class → Simulation**
Remind the class about the last lesson, Understanding Needs and Wants.

Tell the class that in today's lesson they will be examining why it is important to help people in need.

Instruct half of the class to eat their snacks while the other half watches.

(Alternately, you could also have students read quietly and give one group chairs to sit on while the other group has to stand up behind their desk while reading)

Make sure to switch and let both groups experience both conditions.

Ask students how it felt to be the group that got to have a chair or a snack – the “haves.” Also, ask them to think about how it felt to be the group that didn't have the food or the snack – the “have-nots”

Relate this to the photo essay in Lesson One. *(Some pictures showed families who had many possessions and a lot to eat. Some pictures showed families with very little.)*

Showing selected pictures from the photo essay again may be helpful here.

This should take about 5-10 minutes.

**CONNECTIONS**

- AFL, AaL, AoL: Assessment for/as/of Learning
- DI: Differentiated Instruction

AaL: Simulation

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**ACTION**

- Introducing new learning or extending/reinforcing prior learning
- Providing opportunities for practice and application of learning (guided + independent)

**Small Groups → Scripture Analysis**
Say: Today we are going to work in groups to examine what Scripture says about helping people who are in need, the “have-nots” in society.

Each group is going to examine a Scripture passage and work together to present the message from the Scripture to the class.

Your group can choose to present the message in the Scripture by:

**CONNECTIONS**

- AFL, AaL, AoL: Assessment for/as/of Learning
- DI: Differentiated Instruction

AaL; AFL: Scripture Analysis
During the presentations this should take 5-10 minutes. Allow students to discuss the common message that your group discussed to share with the whole class.

Give each student blackline master **4.2: What Does Scripture Say?**

Students:
- record ideas on the sheet during the group discussion
- the drawing, song, summary or script for the skit can go on the sheet

Due to the difficulty of the reading passages you will need to circulate to assess and conference with the students as to whether or not students understand the content.

This should take approximately 20 minutes.

<table>
<thead>
<tr>
<th>CONSOLIDATION</th>
</tr>
</thead>
</table>
| - Providing opportunities for consolidation and reflection  
- Helping students demonstrate what they have learned |

**Small Groups ➔ Presentation**

Each group can have a chance to show the message from their Scripture passage to the whole class.

This is an assessment opportunity to see if the students understand that we are called to help others.

Students:
- while groups are presenting their song, play, drawing, or summary listen for the common message in all of the Scripture passages presented

Allow students to discuss the common message that they noticed.

This should take 5-10 minutes.

<table>
<thead>
<tr>
<th>CONNECTIONS</th>
</tr>
</thead>
</table>
| - AfL, AaL, AoL: Assessment for/as of Learning  
- Di: Differentiated Instruction |

AfL: During the presentations and debriefing the teacher is able to see if the students ideas are on track and if the full message of the Scripture is being conveyed.
4.2: What Does Scripture Say?  

Name: ________________________

Pick one of the Scripture passages below. Decide if your group is going to draw, act, sing, or summarize the passage. Use the other side of this sheet to record your work. Be prepared to share with the whole class.

Acts 4:32-35
32Now the whole group of those who believed were of one heart and soul, and no one claimed private ownership of any possessions, but everything they owned was held in common. 33With great power the apostles gave their testimony to the resurrection of the Lord Jesus, and great grace was upon them all. 34There was not a needy person among them, for as many as owned lands or houses sold them and brought the proceeds of what was sold. 35They laid it at the apostles’ feet, and it was distributed to each as any had need.

Luke 14:12-14
12He said also to the one who had invited him, “When you give a luncheon or a dinner, do not invite your friends or your brothers or your relatives or rich neighbors, in case they may invite you in return, and you

Matthew 25:34-46
34Then the king will say to those at his right hand, ‘Come, you that are blessed by my Father, inherit the kingdom prepared for you from the foundation of the world; 35for I was hungry and you gave me food, I was thirsty and you gave me something to drink, I was a stranger and you welcomed me, 36I was naked and you gave me clothing, I was sick and you took care of me, I was in prison and you visited me.’ 37Then the righteous will answer him, ‘Lord, when was it that we saw you hungry and gave you food, or thirsty and gave you something to drink?’ 38And when was it that we saw you a stranger and welcomed you, or naked and gave you clothing? 39And when was it that we saw you sick or in prison and visited you?’ 40And the king will answer them, ‘Truly I tell you, just as you did it to one of the least of these who are members of my family, you did it to me.’ 41Then he will say to those at his left hand, ‘You that are accursed, depart from me into the eternal fire prepared for the devil and his angels; 42for I was hungry and you gave me no food, I was thirsty and you gave me nothing to drink, 43I was a stranger and you did not welcome me, naked and you did not give me clothing, sick and in prison and you did not visit me.’ 44Then they also will answer, ‘Lord, when was it that we saw you hungry or thirsty or a stranger or naked or sick or in prison, and did not take care of you?’ 45Then he will answer them, ‘Truly I tell you, just as you did not do it to one of the least of these, you did not do it to me.’ 46And these will go away into eternal punishment, but the righteous into eternal life.”

Deuteronomy 15:7-11
7If there is among you anyone in need, a member of your community in any of your towns within the land that the LORD your God is giving you, do not be hard-hearted or tight-fisted toward your needy neighbor. 8You should rather open your hand, willingly lending enough to meet the need, whatever it may be. 9Be careful that you do not entertain a mean thought, thinking, “The seventh year, the year of remission, is near,” and therefore view your needy neighbor with hostility and give nothing; your neighbor might cry to the LORD against you, and you would incur guilt. 10Give liberally and be ungrudging when you do so, for on this account the LORD your God will bless you in all your work and in all that you undertake. 11Since there will never cease to be some in need on the earth, I therefore command you, “Open your hand to the poor and needy neighbor in your land.”
Financial Literacy and Family Life Education

| FAMILY LIFE EDUCATION – GRADE 4: LIVING IN THE WORLD
| LESSON 3: WHAT ARE YOU GOING TO DO ABOUT IT? |
| One 30-40 minute period |

**Lesson Overview**

This is lesson three of three that embeds Financial Literacy concepts into the Family Life Education curriculum. In this lesson, students will watch a video about bottled water. They will discuss ways to not be wasteful and ways to take care of the earth.

**CONNECTIONS TO FINANCIAL LITERACY**

In this lesson, the financial literacy knowledge and skills which will be addressed include:

- understanding needs and wants
- active citizenship

**CURRICULUM CONNECTIONS**

**LIVING IN THE WORLD**

**E3 Reflecting, Responding, Analyzing:** apply an understanding of the global dimension of human nature in personally relevant contexts

**E3.2** Identify some of the ways that people can care for the physical environment

**CATHOLIC SOCIAL TEACHINGS & ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS**

The **Catholic Social Teachings** evident in this lesson include:

- Stewardship of Creation
- Community and the Common Good
- Rights and Responsibilities

The **Ontario Catholic School Graduate Expectations** evident in this lesson include:

**A Responsible Citizen**

7 (i) respects the environment and uses resources wisely.
7(j) contributes to the common good.

**LEARNING GOALS**

At the end of this lesson, students will know, understand and/or be able to:

- list and explain ways that people can be caretakers of the planet
**INSTRUCTIONAL COMPONENTS AND CONTEXT**

<table>
<thead>
<tr>
<th>Prior Learning</th>
<th>Materials:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prior to this lesson, students will have:</td>
<td><strong>Blackline Masters:</strong></td>
</tr>
<tr>
<td>• completed Financial Literacy lessons one</td>
<td>4.3a: Take Your Place</td>
</tr>
<tr>
<td>and two</td>
<td>4.3b: Script</td>
</tr>
<tr>
<td>• an understanding of the world as their</td>
<td>4.3c: Reflection Questions</td>
</tr>
<tr>
<td>home</td>
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<tr>
<td>• an understanding of what it means to be a</td>
<td></td>
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<tr>
<td>compassionate citizen</td>
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<tr>
<th>Internet Resources:</th>
<th>Resources:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lenten Lesson: Parable of the foolish rich man</td>
<td><strong>Ontario Catholic Elementary Curriculum Policy</strong></td>
</tr>
<tr>
<td>foolish-rich-man/</td>
<td>(Toronto: Institute for Catholic Education, 2012)</td>
</tr>
<tr>
<td>The Story of Stuff Project: The Story of Bottled</td>
<td><strong>Ontario Catholic School Graduate Expectations,</strong></td>
</tr>
<tr>
<td>Water</td>
<td>second edition (Toronto: Institute for Catholic</td>
</tr>
<tr>
<td>water</td>
<td></td>
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<tr>
<td><strong>A Sound Investment: Financial Literacy in</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Ontario Schools,</strong> Report of the Working Group</td>
<td>$$\text{Fully Alive Grade 4, renewal edition (Toronto:}$$</td>
</tr>
</tbody>
</table>

**NOTE:** For teachers who use the Renewal Edition of the **Fully Alive** program, this lesson can be taught in Theme Five: Living In the World.
**MINDS ON**

- Establishing a positive learning environment
- Connecting to prior learning and/or experiences
- Setting the context for learning

**Whole Class ➔ Watch “The Story of Bottle Water”**

Ask the students to recall the previous two lessons. Remind them that they learned about the difference between needs and wants and they learned that God wants people to help those in need.

Explain that in this lesson they will be examining ways to take care of the earth.

Inform them that they will be watching a video that is about bottle water (The Story of Bottled Water at www.storyofstuff.org). This video is also available on You Tube.

This will take approximately 8 minutes.

**Partner ➔ Think/Pair/Share**

After the movie ask the students to share with a partner their ideas about whether bottled water is a need or a want. Allow sharing with the whole class.

Ask them to share with a partner how they think bottled water impacts the environment. Allow for whole class sharing.

This should take about 5 minutes.

**ACTION**

- Introducing new learning or extending/reinforcing prior learning
- Providing opportunities for practice and application of learning (guided ➔ independent)

**Groups of 4 or 5 ➔ Placemat Activity**

Ask students to think about ways, other than not buying bottled water that they can help to be caretakers of the planet.

Remind them that we are called upon to be stewards of the earth and that there are many ways that we can use our time and resources to do this.

Explain that being a compassionate citizen means that when you spend money on things you need to think about the implications of your purchase.

Inform that students that they need to be aware when making a purchase if the product or service causes harm to the environment or harm to any people or animals.

Hand out blackline master **4.3a: Placemat Activity** to students.

**CONNECTIONS**

- AfL: Think/Pair/Share
  - The teacher has the opportunity to take note of student ideas and their understanding of the concepts

- AaL, AoL: Assessment for/as/of Learning
- Di: Differentiated Instruction

**AfL: Think/Pair/Share**

The students are able to communicate and consolidate their thinking. They have the opportunity to discuss with their group.

**AaL, AoL: Assessment for/as/of Learning**

- The students are able to communicate and consolidate their thinking. They have the opportunity to discuss with their group.

- **4.3a: Placemat Activity**
  - The students are able to communicate and consolidate their thinking. They have the opportunity to discuss with their group.
Use the placemat with 4 or 5 spaces depending on the size of the group.

Students:
- work in groups of four or five
- complete your section of the placemat filling in your ideas about taking care of the earth
- discuss with your group
- come up with your group top five and put in the middle section of the placemat

This should take approximately 15 minutes.

### CONSOLIDATION

<table>
<thead>
<tr>
<th>CONCEPTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Whole Class ➔ Sharing of the Group Top Five</td>
</tr>
<tr>
<td>Ask each group to share the top five ways to care for the earth that they recorded in the centre of the placemat.</td>
</tr>
</tbody>
</table>

Students:
- have one group member share the top five ways or have each group member share one way to the class

This should take approximately 5-10 minutes.

### SUGGESTED CULMINATING ACTIVITY

<table>
<thead>
<tr>
<th>CONCEPTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Suggested Culminating Activity</td>
</tr>
<tr>
<td>Have students read through blackline master 4.3b: Script in groups of three. You may choose to have a presentation of the skit to the whole class.</td>
</tr>
<tr>
<td>Ask students to answer the reflection questions on blackline master 4.3c: Reflection Questions for this culminating activity.</td>
</tr>
</tbody>
</table>

### CONNECTIONS

<table>
<thead>
<tr>
<th>CONCEPTS</th>
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</thead>
<tbody>
<tr>
<td>AoL: Presentation/debriefing</td>
</tr>
<tr>
<td>The teacher is able to take note of the students ideas that are shared. The teacher can determine if the students have increased their awareness of many different things that can be done to save money and help the earth.</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>CONCEPTS</th>
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</thead>
<tbody>
<tr>
<td>AoL: 4.3c: Reflection Questions</td>
</tr>
<tr>
<td>The teacher has the opportunity to assess the students’ understanding of the key concepts covered in the three lessons.</td>
</tr>
</tbody>
</table>
4.3a: Take Your Place (group of four)  
Name: ____________________
4.3a: Take Your Place (group of five)

Name: _____________________
An Adaptation of the Parable of the Foolish Rich Man

Billy: *(shouting)* Lemonade $.25, Lemonade $.25, *(notices audience)* Oh! Hi kids! My name is Billy. Do you like my lemonade stand? I’m raising money for my favorite cause…ME! I started out trying to get enough money to buy this really cool little airplane I saw at the toy store, but business was really good earlier today and I’ve got plenty of change for that, see *(jingles coins).* I’ve got even more hidden in a box underneath my lemons. If business gets any better, I might have to get a bigger box, or bigger lemons? *(scratches his head)* Hmmm…Hold it, here comes a customer!

Jenna: Hey Billy!

Billy: Hiya Jenna. What can I do for you?

Jenna: I want another glass of lemonade. It’s pretty good! Can you hurry? It’s hot out here! Here’s my nickel.

Billy: Jenna! Can’t you read the sign? The price is $.25 a glass.

Jenna: $.25?! A little while ago I got a glass for $.05?

Billy: Well that was early this morning when I was just getting started. The price has gone up.

Jenna: Gone up? But I walked all the way across the street to get some lemonade. I’m thirsty and it’s hot out here!

Billy: That’s right and the hotter it gets the more people want lemonade, and the more people WANT lemonade, the more it’s going to cost.

Jenna: But Billy, THAT’S not fair!

Billy: THAT’S supply and demand.

Jenna: But I’m thirsty and all I have is a nickel.

Billy: Well, looks like you’re going to be walking back across the street thirsty.

Jenna: That’s not very nice.

Billy: Take it or leave it.

Jenna: Whatever! *(Exits)*

Billy: Oh Well, that’s just a drop in the bucket. There’s plenty more customers where she came from. In fact, I’ve got so much money I don’t even think I want that little airplane anymore. It’s dinky! I think I’ll buy one of those flying model airplanes with the remote control, the super-de-duper-deluxe model! Nobody I know has one of those. That’ll be so cool! I’ll be set for life and then if I have enough left over, I think I’ll have a pizza party for…me! A lovely cheese pizza just for me! And some soda pop, lots of soda pop! Pizza…soda pop and party all night long!
Wahoo *(dances a little)*. Well, at least until my bedtime…Oh good. Here comes another customer.

**Julie:** Hi Billy. Whatcha doin?  
**Billy:** Hi Julie! I’m selling lemonade. What to buy some?  
**Julie:** Gee, I don’t know. It sure looks good, but a quarter…that’s kind of a lot, isn’t it?  
**Billy:** What? No way. I’ve sold all kinds of lemonade today. I’ve made a fortune!  
**Julie:** Really? What are you going to do with all that money?  
**Billy:** Well, first thing I’m going to do is make a bunch more money and then I’m going to spend it on…ME!  
**Julie:** But Billy? Doesn’t your Mom & Dad give you an allowance?  
**Billy:** Well, ya, but…  
**Julie:** And don’t they get you anything you need?  
**Billy:** Well yes, but I want to be set for life!  
**Julie:** Life! Billy, you are only six!  
**Billy:** You can never start too early.  
**Julie:** Gee, I don’t know *(scratches her head)*.  
**Billy:** You don’t know if you like lemonade or not?  
**Julie:** Nooo…I don’t know if it’s ok for you to charge so much for your lemonade just so you can have a big airplane and pizza and soda and party all night long.  
**Billy:** Well, why not? It sounds pretty awesome to me!  
**Julie:** Well, it’s just that you don’t need all that stuff and I know there are other kids who don’t even have the things they DO need like food and clothes and a place to live. It doesn’t seem fair for you to have so much and someone else to have nothing.  
**Billy:** Hmmmm….maybe you’re right Julie. I’ve been kinda selfish.  
**Julie:** AND greedy too…  
**Billy:** Ok, fine…and greedy too. I guess I don’t need a super-de-duper-deluxe airplane. I think I’ll just get the little one and give the rest of my money to someone who needs it more, like the kids who need backpacks of food over the weekend that we are using our Sunday School offering at church to buy.  
**Julie:** I think that’s a great idea Billy! Way to go! Wow, I’m really thirsty. Now, could I have a glass of lemonade?  
**Billy:** Sure Julie. That’ll be $.25. I’m saving for kids who need food, now. *(Shakes his money)*  
**Julie:** *(hits herself in the head)* Uhhhhggg!!  
**Billy:** Bye, everybody!  
**Julie:** Bye! THE END
4.3c: Reflection Questions

1) How did Bobby’s thinking change?

2) What does God want us to do with our money and our things?

3) Why is it unfair for some people to have a lot of things and others to have not much at all?

4) What is the impact on the earth if people are always getting more and more new things that they don’t need?

5) What did you like best about the three lessons that you did? Is there anything that you would like to investigate further after doing these lessons?
## FAMILY LIFE EDUCATION – GRADE 5:
### GROWING IN COMMITMENT
#### LESSON 1: WHAT IS A COMMITMENT?

**Lesson Overview**
This is lesson one of three that embeds Financial Literacy concepts into the Family Life Education curriculum. In this lesson, students will define the word commitment; identify financial commitments they make and who might be involved in these commitments.

## CONNECTIONS TO FINANCIAL LITERACY

In this lesson, the financial literacy knowledge and skills which will be addressed include:

- understanding needs and wants
- personal financial planning such as budgeting, saving and investing

## CURRICULUM CONNECTIONS

**Growing in Commitment**

**D3. Reflecting, Responding, and Analyzing:** apply an understanding of the role of commitment in human relationships in personally relevant contexts.

**D3.3** identify commitments in their lives

## CATHOLIC SOCIAL TEACHINGS & ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS

**The Catholic Social Teachings** evident in this lesson include:

- Community and the Common Good

**The Ontario Catholic School Graduate Expectations** evident in this lesson include:

**A Reflective, Creative, and Holistic Thinker**

3(d) makes decisions in light of gospel values with an informed moral conscience.

**A Self-directed, Responsible, Lifelong Learner**

4(e) sets appropriate goals and priorities in school, work and personal life.
At the end of this lesson, students will know, understand and/or be able to:

- define the term “commitment”
- identify the types of commitments they make in their life including; family, school, church, financial, friends, health, sports teams

**LEARNING GOALS**

**INSTRUCTIONAL COMPONENTS AND CONTEXT**

**Prior Learning**

Prior to this lesson, students will have:
- explored the Catholic Social Teaching theme of Community and the Common Good focusing on the element of being created as a social people
- developed an understanding of the need for support and co-operation within the family through Family Life Strand B: Living in Relationship
- an understanding of needs and wants

**Terminology**

Commitment
Community and the Common Good
Financial
Responsibility
Social

**Materials:**

*Blackline Masters:*
5.1a: Two-Footed Commitment Survey
5.1b: Life is Full of Commitments

**Resources:**


**NOTE:** For teachers who use the Renewal Edition of the *Fully Alive* program, this lesson could be taught after Theme 4, Topic 1 after students explore the concept of commitments.
### MINDS ON

- Establishing a positive learning environment
- Connecting to prior learning and/or experiences
- Setting the context for learning

### Whole Class → Two Footed Commitment Survey

Introduce the lesson by inviting students to participate in a **Two-Footed Commitment Survey** (blackline master 5.1a). The students will respond by moving to the appropriate side of the classroom for each question. After the survey, discuss with the students what are some of the obstacles or difficulties that might make participating in these activities a challenge.

**Students:**
- we are going to take a Two-Footed Survey based on some of the activities that involve “commitment”.
- listen to the questions and then move to the side of the room that corresponds with your answer (Yes, I Have; or No, Not Yet)
- after we will discuss what we noticed about the similarities and differences in the activities.
- we will create a concept map of the ideas and your definition of “commitment” after our discussion.

### Guiding Questions:

There are many activities with which we are involved in our lives. What were some of the things that you noticed about the activities that were part of the survey?

*involved other people, take time, are part of school/family/community, are fun, are hard work, some involve money*

What might be some of the problems or difficulties involved with these activities?

*time involved, lack of money, hard to do, getting along with others*

Why do we do these types of activities?

*fun, it is expected, we are part of a family/school/team/community, it is expected of us by others; God, family, coach, friend, teachers, because we are part of a community, a social people so we need to work together*

Thinking about the answers and the activities that we have just discussed, what do you think the definition of a commitment would be?

*promise between you and someone else, making sure we fulfill our responsibilities, a Covenant, involves trust*

Create a concept map on the blackboard of the ideas generated.

### CONNECTIONS

- **AFL, AaL, AaL**: Assessment for/as of Learning
- **Di**: Differentiated Instruction

AFL: Teachers will observe students’ participation in **Two-Footed Survey** and discussion for an understanding of students’ areas of commitment, understanding of their roles in their family and community.

AaL: Students will use questioning to define their understanding of commitment.
### ACTION

- Introducing new learning or extending/reinforcing prior learning
- Providing opportunities for practice and application of learning (guided → independent)

### Whole Class → Introducing Financial Commitment

Start as a whole class to introduce the activity. Review some or all of the following categories that might involve commitments from the students: **Family, Friends, Education, Clubs/Sports, Faith**. Tell students that in this lesson the focus will be on the category of **Finances** and why we make commitments in this area of our lives as well as the other areas. Lead discussion asking students to think about some of the ways in which they may have now, or could have, commitments in this category and who those commitments are with or could be with.

**Students:**
- participate in a review of some commitments that they have in their lives.
- think about the Financial category and brainstorm ideas of the types of activities you would be involved in, the types of commitments you might make, and who is involved in those commitments.
- in each of the other categories brainstorm the types of activities involved, the types of commitments you might make and who might be involved.

### Guiding Questions:

What commitments do you think would be involved with **Family**? *(respecting each other, loving each other, following family rules, etc.)*

**Friends?** *(caring for them, listening to them, playing fair, being there for them, etc.)*

**Education?** *(doing your work, trying your best, getting work done on time, respecting others time in the classroom, following school rules, etc.)*

**Clubs/ Sports?** *(showing up for practices, being a team player, showing up for meetings, being prepared, playing fair, showing up for games, etc.)*

**Faith?** *(showing respect to God and others, not using the Lord’s name in vain, praying, living by what God would want us to do, etc.)*

### CONNECTIONS

- AIL, AaL, AoL: Assessment for/as/of Learning
- Di: Differentiated Instruction

AIL: Teacher may observe students during class discussion to gage their understanding of the various types of commitments, who is involved and the activities involved.
Looking at the **Financial** category:
What types of money situations have you been involved with? (getting an allowance, saving money, spending money, being involved with decisions about buying something, getting money as presents, earning extra money at home, deciding how much money to spend on something, buying items that you want or need)

Has anyone been involved with any of these activities? (Answers will vary)

Why would these activities involve a commitment? (other people might be involved if you have to open a bank account, get an allowance, save up to buy something, you have to ask someone to help you pay for something, asking someone to buy something for you, need to respect other people and the work they do to earn money or to help others, we live with others in community so we need to be aware of their needs, including financial needs)

What type of commitment might be involved? (have an agreement with parent to save up money for something, have an agreement with a parent to do extra work around the house, have an agreement in regards to allowance, make sure you take care of things that you have been given that someone else has paid for, only ask for things that you really need, respecting parents’ decisions when it comes to spending, making a budget, following a budget)

Who might be involved? (parents, siblings, relatives, bank)

**CONSORTIATION**
- Providing opportunities for consolidation and reflection
- Helping students demonstrate what they have learned

**CONNECTIONS**
- AFL, AaL, AoL: Assessment for/as/of Learning
- DI: Differentiated Instruction

**Individual/Pairs ➔ Life is Full of Commitments**
Direct students to complete blackline master 5.1b: **Life is Full of Commitments** by defining a commitment for each of the six categories, identifying who might be involved and what the activities might be. Students will then share their ideas with other individuals or pairs.

Students:
- complete blackline master 5.1b: **Life is Full of Commitments** individually or with a partner
- for each category complete the following: What might a commitment be, what activities would be involved and who might be involved?
- use illustrations or text or a combination of both to complete the assignment.

**AFL: 5.1b: Life is Full of Commitments**
- Differentiated Instruction based on **Process**: Students may provide illustrations or written explanations when completing the consolidation activity. Students may complete the task on an individual basis or in pairs.
• share your responses with a partner or with another pair
• discuss any similarities or differences that you see

Debrief the activity with the whole class.

**Guiding Questions:**
Were there any ideas that were common to the charts?  
*(answers will vary)*

What were some ideas that you found interesting in other people's charts?  
*(answers will vary)*
Teacher Instructions: Explain to the students that you will be conducting a survey of the types of commitments they have in their lives. One side of the room will be the “Yes, I Have” side and the other side of the room will be the “No, Not Yet” side. You will be reading out statements to the students, when they hear the statement they will move to the side of the room that is their answer to the statement. Remind the students that there are no right or wrong answers, it is what applies to their experiences so far.

I have been a part of a sports team.

I have participated in clubs, or organized activities (i.e. Brownies, Scouts, swimming lessons, choir, etc).

I have done homework.

I have saved money to buy something special.

I have helped with chores/jobs at home.

I have prayed for someone.

I have participated or attended Masses or Liturgies at school and/or with family.

I have saved or collected money for a charity.

I have been a volunteer.

I have a library card.

I follow my parents’ rules.

I made a promise to a friend and kept it.

I have set a goal at school or home and tried to achieve it.

I have borrowed money from someone and paid it back.
In each box provide a description of a commitment for that category using words or pictures. Be sure to include who is involved and what activities would take place.

<table>
<thead>
<tr>
<th>Family</th>
<th>Friends</th>
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<thead>
<tr>
<th>Education</th>
<th>Clubs/Sports</th>
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<tr>
<th>Faith</th>
<th>Finances</th>
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</table>
### Financial Literacy and Family Life Education

<table>
<thead>
<tr>
<th>FAMILY LIFE EDUCATION – GRADE 5: GROWING IN COMMITMENT LESSON 2: IT’S NOT MY FAULT</th>
</tr>
</thead>
<tbody>
<tr>
<td>One 30-40 minute period</td>
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**Lesson Overview**
This is lesson two of three that embeds Financial Literacy concepts into the Family Life Education curriculum. In this lesson, students will develop an understanding that their actions can result in good or bad consequences, and the reasons why people make excuses when they cannot fulfill a commitment.

### CONNECTIONS TO FINANCIAL LITERACY

In this lesson, the financial literacy knowledge and skills which will be addressed include:

- understanding needs and wants
- personal financial planning such as budgeting, saving and investing

### CURRICULUM CONNECTIONS

<table>
<thead>
<tr>
<th>Growing in Commitment</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>D2. Exploring Human Nature:</strong> demonstrate an understanding of the ways in which humans grow in their ability to develop committed and trustworthy relationships.</td>
</tr>
<tr>
<td><strong>D3. Reflecting, Responding, and Analyzing:</strong> apply an understanding of the role of commitment in human relationships in personally relevant contexts.</td>
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</tbody>
</table>

| D2.1 recognize and appreciate that actions have consequences for ourselves and others |
| D3.2 respond to a story about living up to one’s beliefs |
| D3.3 identify commitments in their lives |

### CATHOLIC SOCIAL TEACHINGS & ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS

- The Catholic Social Teachings evident in this lesson include:
  - Community and the Common Good

- The Ontario Catholic School Graduate Expectations evident in this lesson include:
  - **A Reflective, Creative, and Holistic Thinker**
    - 3(c) thinks reflectively and creatively to evaluate situations and solve problems.  
    - 3(d) makes decisions in light of gospel values with an informed moral conscience.
  - **A Self-directed, Responsible, Lifelong Learner**
    - 4(e) sets appropriate goals and priorities in school, work and personal life.
  - **A Responsible Citizen**
    - 7(i) accepts responsibility for one’s actions.
### LEARNING GOALS
At the end of this lesson, students will know, understand and/or be able to:
- explain some reasons why people make excuses when they cannot fulfill a commitment
- give examples of the good and bad consequences that may occur because of their actions
- identify the excuses, actions and consequences in a teacher selected read aloud
- complete a cause and effect chart that shows the results of various actions (social, financial, family, school, and community)

### INSTRUCTIONAL COMPONENTS AND CONTEXT

<table>
<thead>
<tr>
<th>Prior Learning</th>
<th>Materials:</th>
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<tbody>
<tr>
<td>Prior to this lesson, students will have:</td>
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<tr>
<td>• an understanding of what commitments they have in their lives, and who they make those commitments to including financial commitments (see Financial Literacy Lesson 1)</td>
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<tr>
<td>• an understanding of excuses, actions, consequences</td>
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<tr>
<td>Terminology</td>
<td>Resources:</td>
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<td>Excuses</td>
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<td></td>
<td>Dictionaries</td>
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</table>

**NOTE:** For teachers who use the Renewal Edition of the Fully Alive program, this lesson could be taught after Theme 4, Topic 1, Lesson 1.
**MINDS ON**
- Establishing a positive learning environment
- Connecting to prior learning and/or experiences
- Setting the context for learning

**Whole Class → It’s Not My Fault! Read Aloud/ Think Aloud**
Read aloud blackline master 5.3a: Kero’s Story. Model the discussion using the Think Aloud technique for the first part of the story, then lead discussion of: the characters’ actions and the excuses they gave; the commitments that were or were not kept; and the consequences of their actions as the rest of the story is read.

**Students:**
- listen to the story as the teacher reads it aloud.
- answer the following questions: What are the commitments found in the story? What actions did the main character take that kept or broke the commitments? What were the consequences of the character’s actions?

**Guiding Questions:**
**Before reading:** Explain to the students that sometimes we have commitments but we don’t always keep them, and when that happens we sometimes make excuses.

**During Reading**
**Think Aloud:** What financial commitments did the family make? *(to borrow library books and save money instead of buying them)*

What commitment had Kero made with Miriam? *(to be responsible for the book, to take care of the book and return it on time)*

**Student Discussion:**
What might be the consequences of Kero not returning the library book? *(Miriam would be upset, she might not trust him again, she would be reluctant to help him out next time)*

Should Kero’s mother pay the fine? Why or Why not? *(she wanted him to learn to be responsible, he had made the commitment so he would have to fix the problem, she wanted him to learn his lesson- commitments should be kept)*

What could Kero do to make sure he keeps his commitments in the future? *(make a plan to keep track of when he should do things, ask parents for ideas to save money and still buy what he wants, write down what he needs to do)*

**CONNECTIONS**
- AFL, AaL, AoL: Assessment for/as/of Learning
- Di: Differentiated Instruction

**AFL:** Teacher will observe students’ responses during Read Aloud discussion.

**AaL:** Students list of who can help when thinking of financial decisions

**Differentiated Instruction** based on Process: For visual learners Kero’s Story can be copied and distributed before reading, or displayed on a screen using a document reader.
## After Reading:

<table>
<thead>
<tr>
<th>Why do people make excuses?</th>
<th>(they are ashamed or embarrassed, they don’t want people to think less of them, they think it might be easier than admitting what really happened, they don’t want to get in trouble)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Why is it important to think about money and saving money?</td>
<td>(so you have it when you need it, good practice for when you are older, teaches you not to spend on just anything but things that you really want/ need, helps teach patience)</td>
</tr>
<tr>
<td>Who can help with the decisions and commitments?</td>
<td>(parents can help you plan and budget money, bank can explain ways to save your money and how to open a bank account)</td>
</tr>
<tr>
<td>How does being responsible about money contribute to your family?</td>
<td>(not asking for things all the time helps save money, shows you respect your family and they work they do to provide for you, shows understanding of wants and needs and what is important to live and what we don’t really need)</td>
</tr>
<tr>
<td>What could be the consequences of breaking commitments?</td>
<td>(people won’t trust you, hard to gain trust back, feel sad or upset, financial- might cost you money, might waste money, might not be best for you or your family)</td>
</tr>
<tr>
<td>What could Kero do to make sure he keeps his commitments in the future?</td>
<td>(keep track of when he needs to do things, write them down, etc.)</td>
</tr>
<tr>
<td>Why is it important to keep commitments?</td>
<td>(people trust us, we have a responsibility to others, it’s a promise, we made a promise to someone, etc.)</td>
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</tbody>
</table>

## ACTION

| - Introducing new learning or extending/reinforcing prior learning |
| - Providing opportunities for practice and application of learning (guided → Independent) |

### Six Equal Groups → Financial Commitment Graffiti

Prepare ahead of lesson by writing one question on each chart paper. Group students in six equal groups. Students will complete a Graffiti activity based on Financial Commitment questions (see below in the Guiding Questions). Each group will have a different coloured marker and be given 2-3 minutes to complete the chart, they then rotate to the next chart, reading the responses and adding any new ideas or expanding on the ideas already there. Students will then return to their original group and consolidate the ideas that are on the chart paper.

### CONNECTIONS

| AIL, AaL, AoL: Assessment for/as/of Learning |
| DI: Differentiated Instruction |

AIL: Student responses to the Graffiti questions.
Students:
- your group will be given a chart paper with a question on the top and a marker.
- you will have 2-3 minutes to brainstorm and record ideas to answer the question.
- when the teacher says “Rotate” you will move in a clockwise direction to the next chart paper and add your group’s ideas to what is already there.
- you will respond to the questions on all six chart papers in the same manner.
- when you have answered all six questions you will go back to your original questions and create a summary of the key ideas that answer the question.

Guiding Questions:
**Graffiti Questions (to be recorded one per chart paper)**

1. What are commitments that you have with your families?  
   (answers will vary, may include looking after siblings, helping out with work/chores, respecting each other, etc.)

2. What are some financial commitments that families can have?  
   (parents pay you an allowance for chores, you have to put some money into a bank account, parents pay for needs, only buy what is necessary, don’t waste, take care of your belongings so they will last, etc.)

3. Why is it important to make financial commitments?  
   (people work hard for their money, “money doesn’t grow on trees”, don’t want to waste, saving is important for your future, shows responsibility, etc.)

4. Why is it important to have commitments?  
   (shows you are a part of the family, shows responsibility, love and caring, build trust)

5. What are the consequences when we fail to keep our commitments?  
   (loss of trust, feeling embarrassed and ashamed, having to rebuild trust, we and others are sad, people might get angry, we have to apologize and work to make sure it doesn’t happen again)

6. What are some things to consider when we have money of our own?  
   (what we will do with it, how much we will save, what are we saving for, what will I purchase, how will I know if something is a good idea to purchase)
**CONSOLIDATION**

- Providing opportunities for consolidation and reflection
- Helping students demonstrate what they have learned

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**Six Graffiti Activity Groups → Graffiti Follow-Up**

Lead students in presenting their summaries for the Graffiti Activity.

Students:
- in your group, discuss what you noticed about the types of answers that you read on the chart papers
- be prepared to report back to the class
- present your summary from the Graffiti Activity to the class.

**Guiding Questions:**

What did you notice about the types of answers that were on the chart paper?  
*(answers will vary)*

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**CONNECTIONS**

- AfL, AaL, AoL: Assessment for/as/of Learning
- DI: Differentiated Instruction

AIL: Student summaries of the Graffiti Activity responses.
Kero and his family used the public library often. They loved to read, but buying books could get expensive. They felt that the library was a good option for selecting books because it saved them money and there were a large variety of books to choose from.

One Saturday morning, Kero, his parents, and his little sister, Miriam, went to the public library to exchange their books. Kero found an amazing book on Greek gods, *Zeus Rules*, he had been waiting to read. When they were in line to check out their books he suddenly realized that he had left his library card on his dresser in his bedroom. He really wanted that book and it seemed like he had been waiting forever for the library to have it. He was really disappointed that he wouldn’t be able to check it out. Miriam saw that Kero was disappointed and offered to check the book out on her library card. Kero said thank you and promised he would return the library book on time.

One month later Miriam received a notice from the library stating that *Zeus Rules* was overdue and that she owed $5.00. Until she returned the book and paid the fine she would not be allowed to borrow any more library books. Miriam was upset. She loved reading, and borrowed library books often. When she asked Kero where the book was he said, “I think it is in my desk at school. I was busy and didn’t have time to return it. Ask Mom for the money to pay the fine.”

Kero’s Mom told him that he had a commitment with Miriam to keep track of the book and be responsible for it. “Being busy” was an excuse and Miriam was disappointed that he had not returned the book on time. She would not pay the fine. Since Kero had made the commitment he was responsible to pay the $5.00. Kero said that he did not have the money, as he had spent all his money on a video game. Kero’s Mom and Dad sat down with him and came up with a plan for him to earn the money. They agreed he would help clean out the basement and they would give him the money to pay the fine.

Kero apologized to Miriam for not keeping his commitment to her, returned the book, and paid the fine.

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**Financial Literacy and Family Life Education**

**FAMILY LIFE EDUCATION – GRADE 5: GROWING IN COMMITMENT**
**LESSON 3: WHAT WOULD YOU DO?**
One 30-40 minute period

**Lesson Overview**
This is lesson three of three that embeds Financial Literacy concepts into the Family Life Education curriculum. In this lesson, students will create solutions to scenarios involving making financial commitments.

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**CONNECTIONS TO FINANCIAL LITERACY**

In this lesson, the financial literacy knowledge and skills which will be addressed include:

- understanding needs and wants
- personal financial planning such as budgeting, saving and investing
- planning for the future

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**CURRICULUM CONNECTIONS**

<table>
<thead>
<tr>
<th>Growing in Commitment</th>
<th>CATHOLIC SOCIAL TEACHINGS &amp; ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS</th>
</tr>
</thead>
</table>

**Growing in Commitment**

**D2. Exploring Human Nature:** demonstrate an understanding of the ways in which humans grow in their ability to develop committed and trustworthy relationships.

**D3. Reflecting, Responding, and Analyzing:** apply an understanding of the role of commitment in human relationships in personally relevant contexts.

- **D2.1** recognize and appreciate that actions have consequences for ourselves and others
- **D3.2** respond to a story about living up to one’s beliefs
- **D3.3** identify commitments in their lives

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**CATHOLIC SOCIAL TEACHINGS & ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS**

- The Catholic Social Teachings evident in this lesson include:
  - Community and the Common Good

- The Ontario Catholic School Graduate Expectations evident in this lesson include:
  - **A Reflective, Creative, and Holistic Thinker**
    - 3(c) thinks reflectively and creatively to evaluate situations and solve problems.
    - 3(d) makes decisions in light of gospel values with an informed moral conscience.
  - **A Self-directed, Responsible, Lifelong Learner**
    - 4(e) sets appropriate goals and priorities in school, work and personal life.
    - 4(f) applies effective communication, decision- making, problem- solving, time and resource management skills.
  - **A Responsible Citizen**
    - 7(j) accepts responsibility for one’s actions.
LEARNING GOALS

At the end of this lesson, students will know, understand and/or be able to:

- create a solution to a scenario that demonstrates a financial commitment
- explain what is involved when making a commitment

INSTRUCTIONAL COMPONENTS AND CONTEXT

Prior Learning

Prior to this lesson, students will have:

- an understanding of wants and needs
- an understanding of the consequences of breaking a commitment
- an understanding of why we make commitments, including financial commitments

Terminology

Scenario
Consequences
Allowance
Unnecessary

Materials:

Blackline Masters:
5.3a: What Would You Do?
5.3b: I Pledge…

Resources:


NOTE: For teachers who use the Renewal Edition of the Fully Alive program, this lesson could be taught after Theme 4, Topic 3.

MINDS ON

- Establishing a positive learning environment
- Connecting to prior learning and/or experiences
- Setting the context for learning

Pair/Share and Whole Class ➔ Imagine If…

Arrange students in pairs. Students will develop a description of what would happen if we did not make commitments and try to keep them. When students have had time to discuss lead a whole class discussion to share their ideas.

CONNECTIONS

- AFl, AaL, Aol: Assessment for/as/of Learning
- DI: Differentiated Instruction

AFL: Observing pair as they discuss and whole class discussion to determine if students understand the importance of making and keeping commitments.
### Students:
- with your partner imagine what it would be like if nobody made commitments to each other.
- share your ideas with each other.
- share your ideas with the whole group.

### Guiding Questions:
**Imagine what would happen if people did not make commitments here at school?**
*(it would be harder to learn, everyone would do what they want, people might not show up at school, it would be chaos)*

**What would happen if people did not make commitments with their friends, or family?**
*(not showing up to do things at the right time, people not helping each other, not sticking up for friends, things not being done, others feeling upset, etc.)*

**What would happen if people did not make commitments with God?**
*(feel alone, not follow what Jesus and God taught us, treat others meanly, etc)*

**What other scenarios can you imagine? (answers may vary)**

### ACTION
- Introducing new learning or extending/reinforcing prior learning
- Providing opportunities for practice and application of learning (guided → independent)

### CONNECTIONS
- AIL, AaL, AoL: Assessment for/ as of Learning
- Di: Differentiated Instruction

#### Groups of 2 or 3 Students → Role Playing: What Would You Do?
Divide students into groups of three. Students will be given blackline master 5.3a: What would you do? They will choose a scenario and a presentation method from the Choice Board. Each scenario involves a financial decision and commitment. Their scenario will include a financial commitment, characters involved, what action steps are needed, what the consequences might be if they fulfill or don’t fulfill their commitment.

**Students:**
- your groups will choose a scenario to present from blackline master 5.3a: What would you do?
- your group will choose a way of presenting your scenario from the Choice Board.
- your scenario will include the requirements listed on the handout

**AIL:** Teacher will observe the students as they plan the scenarios, noting if requirements are met.

**AaL:** Students will choose the presentation format they are most comfortable with, that best suits their learning styles.

**Di** Differentiated Instruction based on Product: The activity includes a Choice Board so students can choose the presentation style they are most comfortable with.
Guiding Questions:
What is the “big idea” that you want to present?
(financial commitments involve making a plan, trust, making
good decisions, thinking about consequences, making good
decisions influences what you do with your money)

<table>
<thead>
<tr>
<th>CONSENTATION</th>
<th>CONNECTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>ROLE PLAYING GROUPS ➔ ROLE PLAYING PRESENTATIONS: WHAT WOULD YOU DO?</td>
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</tbody>
</table>
Students will present their role playing scenarios from the Action Activity. Students and the teacher will provide feedback to each group on how they achieved the success criteria for the scenarios.

Students:
- each group will present their scenario,
- after each presentation you will provide feedback to the group based on the success criteria for the scenarios.

Guiding Questions:
How did the group meet the criteria?
What was the main idea of the presentation?
How was the commitment met?

| SUGGESTED CULMINATING ACTIVITY |
| NOTE: For teachers who use the Grade 5 Fully Alive Program, this culminating activity could be substituted by Theme 4 End of Unit Suggested Assessment activity by including a financial component to the story. |

Individual ➔ I Pledge...

Explain to students that they will write a pledge to their families that will include commitments they would like to make as a member of their family. One of the commitments must be a financial commitment. Students will then be asked to write a reflective piece on their choices.

Students:
- think about what is important to you and makes you an important member of your family.
- you will write a Commitment Pledge for your family using the template on blackline master 5.3b: I Pledge...
- the Pledge will include commitments you are willing to make as a member of your family.

| CONNECTIONS |
| AIL: Success criteria for the scenarios, feedback provided by student/peer assessment and teacher assessment |

AIL: Teacher observation during discussion to ensure students understand the meaning of pledge.

AaL: Reflecting on what it means to be a member of a family and be committed to that family

AoL: Culminating Activity: I Pledge...
one of the commitments must be a financial one. You will answer the Reflection Question at the end of the Pledge.

**Guiding Questions:**
What is a Pledge?
(a vow, an agreement, a promise)

Why would someone want to create a pledge?
(to show that you are serious about making commitments, to set goals)

What is important to you and your family?
(answers will vary)

How can you contribute to your family?
(answers will vary)
Choose one of the following scenarios to present to the class:

A. Veronica wants to buy the latest video game but doesn’t have the money to buy it.
B. Pietro’s family wants to cut back on some unnecessary spending by the whole family.
C. Tara gets an allowance of $10.00 a week and wants help deciding what to do with it.
D. Lucas borrows money from his mom for a new skateboard and has to find a way to pay her back.

Scenario Success Criteria

In our presentation, we included:
- the people involved in the commitment;
- the steps/actions that are going to be taken to fulfill the commitment;
- what the consequences might be if the commitment is broken;
- what the consequences might be if the commitment is met.

Choice Board

Choose the format that best suits your group for presenting your scenario.

<table>
<thead>
<tr>
<th>Act it Out</th>
<th>Write it Out</th>
<th>Draw it Out</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan your scene and act it out in front of the class.</td>
<td>Write a story that meets the criteria for your scenario and read it aloud to the class.</td>
<td>Create a comic strip that meet the criteria for your scenario and present it to the class.</td>
</tr>
</tbody>
</table>
My Pledge for the ____________ Family

As a member of this family, I pledge that I will:

________________________________________________________________________

________________________________________________________________________

As a member of this family, I pledge that I will:

________________________________________________________________________

________________________________________________________________________

As a member of this family, I pledge that I will:

________________________________________________________________________

________________________________________________________________________

As a member of this family, I pledge that I will:

________________________________________________________________________

Signed the _____ day of ______, 20___ at __________

Signature: ______________________________

Reflection: I considered the following when choosing the commitments above:

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________
Financial Literacy and Family Life Education

**GRADE 6**

**FAMILY LIFE EDUCATION – GRADE 6: FULLY ALIVE THEME 5: LIVING IN THE WORLD**  
LESSON 1: Where does your money go?  
One 30-40 minute period

**Lesson Overview**  
This is lesson one of three that embeds Financial Literacy concepts into the Family Life Education curriculum. The goal for the three lessons is for students to examine their belief system with respect to money matters and then make informed spending decisions using their moral compass as their guide. We begin this process in lesson one by heightening the students’ awareness of the factors that influence their decisions about money.

**CONNECTIONS TO FINANCIAL LITERACY**

In this lesson, the financial literacy knowledge and skills which will be addressed include:

- understanding the difference between needs and wants
- the concept of spending
- consumer awareness and advertising

**CURRICULUM CONNECTIONS**  
Living in the World
E1. Appreciating God’s Goodness: appreciate that humans are called to image the love of God by caring for all of God’s gifts of creation.
E3. Reflecting, Responding, and Analyzing: apply an understanding of the global dimension of human nature in personally relevant contexts.

**CATHOLIC SOCIAL TEACHINGS & ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS**

The Catholic Social Teachings evident in this lesson include:

- Community and the Common Good
- Option for the Poor and Vulnerable
- Rights and Responsibilities

The Ontario Catholic School Graduate Expectations evident in this lesson include:
### LEARNING GOALS

At the end of this lesson, students will know, understand and/or be able to:
- describe where their money goes
- identify a want verses a need
- identify the ways in which television, advertising, family, friends, and Catholic social teachings influence their choices about how to allocate their money

### INSTRUCTIONAL COMPONENTS AND CONTEXT

**Prior Learning**

Prior to this lesson, students will have:
- an understanding of some of the ways they are influenced by others
- an understanding that they have the power to positively or negatively influence others
- an understanding of the Catholic Social teaching Human Rights and

**Materials:**

- Blackline Master.
- 6.1: Exit Ticket
- sticky notes
- ledger paper
- chart paper
- markers
- Bible
**Responsibilities**
- experience working in groups and following collaborative group norms

**Terminology**
- Influence
- Rights
- Responsibilities
- Wants
- Needs
- Financial Factors
- Values

**Resources:**

**NOTE:** For teachers who use the Renewal Edition of the *Fully Alive* program, this lesson is best situated after Theme 5, topic 2.

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**MINDS ON**
- Establishing a positive learning environment
- Connecting to prior learning and/or experiences
- Setting the context for learning

**Individuals/Groups of four → Post it/Pile it Open Sort**
Hand out 5 sticky notes to each student.

**Students (Individually):**
- write down 5 things that you have done with your money recently (one item/service per sticky note)

**Students (In groups of four):**
- open sort: sort the notes in groups of “like” spending and place in piles on ledger paper
- name each group/pile

Post and share the categories that each group has arrived at. *(answers might include: charity, gifts, needs, wants, clothes, technology, candy, movies, etc.)*

Lead a discussion to highlight key points. If none of the groups used “needs” and/or “wants” as headings, guide the group to see that the post-it notes could have been sorted this way. Also, if “saving” or “sharing/helping others” was not mentioned lead the group to recognize these two categories as well.

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**CONNECTIONS**
- AFL, AaL, AoL: Assessment for/as/of Learning
- DI: Differentiated Instruction

**AFL:** Teacher circulates and takes note of the students’ awareness of where their money goes and their ability to sort these choices into categories.

**NOTE:** You may wish to make a math connection: ask students to represent each of the four piles as a proportional amount (i.e., a fraction or percent). They should reflect upon the numbers (i.e., think about where the majority of their money is going). You may also choose to have students display the data in a graph.
**Groups of four ➔ Post it/Pile it Closed Sort**
Return post-it notes to groups and allow them some time to re-sort their purchases into the four categories: Needs, Wants, Savings and Helping Others.

**NOTE:** point out that the headings that students previously used to sort their purchases were valid, we are just trying to highlight some specific ideas.

**NOTE:** During lesson one, the importance of saving some of their money and sharing some with others is touched upon. These areas should be further explored; however, as we move to lessons two and three we will focus on consumer awareness and their choices about where to spend their money.

<table>
<thead>
<tr>
<th>ACTION</th>
<th>CONNECTIONS</th>
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</thead>
<tbody>
<tr>
<td><strong>Whole Class/ Small groups ➔ Brainstorm/Graffiti</strong></td>
<td>- Afl, Aal, AoL: Assessment for/as/of Learning</td>
</tr>
<tr>
<td>Whole class discussion and brainstorming. Ask, “What factors do you think influence or affect your decisions about what to do with your money?” Record ideas on blackboard or chart paper.</td>
<td>- Dil: Differentiated Instruction</td>
</tr>
<tr>
<td>Introduce the learning goals for the lesson (post them where all students can refer to them during the lesson).</td>
<td>Afl: Take note of the ideas shared during the brainstorming session. If you have already discussed the influences of media, family, stereotypes, and friends in the Family Life Education curriculum (Theme 5, Topic 2 of <em>Fully Alive</em>), students should be making connections to their previous learning.</td>
</tr>
<tr>
<td>Graffiti: Place four charts around the room with the following titles:</td>
<td>Aal: As students are reading Scripture, examining advertisements, and discussing ideas with their peers, they are becoming aware of and adjusting their opinions and thoughts about the factors that influence their financial decisions. Circulate and take note of their learning.</td>
</tr>
<tr>
<td>Scripture</td>
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<tr>
<td>Media</td>
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<tr>
<td>Family</td>
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<tr>
<td>Friends</td>
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<tr>
<td>Ask the question: “How do these four factors influence what you do with your money?” (Post it for reference)</td>
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<tr>
<td>Included with the chart titled, “Scripture” provide a few Bibles and the following list of Scripture passages for the students to read and reflect upon prior to recording their ideas.</td>
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<tr>
<td>1 Timothy 6:17-19 – The Good Fight of Faith</td>
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<tr>
<td>Included with the chart titled, “Media” provide some examples of advertising from the newspaper, magazines, and internet.</td>
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</tbody>
</table>
Students:

• rotate through charts in a clockwise direction as a group (3 minutes per chart) and brainstorm how each factor influences their decisions about spending
• add or build upon the ideas of the previous group (do not repeat ideas already stated)
• go back to original group, consolidate ideas, and prepare to share key ideas with the whole class

Guiding Questions:

Rotate during the graffiti exercise and ask guiding questions of students, as needed. The goal is to create awareness and make connections to previous learning from the Family Life Education strand, Living in the World. Provide some context or explanation for Bible passages if needed.

The following are possible guiding questions:

**Media** – Television shows glamorize the idea of having a lot of material wealth. Can you think of a show that you watch that promotes values related to money? Do you agree that advertising doesn’t just sell products, but also sells values? Do you think that material goods will make you happy?

**Family** – Does your family share information with you about their financial plans? Do they discuss the cost of various needs and wants? Do they talk to you about saving money? Do they include you in decisions about charitable donations? Do you think that you will repeat the financial patterns of your parents? Do you think that you want to make different financial decisions than your parents? Older siblings?

**Friends** – Do you try to look like your friends? If one of your friends gets the latest “toy”, does this make you really want it? Do your friends spend a lot of their time at shopping malls? Or alternatively, do you and your friends volunteer together?

**Scripture** – What are the examples of human rights and responsibilities evident in The Judgment of the Nations? After reading The Parable of the Rich Fool, can you make a connection to The Judgment of the Nations?

**NOTE:** It is important to be sensitive to the differences in family influences and values about spending/saving/sharing money.

**NOTE:** Based on the specific knowledge you have about the preferences, readiness, etc. of your students, make grouping decisions accordingly.
### After reading The Rich Man and Lazarus, is this parable relevant in modern times?
After reading The Rich Ruler, do you think that you need to give away all of your possessions to enter into God’s kingdom? What do you think Jesus means?
After reading The Good Fight of Faith, what advice is Timothy instructed to give to the people?

### CONSOLIDATION

- Providing opportunities for consolidation and reflection
- Helping students demonstrate what they have learned

**Whole Class/Individual → Discussion/Exit Card**
Invite the class to review what we have done today by revisiting the Learning Goals that were introduced at the beginning stages of the lesson. You may wish to place a check beside each learning goal.

- a) We established how we allocate our money
- b) We examined wants versus needs
- c) We determined that several factors influence our financial decisions, including the media, family, friends, Scripture/Catholic values

Students:
- Complete blackline master 6.1: Exit Ticket

### CONNECTIONS

- AIL, AaL, AoL: Assessment for/as/of Learning
- DI: Differentiated Instruction

AIL: Teacher takes note of the class’ ability to review today’s key learning. Teacher reviews exit tickets to see if students are aware of or have increased their awareness of the influences affecting their financial decisions.

AaL: Students are reflecting upon the factors that influence their financial decisions and taking note of their level of awareness.
6.1: Exit Ticket

Name: ____________________

1. Write a brief description of a financial decision that you made recently.

________________________________________________________________________________________

________________________________________________________________________________________

________________________________________________________________________________________

________________________________________________________________________________________

2. Identify the factor(s) that influenced your decision.

________________________________________________________________________________________

________________________________________________________________________________________

________________________________________________________________________________________

________________________________________________________________________________________

3. Were you consciously aware of this influence when you made the decision?

________________________________________________________________________________________

________________________________________________________________________________________

________________________________________________________________________________________

________________________________________________________________________________________

4. Now that you have participated in this lesson, would you make a different choice under the same circumstances? Why or why not?

________________________________________________________________________________________

________________________________________________________________________________________

________________________________________________________________________________________

________________________________________________________________________________________
In this lesson, the financial literacy knowledge and skills which will be addressed include:

- understanding needs and wants
- consumer awareness
- social, ethical and environmental implications of financial decisions
- active citizenship

**CURRICULUM CONNECTIONS**

**Living in the World**

**E1. Appreciating God’s Goodness:** appreciate that humans are called to image the love of God by caring for all of God’s gifts of creation.

**E2. Exploring Human Nature:** demonstrate an understanding of the ways in which humans participate in society and fulfill the responsibility to care for and build God’s world.

**E3. Reflecting, Responding, and Analyzing:** apply an understanding of the global dimension of human nature in personally relevant contexts.

- **E1.1** appreciate the need to be aware of influences on themselves and of their capacity to influence others

**CATHOLIC SOCIAL TEACHINGS & ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS**

The **Catholic Social Teachings** evident in this lesson include:

- Human Dignity
- Community and the Common Good
- Option for the Poor and Vulnerable
- Rights and Responsibilities
- Dignity of Work

The **Ontario Catholic School Graduate Expectations** evident in this lesson include:

**A Discerning Believer**

1(d) develops attitudes and values founded on Catholic social teaching and acts to promote social responsibility, human solidarity and the common good.
Prior to this lesson, students will have:

- E2.2 recognize that they are part of the world and have a responsibility to be a positive influence on the natural environment.
- E3.1 analyze the human capacity to influence and be influenced.
- E3.4 describe some ways in which they can protect the social environment.

### An Effective Communicator

- 2(a) listens actively and critically to understand and learn in light of gospel values.

### A Reflective, Creative, and Holistic Thinker

- 3(b) creates, adapts, evaluates new ideas in light of the common good.
- 3(d) makes decisions in light of gospel values with an informed moral conscience.

### A Self-directed, Responsible, Lifelong Learner

- 4(g) examines and reflects on one’s personal values, abilities and aspirations influencing life’s choices and opportunities.

### A Responsible Citizen

- 7(e) witnesses Catholic social teaching by promoting equality, democracy, and solidarity for a just, peaceful and compassionate society.

### LEARNING GOALS

At the end of this lesson, students will know, understand and/or be able to:

- heighten their awareness of the factors that influence their spending patterns.
- understand that some products they purchase may have been made in a factory that used child labour and/or violated the rights of its employees.
- examine their own spending patterns and how the choices they make can have a positive impact on others in the world.
- identify three ways that they can become more aware as a consumer of the history of the products that they purchase.

### INSTRUCTIONAL COMPONENTS AND CONTEXT

#### Prior Learning

Prior to this lesson, students will have:

- participated in Financial Literacy lesson one of this series: Where Does Your Money Go?
- an understanding of the Catholic Social Teaching: Human Rights and Responsibilities.

#### Materials:

- Blackline Masters:
  - 6.2a: Factors that Influence Spending Patterns
  - 6.2b: The Story of Iqbal Masih
  - 6.2c: Frayer Model: Rights and Responsibilities
  - 6.2d: Fact Sheet (2 pages)

- chart or mural paper
- markers
**MINDS ON**

- Establishing a positive learning environment
- Connecting to prior learning and/or experiences
- Setting the context for learning

**Individual Activity → Spending Influences**

Provide each student with a copy of blackline 6.2a: Factors that Influence Spending Patterns.

**Students:**
- read the list and decide whether each factor is a major influence, a minor influence, or no influence at all on their

**CONNECTIONS**

- AFL, AaL, Aol: Assessment for/as of Learning
- DI: Differentiated Instruction

AFL: Circulate and take note of students’ answers. Clarify ideas as necessary (e.g., students may not have heard about consumer reports or performance tests). Make note of any additions that they
**ACTION**
- Introducing new learning or extending/reinforcing prior learning
- Providing opportunities for practice and application of learning (guided → independent)

**Whole Class ➔ Discussion**

**NOTE:** This part of the lesson will need to be adjusted depending upon the level of familiarity your students have with the Grade 6 theme: Human Rights and Responsibilities as outlined in the Gr. 6 Catholic Curriculum Map.

Students:
- (if not previously done) as a class, create an anchor chart for the theme: Human Rights and Responsibilities.
- start by thinking about what the word “responsibility” means. Allow one minute to discuss with their elbow partner.
- (After one minute) ask, “Would anyone like to share their thoughts?” (Teacher records comments on blackboard)
- think about what the words “human rights” mean. Allow one minute to discuss with their elbow partner.
- (after one minute) ask, “Would anyone like to share their thoughts?” (Teacher records comments on the blackboard)

Post a large copy of the “Frayer Model” on chart paper or mural paper. Write the title of the theme and the essential question for Grade 6 in the centre. (See Catholic Curriculum Maps – Foundational Supports for Catholic Teachers 2006 at www.catholiccurriculumcorp.org).

Discuss the difference between a characteristic and an example. See blackline master 6.2b: Frayer Model: Rights and Responsibilities for a sample chart.

Go to the following link to find out more about the Frayer Model: [http://oame.on.ca/main/files/thinklit/FrayerModel.pdf](http://oame.on.ca/main/files/thinklit/FrayerModel.pdf)

You may wish to share the example presented about the concept of a “Lake”.

Now share the learning goals for today’s lesson. Post them where you can refer back to them throughout the lesson.

Read the story about Iqbal Masih (6.2b: The Story of Iqbal Masih.)

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**CONNECTIONS**
- AIL, AAl, Aol: Assessment for/as/of Learning
- DI: Differentiated Instruction

AIL: Take note of students’ understanding of the Catholic Social Teaching: Human Rights and Responsibilities

**NOTE:** Alternatively, you could complete the Frayer Model on the overhead. However, if you complete the exercise on chart/mural paper it can be posted in your classroom and referred to on an ongoing basis throughout the year. This will help students to make connections to the theme: Human Rights and Responsibilities throughout the year in all subject areas.

Differentiated Instruction based on Process:
Think/Pair/Share - Students could be placed in pairs based on readiness. Although both students are expected to contribute ideas, only one of them needs to record the answers on paper.
NOTE: You may wish to provide students with a copy of the story or put it on an overhead so students can refer back to it during the reading response task. Ask students to think about the examples and non-examples of the theme: Human Rights and Responsibilities that are evident in the story.

Think/Pair/Share: After students have had a couple of minutes to think individually, group them in pairs to discuss their ideas and record them. After a few minutes, ask them to share with another pair and adjust their ideas accordingly. Finally, volunteers will share with the whole group and the teacher will record ideas on the chart.

Guiding Questions:
When examining the actions of the people in this story, which actions demonstrate examples of “living in accordance with God’s will”?
(the local labour rights organization helped Iqbal escape; the organization brought him to school; In order to help others, Iqbal told other children about the Pakistan law that made bonded labour illegal; Iqbal traveled to Sweden and U.S. to speak about it even though he received threats; Craig Keilburger started “Free the Children” to help children in need)

When examining the actions of the people in the story, which actions demonstrate examples of not living in accordance with God’s will?
(the government in Pakistan did not provide support to help a single parent provide for her children; factory owner bought a child and forced him to do difficult labour for long hours at 4 years of age; factory owner took away Iqbal’s right to freedom and an education; factory owner did not respect Iqbal’s right to dignity by forcing him to work long hours, beating him, and undernourishing him; Iqbal’s killers took away his most fundamental right to life)

Whole class - Discussion
After filling in the anchor chart with examples and non-examples, ask students to come up with characteristics and non-characteristics.
(Answers regarding characteristics might include: respecting everyone’s fundamental right to life, treating others with dignity, sharing what we have, speaking out to ensure that all human beings have the basic necessities of life (food, shelter, clothing, employment, health care, education), promoting equal rights, acting according to gospel values, acting responsibly, including others, following the Ten Commandments, the Beatitudes. Answers regarding non-characteristics might include: killing, hurting, excluding, disrespecting, ignoring, being selfish, putting our own wants ahead of others’ needs)
Do you think that any of the products that you buy are made by child labourers? Have you ever heard of the term “Sweatshops”? Provide students with blackline master 4.2d: Fact Sheet about Sweatshops and ways to increase their consumer awareness.

<table>
<thead>
<tr>
<th>CONSIDERATION</th>
<th>CONNECTIONS</th>
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</thead>
<tbody>
<tr>
<td><strong>CONSIDERATION</strong></td>
<td><strong>CONNECTIONS</strong></td>
</tr>
<tr>
<td>❖ Providing opportunities for consolidation and reflection</td>
<td>❖ AFL, AAL, AoL: Assessment for/as/of Learning</td>
</tr>
<tr>
<td>❖ Helping students demonstrate what they have learned</td>
<td>❖ DI: Differentiated Instruction</td>
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<tr>
<td><strong>Individual reflection</strong></td>
<td><strong>Individual reflection</strong></td>
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<tr>
<td>Students:</td>
<td>Students:</td>
</tr>
<tr>
<td>• revisit the blackline master 6.2a: Factors That Influence Spending Patterns that they filled in at the beginning of today’s lesson</td>
<td>• revisit the blackline master 6.2a: Factors That Influence Spending Patterns that they filled in at the beginning of today’s lesson</td>
</tr>
<tr>
<td>• use a different colour pen or pencil to make any changes or additions to their answers</td>
<td>• use a different colour pen or pencil to make any changes or additions to their answers</td>
</tr>
<tr>
<td>• explain the reason(s) for the change in their thinking</td>
<td>• explain the reason(s) for the change in their thinking</td>
</tr>
<tr>
<td><strong>Guiding Questions:</strong></td>
<td><strong>Guiding Questions:</strong></td>
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<tr>
<td>Did anyone make any additions to their chart?</td>
<td>Did anyone make any additions to their chart?</td>
</tr>
<tr>
<td><em>(working conditions of employees; average age of employees; made in a sweatshop, etc.)</em></td>
<td><em>(working conditions of employees; average age of employees; made in a sweatshop, etc.)</em></td>
</tr>
</tbody>
</table>

AFL: Circulate and note whether students are adding “fair working conditions” to their chart to indicate that it is an important factor that should influence their decision-making.

AAL: This task allows students the opportunity to reflect upon their prior decision-making patterns and how their thinking may have changed based on new information.
### 6.2a: Factors that Influence Spending Patterns

<table>
<thead>
<tr>
<th>Factors that Influence Spending Patterns</th>
<th>Major Influence</th>
<th>Minor Influence</th>
<th>No influence</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Cost of item under consideration</td>
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<tr>
<td>2. Media advertising (TV, internet, magazines, etc.)</td>
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<tr>
<td>3. Approval of parents/guardians</td>
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<td>4. Bargain, discount sales</td>
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<tr>
<td>5. Quality of item (durability, workmanship)</td>
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<td>6. Brand, designer, or company name</td>
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<td>7. Approval of friends or peers</td>
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<td>8. In-store promotion, demonstrations, samples or incentives</td>
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<tr>
<td>9. Consumer reports, performance tests</td>
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<td>10. Current fashion or fad</td>
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<td>11.</td>
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<td>12.</td>
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<td>13.</td>
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</table>


Complete the following section AFTER today’s lesson:

*Please explain your reasons for any changes or additions that you made to the chart.*
**Child Labour**

Shortly after Iqbal Masih was born in a small village in rural Pakistan, his father abandoned the family. Iqbal's mother struggled to support her children as a housecleaner, but could not. When he was four years old, Iqbal was sold for $16 into bonded labour at a carpet factory. He worked 12 hours a day and was horribly undernourished and beaten by the foreman many times.

When Iqbal was nine years old, a local labour rights organization helped him escape the factory. He was given a place at a school for freed child labourers in Lahore where he'd be safe. Iqbal began telling other child labourers about the law in Pakistan that made bonded labour illegal—they had never heard about this law. When children started to follow Iqbal's example and escape the factories, the owners threatened Iqbal and his family. But he didn't back down. At age 12, he travelled to Sweden and the U.S. to speak out against child labour. When he returned to Pakistan in April, 1995, Iqbal was shot and killed.

Iqbal's story reflects the lives of over 200 million children around the world who have been forced to give up school, sports, play and sometimes even their families and homes to work under dangerous, harmful, and abusive conditions. After reading about Iqbal's life and death, Craig Kielburger started Free The Children to continue what Iqbal had started: children helping children be free to live better lives.

6.2c: Frayer Model: Human Rights and Responsibilities

<table>
<thead>
<tr>
<th>CHARACTERISTICS</th>
<th>NON-CHARACTERISTICS</th>
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<table>
<thead>
<tr>
<th>EXAMPLES</th>
<th>NON-EXAMPLES</th>
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</table>

**Human Rights and Responsibilities**

How do I live in accordance with God’s will?
The Universal Declaration of Human Rights was created in 1948 by the United Nations General Assembly. This document lists the essential rights for all human beings and sets the standard for how we should behave towards one another so that everyone’s dignity and basic needs are respected.

www.freethechildren.com

On November 20th 1989, the United Nations adopted the United Nations Convention on the Rights of the Child (UNCRC). This convention spells out the basic human rights to which children everywhere are entitled. However, despite the efforts to ratify this convention, to this day there are youth around the world that are still being denied their rights.

www.freethechildren.com

Facts About Child Labour

- As of 2004, there were 218 million child labourers around the world
- It is estimated to take $760 billion over 20 years to eliminate child labour completely. The estimated benefit in terms of a better education and health is over $4 trillion (a 6:1 difference)
- Many child labourers receive abusive treatment by their employer
- Most child labourers work long hours and therefore are not able to go to school
- Some child labourers are bonded

www.freethechildren.com

Child Labour Globally

A 2000 ILO global estimate listed the incidence of child labour by region as follows:

- ASIA: 150 million (61%)
- AFRICA: 71.3 million (29%)
- LATIN AMERICA: 19.7 million (8%)
- U.S., CANADA, EUROPE, AND OTHER WEALTHY COUNTRIES: 2.5 million (1%)

www.cbc.ca
6.2d continued

What can we do?

Increase your awareness and make informed decisions when shopping:

A) **Read Labels:** The following labels help you to find products that have not been produced in sweatshops.

TransFair USA's "Fair Trade Certified™ Label

Transfair USA, a nonprofit organization, uses this label to certify coffee and tea producers - and soon, producers of bananas, chocolate, and other goods - who follow Fair Trade guidelines.

GoodWeave® Label

Many of the world's enslaved child laborers work weaving rugs. To be sure your carpet purchase doesn't fund these practices, buy one that bears the GoodWeave label. The GoodWeave label is the best assurance that no child labor was used in the making of your rug.

Rainforest Alliance Certified™ and Rainforest Alliance Verified™

The Rainforest Alliance Certified seal is found globally on products such as cocoa, coffee, flowers, fruit, tea and vegetables from Africa, Latin America, Asia and Hawaii. Rainforest Alliance Certified farms meet the standards of the Sustainable Agriculture Network (SAN), which includes ensuring good working conditions for all employees and the protection of wildlife.

B) **Choose companies which are recognized as having good standards, fair wages, and safe working conditions. Avoid purchasing from companies with poor human rights records.**

Visit:

http://www.greenamerica.org/programs/responsibleshopper/
### Financial Literacy and Family Life Education

FAMILY LIFE EDUCATION—GRADE 6: FULLY ALIVE THEME 5: LIVING IN THE WORLD
LESSON 3: UNLESS
One 30-40 minute period followed by a culminating task

**Lesson Overview**
This is lesson three of three that embeds Financial Literacy concepts into the Family Life Education curriculum. The goal for the three lessons is for students to examine their belief system with respect to spending and then make informed spending decisions using their moral compass as their guide. This lesson focuses on the ways in which our collective spending patterns influence the natural world.

### CONNECTIONS TO FINANCIAL LITERACY

In this lesson, the financial literacy knowledge and skills which will be addressed include:

- understanding needs and wants
- consumer awareness
- social, ethical and environmental implications of financial decisions
- active citizenship

### CURRICULUM CONNECTIONS

**Living in the World**

**E1. Appreciating God’s Goodness:** appreciate that humans are called to image the love of God by caring for all of God’s gifts of creation.

**E2. Exploring Human Nature:** demonstrate an understanding of the ways in which humans participate in society and fulfill the responsibility to care for and build God’s world.

**E3. Reflecting, Responding, and Analyzing:** apply an understanding of the global dimension of human nature in personally relevant contexts.

**E1.1** appreciate the need to be aware of influences on themselves and of their capacity to influence others

### CATHOLIC SOCIAL TEACHINGS & ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS

The **Catholic Social Teachings** evident in this lesson include:

- Stewardship of Creation
- Community and the Common Good
- Rights and Responsibilities

The **Ontario Catholic School Graduate Expectations** evident in this lesson include:

**A Discerning Believer**

1(d) develops attitudes and values founded on Catholic social teaching and acts to promote social responsibility, human solidarity and the common good.

1(i) integrates faith with life.
E2.2 recognize that they are part of the world and have a responsibility to be a positive influence on the natural environment
E3.1 analyze the human capacity to influence and be influenced
E3.3 describe some ways in which they can be good stewards of the natural environment

An Effective Communicator
2(a) listens actively and critically to understand and learn in light of gospel values.
2(c) presents information and ideas clearly and honestly and with sensitivity to others.

A Reflective, Creative, and Holistic Thinker
3(d) makes decisions in light of gospel values with an informed moral conscience.
3(f) examines, evaluates and applies knowledge of interdependent systems (physical, political, ethical, socio-economic and ecological) for the development of a just and compassionate society.

A Self-directed, Responsible, Lifelong Learner
4(g) examines and reflects on one’s personal values, abilities, and aspirations influencing life’s choices and opportunities.

A Collaborative Contributor
5(e) respects the rights, responsibilities and contributions of self and others.

A Responsible Citizen
7(i) respects the environment and uses resources wisely.
7(j) contributes to the common good.

LEARNING GOALS

At the end of this lesson, students will know, understand and/or be able to:

- explain how their decision to purchase a specific product can have a positive or negative impact on the natural environment

INSTRUCTIONAL COMPONENTS AND CONTEXT

Prior Learning
Prior to this lesson, students will have:
- participated in Financial Literacy Lesson One: Where does your money go? and Lesson 2: Sweatshops

Materials:
Blackline Masters
6.3a: Choice Board – Moral Spending
6.3b: Making Moral Money Decisions Checklist
6.3c: Making Moral Money Decisions – Sample Rubric
• Experiences creating a comic strip, PSA video and poster, poem, lyrics to a song, skit, TV interview so that they are able to select any of these formats from the Choice Board options

**Terminology**
- Steward
- Ethical
- Domestic
- Sweatshop
- Fair-trade
- Industry
- Consumer

Copy of Rights and Responsibilities anchor chart or Frayer Model from Financial Literacy Lesson Two

**Internet Resources:**
The Story of Change movie and annotated script at The Story of Stuff website: http://www.storyofstuff.com/movies-all/story-of-change/

Me to We Style
www.metowestyle.com

**Resources:**


**NOTE:** For teachers who use the Renewal Edition of the *Fully Alive* program, this lesson is best situated after Theme 5, Topic 3.

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### MINDS ON
- Establishing a positive learning environment
- Connecting to prior learning and/or experiences
- Setting the context for learning

### CONNECTIONS
- AIL, Aal, AoL: Assessment for/as/of Learning
- Di: Differentiated Instruction

**Whole Class or Individual ➔ Exploration of Website**

Explore the “Me to We Style” website with the class, either on individual computers or use LCD projector with the whole class. Be sure that students explore the content under the “OUR STORY” tab – especially the “ABOUT US,” “PHILOSOPHY,” and “CHARITY PARTNERSHIPS” sub-headings.
Students:
- think about and jot down all of the reasons they might purchase an article of clothing from this company (possible answers may include: ethically manufactured, quality, domestically produced, sweatshop-free, adult workers receive a fair wage, made from certified organic cotton (no toxic chemicals to harm people, animals, and the environment), made also from viscose that comes from bamboo, 50% of profits go to charity (Free the Children), purchasing this product leads to a better life for people around the world, fair-trade cotton, stylish, comfortable)
- think about and jot down all of the reasons someone may not purchase an article of clothing from this company (cost of items, can only purchase on-line therefore, they need a credit card, plus they will need to add shipping costs to the price, no clothing for children)
- think about how these arguments compare with the topics discussed in the previous two Financial Literacy Lessons
- turn to your elbow partner, compare and discuss your lists

Guiding Questions:
If students are struggling to come up with cons for buying the product, ask the following questions.
Do you think that everyone can afford to buy an article of clothing from Me to We Style? (possible answers may include: perhaps if they don’t have a high income and have a large family they have to buy less expensive clothing so that there is still money for food.)

Can you think of any reason why someone would not be able to purchase the clothing even if they had enough money for one of the T-shirts? (possible answers may include: if they don’t own a computer, if they don’t have a credit card, if they cannot pay the additional shipping costs)

Introduce the learning goal for the lesson and post it where students are able to see it during the lesson.

AIL: Are students able to list the pros and cons of buying clothing from Me to We Style?

AaL: Students will compare their lists with a partner. They will give and receive feedback and make changes to their lists as appropriate.

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**ACTION**
- Introducing new learning or extending/reinforcing prior learning
- Providing opportunities for practice and application of learning (guided to independent)

**Whole Class → Read Aloud and connect to Catholic Social teaching**

Introduce the book, *The Lorax*, by Dr. Seuss. This is a fictional story written by Dr. Seuss that first published 40 years ago.

**CONNECTIONS**
- AIL, AaL, AoL: Assessment for/as/of Learning
- DI: Differentiated Instruction

AIL: Listen to their responses to the quote. Take note of whether students can identify examples and non-examples of human rights and responsibilities from the text.
Read the following quote from the back of the book, “It sent forth a clarion call-to industry and consumers alike – to conserve the earth’s precious and finite natural resources. The message of this whimsical yet powerful tale resonates today more profoundly than ever.” Allow students one minute to discuss the meaning of this quote with their elbow partner.

Ask if anyone would like to share their thoughts. Clarify any vocabulary as necessary.

Next, provide a focus for listening. Tell the students that you want them to think about the following question, “How do the characters show they are responsible people of God?” Post this question at the front of the room so that the students can refer to it during the read aloud.

**During reading:** pause at appropriate points and ask the class if they have noticed any examples or non-examples in response to the focus question.

(Example may include: the Lorax speaks for the trees; Non-examples: the Once-ler was greedy and continued to cut down more and more trees to become rich, created smog, polluted the water)

You may wish to add comments (examples and non-examples) to the class anchor chart (created in Lesson 2) underneath the examples from the story about Iqbal Masih. Alternatively, you may wish to have the students record ideas on their own copy of the Frayer model from Lesson 2 (blackline master 6.2b: Frayer Model – Rights and Responsibilities). Or you may wish to record new examples and non-examples on both the students’ individual charts and the class anchor chart.

**Guiding Questions: (If needed)**
On pages 14 and 15 ask, “Where do you see Jesus in the picture?”
Possible answers may include: trees, horse, water, fish, bar-ba-loots, fruit, sky, human

On page 34 ask, “Where do you see Jesus in the picture?”
Answers might include The Lorax, the bar-ba-loots

After reading page 49, ask, “What would Jesus say to the Oncler?”
Answers might include: You have the right to work but you also have a corresponding responsibility to be a steward of the earth and take care of God’s creation. Some students may make the connection to parables read during lesson one.)

**NOTE:** Cross-curricular connections to the Science curriculum include: The Life Systems Strand: Biodiversity; and the Energy and Control Strand: Electricity and Electrical Devices

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**Faith through Learning – A Distinctive Catholic Curriculum**

79
After reading page 59 ask “Where do you see Jesus in this picture?”
(possible answer: The word unless because it offers hope, the boy who can make a difference)

<table>
<thead>
<tr>
<th>CONSOLIDATION</th>
<th>CONNECTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Whole Class → Discussion</strong></td>
<td><strong>CONNECTIONS</strong></td>
</tr>
<tr>
<td>Review with the students what we have accomplished in the three lessons.</td>
<td>- AIL, AaL, AoL: Assessment for/as/of Learning</td>
</tr>
<tr>
<td>a) identified a want verses a need</td>
<td>- DI: Differentiated Instruction</td>
</tr>
<tr>
<td>b) established how we spend our money</td>
<td></td>
</tr>
<tr>
<td>c) increased our awareness of the factors that influence our spending decisions</td>
<td></td>
</tr>
<tr>
<td>d) examined in more depth how the Catholic Social teaching about Human Rights and Responsibilities guides our decision-making regarding where to spend our money</td>
<td></td>
</tr>
<tr>
<td>e) recognized that as consumers we are empowered to make purchasing decisions that lead to a better life for people around the world.</td>
<td></td>
</tr>
<tr>
<td>Allow students to provide comments or ask any questions. What are they still wondering about?</td>
<td></td>
</tr>
<tr>
<td><strong>Individual → Exit Ticket</strong></td>
<td>AIL: Read over student exit tickets and assess their ability to provide a summary of the learning in the three lessons</td>
</tr>
<tr>
<td>On a piece of paper, have each student consider the following questions.</td>
<td><strong>before</strong> proceeding to the culminating task.</td>
</tr>
<tr>
<td>Students:</td>
<td></td>
</tr>
<tr>
<td>• would you buy a “thneed”? Why or why not? Be sure to connect your answer back to the learning goals for these last three lessons</td>
<td></td>
</tr>
</tbody>
</table>
### SUGGESTED CULMINATING TASK

**Whole Class ➔ Minds On: The Cost of Stuff**
You may wish to defer the introduction of the culminating task to another day. There are two movies that you can access online that you may wish to show to your class prior to having them complete the culminating task. The first movie is the story of stuff and can be accessed at [http://www.storyofstuff.org/movies-all/story-of-stuff/](http://www.storyofstuff.org/movies-all/story-of-stuff/). This movie is approximately 20 minutes long. It summarizes the way that the economy works, the way that we are influenced by the media to become consumers and the detrimental effects of consumerism on the environment and on the humans on the planet.

The second movie that is recommended is called The Story of Change and can be accessed at [http://www.storyofstuff.org/movies-all/story-of-change/](http://www.storyofstuff.org/movies-all/story-of-change/). This movie is a continuation of the first movie, although they can be viewed as stand-alones. This movie is approximately 5 minutes in length and focuses on the idea that active citizens need to take responsibility for creating change. Both movies are easy to understand, yet impart a powerful message.

**Individual ➔ Culminating Task**

**NOTE:** This task should be done at the end of the three lessons to assess the students level of understanding

Students:
- summarize the key points from the three Financial Literacy lessons
- select at least one key point to remember when considering what to do with their money
- provide reasons to support their statements
- select one option from blackline master 6.3a: Choice Board – Moral Spending to present their opinion and supporting reasons
- use blackline master 6.3b: Making Moral Money Decisions Checklist while planning the presentation to ensure that all criteria are being met
- use blackline master 6.3c: Making Moral Money Decisions Sample Rubric (or a teacher developed rubric) to further guide the planning of the presentation

### CONNECTIONS

- AIL, AaL, AoL: Assessment for/as/of Learning
- DI: Differentiated Instruction

**AaL:** Students will be reflecting on their learning preferences, readiness, and styles to choose an appropriate culminating task format

**AoL:** The culminating task will be assessed according to the success criteria. It is best to co-create the success criteria together as a class to ensure that the students have a clear understanding of what they need to do. It also gives them greater ownership over their learning. Blackline masters 6.3b and 6.3c serve as samples of a possible student checklist and a possible assessment rubric. Ensure that the students understand the language in the rubric and have seen it prior to completing the performance task.

**Differentiated Instruction based on Product:** A choice board will be used for the culminating task. It is helpful for teachers to know students' learning style preferences to assist them with their Choice Board product selection.
### 6.3a: Choice Board – Moral Spending

Name: _______________________

Summarize key points from the three lessons. Select at least one key point to consider when making decisions about what to do with your money. Provide reason(s) to support your statements. Present your opinion and supporting reasons in your choice of one of the following forms:

<table>
<thead>
<tr>
<th>DRAW</th>
<th>Create a PSA (Public Service Announcement) in the form of a poster.</th>
</tr>
</thead>
<tbody>
<tr>
<td>WRITE/SAY</td>
<td>Create a poem or lyrics for a song (presented orally or in written form).</td>
</tr>
<tr>
<td>USE TECHNOLOGY</td>
<td>Create a comic strip (e.g., using Bitstrips) or a PSA video</td>
</tr>
<tr>
<td>DO/SAY</td>
<td>Create a drama, to be presented to the class, in the form of a skit or a mock TV interview.</td>
</tr>
</tbody>
</table>
### 6.3b: Making Moral Money Decisions Checklist

#### Categories and Criteria

**Knowledge and Understanding**

<table>
<thead>
<tr>
<th>I have:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>_____</td>
<td>Identified specific example(s) that illustrate the impact of consumer decisions on the</td>
</tr>
<tr>
<td></td>
<td>global natural and/or global social environment</td>
</tr>
<tr>
<td>_____</td>
<td>provided an explanation about the reason(s) why it is an issue</td>
</tr>
<tr>
<td>_____</td>
<td>Identified the way in which the Catholic Social Teaching: Human Rights and Responsibilities</td>
</tr>
<tr>
<td></td>
<td>should guide the decision making</td>
</tr>
<tr>
<td>_____</td>
<td>Included information and/or statistics about the issue</td>
</tr>
</tbody>
</table>

**Thinking**

<table>
<thead>
<tr>
<th>I have:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>_____</td>
<td>analyzed the information presented and decided upon the most relevant/key information</td>
</tr>
<tr>
<td>_____</td>
<td>stated an opinion about what the spending decision/consideration should be</td>
</tr>
<tr>
<td>_____</td>
<td>supported my opinion with relevant facts and arguments</td>
</tr>
<tr>
<td>_____</td>
<td>made clear connections between my opinion and the Catholic Social teaching: Human Rights</td>
</tr>
<tr>
<td></td>
<td>and Responsibilities</td>
</tr>
</tbody>
</table>

**Communication**

<table>
<thead>
<tr>
<th>I have:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>_____</td>
<td>used appropriate conventions for a selected format</td>
</tr>
<tr>
<td>_____</td>
<td>presented my ideas logically</td>
</tr>
<tr>
<td>_____</td>
<td>expressed my ideas clearly</td>
</tr>
<tr>
<td>_____</td>
<td>considered my purpose and audience</td>
</tr>
</tbody>
</table>

**Application**

<table>
<thead>
<tr>
<th>I have:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>_____</td>
<td>made connections between financial literacy and family life education</td>
</tr>
<tr>
<td>_____</td>
<td>proposed practical courses of action that a person my age could take to make a difference</td>
</tr>
</tbody>
</table>

---

Faith through Learning — A Distinctive Catholic Curriculum

83
6.3c: Making Moral Money Decisions Sample Rubric

<table>
<thead>
<tr>
<th>Categories</th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Knowledge/Understanding – Subject-specific content acquired in each course (knowledge), and the comprehension of its meaning and significance (understanding)</td>
<td>The student: demonstrates limited understanding of content</td>
<td>demonstrates some understanding of content</td>
<td>demonstrates considerable understanding of content</td>
<td>demonstrates thorough understanding of content</td>
</tr>
<tr>
<td>Understanding of content (human capacity to influence and be influenced; impact of consumer decisions on global natural and/or social world)</td>
<td>The student:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Thinking – The use of critical and creative thinking skills and/or processes</td>
<td>The student: uses processing skills with limited appropriateness</td>
<td>uses processing skills with some appropriateness</td>
<td>uses processing skills with considerable appropriateness</td>
<td>uses processing skills with a high degree of appropriateness</td>
</tr>
<tr>
<td>Use of processing skills (selecting key information to highlight in presentation; determining how to present learning creatively)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Communication – The conveying of meaning through various forms</td>
<td>The student: expresses and organizes ideas and information with limited effectiveness</td>
<td>expresses and organizes ideas and information with some effectiveness</td>
<td>expresses and organizes ideas and information with considerable effectiveness</td>
<td>expresses and organizes ideas and information with a high degree of effectiveness</td>
</tr>
<tr>
<td>Expression and organization of ideas and information (clarity of expression, logical organization) in oral, visual, and written forms</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Communication for different audiences (peers) and purposes (to inform, persuade, promote) and in oral, visual, and written forms</td>
<td>communicates for different audiences and purposes with limited effectiveness</td>
<td>communicates for different audiences and purposes with some effectiveness</td>
<td>communicates for different audiences and purposes with considerable effectiveness</td>
<td>communicates for different audiences and purposes with a high degree of effectiveness</td>
</tr>
<tr>
<td>Application – The use of knowledge and skills to make connections within and between various contexts</td>
<td>makes connections between various contexts with limited relevance</td>
<td>makes connections between various contexts with some relevance</td>
<td>makes connections between various contexts with considerable relevance</td>
<td>makes connections between various contexts with a high degree of relevance</td>
</tr>
<tr>
<td>Making connections within and between various contexts (makes connections between financial literacy and family life concepts; applies understanding of concepts to real life to proposed practical courses of action)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Financial Literacy and Family Life Education

FAMILY LIFE EDUCATION – GRADE 7:
GROWING IN COMMITMENT
LESSON 1: ARE YOU AN ACTIVE, RESPONSIBLE CITIZEN?
One 30-40 minute period

Lesson Overview
This is lesson one of three that embeds Financial Literacy concepts into the Family Life Education curriculum. In this lesson, students will examine the ethical implications of their financial decisions.

CONNECTIONS TO FINANCIAL LITERACY

In this lesson, the financial literacy knowledge and skills which will be addressed include:

- understanding needs and wants
- social, ethical and environmental implications of financial decisions
- active citizenship

CURRICULUM CONNECTIONS

Growing in Commitment
D3. Reflecting, Responding, and Analyzing:
apply an understanding of the role of commitment in human relationships in personally relevant contexts.

D3.2 identify some of their commitments and responsibilities

CATHOLIC SOCIAL TEACHINGS &
ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS

The Catholic Social Teachings evident in this lesson include:

- Human Dignity
- Promotion of Peace
- Community and the Common Good
- Option for the Poor and Vulnerable
- Rights and Responsibilities
- Solidarity
- Dignity of Work

The Ontario Catholic School Graduate Expectations evident in this lesson include:
Prior to this lesson, students will have:

At the end of this lesson, students will know, understand and/or be able to:

- explain why downloading music illegally from the internet has social and ethical implications
- explain how buying music from trusted sites (iTunes) supports the recording artist
- make informed decisions regarding the consequences of the ways they spend their money

A Reflective, Creative, and Holistic Thinker
3(d) makes decisions in light of gospel values with an informed moral conscience.

A Self-directed, Responsible, Lifelong Learner
4(g) examines and reflects on one’s personal values, abilities and aspirations influencing life’s choices and opportunities.

A Responsible Citizen
7(a) acts morally and legally as a person formed in the Catholic traditions.

LEARNING GOALS

INSTRUCTIONAL COMPONENTS AND CONTEXT

Prior Learning
Prior to this lesson, students will have:
- identified the difference between a need and a want
- worked in small groups with classmates

Terminology
Responsible citizen
Active citizen
Downloading
Illegal

Materials:
Blackline Master.
7.1: Qualities of Responsible, Active Citizens
paper to label the four corners of the classroom

Resources:
Ontario Catholic Elementary Curriculum Policy Document, Grades 1-8: Family Life Education
(Toronto: Institute for Catholic Education, 2012)


### Whole Class ➔ Brainstorm/Discussion

Using the Four Corner Strategy, students individually consider the issue of downloading illegal music and move to an area in the room where they join others who share their ideas. Organize the room into four areas (corners) and label them with: strongly agree, agree, strongly disagree, disagree or with four other appropriate labels. Inform students that you will be giving them a statement to think about. Once the statement is read, give students the opportunity to think about the statement and take a stance. The statement is: Downloading music for free is fine...who cares? Ask students to move to the corner that best represents their stance on the issue. Give students the opportunity to discuss with their peers the reasons for their choice. In cases where only one student is in the group, the teacher could act as a member of the group. After two minutes of small group/corner discussion, ask each group to share their ideas and opinions about illegally downloading music with the whole class.

**Students:**
- after hearing the given statement (Downloading music for free is fine...who cares?) they will carefully think about this issue, making a personal decision as to the position they will take
- move to the corner that best describes his/her opinion about the issue
- once there, students will share their opinions and views about downloading music illegally from the internet
- after two minutes of discussion, they will share with the whole class their opinions

**Guiding Questions:**
Did you struggle with choosing your statement? Why?

Do you care if the recording artist loses money from illegal downloading? Why or why not?

Are you being a responsible citizen when illegally downloading music?

<table>
<thead>
<tr>
<th>MINDS ON</th>
<th>CONNECTIONS</th>
</tr>
</thead>
</table>
| - Establishing a positive learning environment
- Connecting to prior learning and/or experiences
- Setting the context for learning | AaL: Four Corners activity – students reflect on their particular stance. AIL: Teacher monitors discussion and directs discussion accordingly |

**FAITH THROUGH LEARNING – A DISTINCTIVE CATHOLIC CURRICULUM**

87
### Groups of Three → Responsible, Active Citizens

Students will create a list of qualities they need to become responsible, active citizens in their community, using the blackline master **7.1: Qualities of Responsible, Active Citizens**. After completing the worksheet, they will share with the class some of the qualities they chose.

**Students:**
- complete blackline master **7.1: Qualities of Responsible, Active Citizens** in groups of three
- discuss with their group members why these qualities are important
- share their ideas with the class

As students provide what they feel to be the criteria for responsible, active citizens, record the students’ responses in an area that will be accessible to students during and following this lesson.

**Blackline Master 7.1 Questions:**

1. What does it mean to be a responsible citizen? (answers could include: you act morally and legally, you are accountable for your own actions, you live in accordance with Catholic values)

2. What are three qualities that responsible citizens have? (respect the community they live in, including the environment/ follow the law; act morally when making decisions; follow Catholic social teachings)

3. What does it mean to be an active citizen in a community? (take initiative in your community; ensure everyone is treated with dignity and respect; help create a peaceful environment)

4. What are three qualities that active citizens have? (respect; humility; compassion; kindness; work to ensure all people are treated equally)

5. When you download music illegally are you being a responsible citizen? Why or why not? (no, because that is stealing)

6. Respond to the following statement: You are breaking the commandment rule, “Thou shall not steal” when illegally downloading music. Do you agree or disagree with this statement? List at least three reasons why you agree or disagree with the statement.

### Connections

- **AaL, AaL, AaL:** Assessment for/ass of Learning
- **Di:** Differentiated Instruction

**AaL:** Teacher monitors the discussion while students complete the worksheet in their groups

**AaL:** Students measure their responses/opinions against those of their classmates

**Note:** Students can also complete the worksheets individually
(agree: I am downloading something for nothing; not paying for the songs I want and the artist is not getting money they deserve for creating music; only person that benefits is me)

Guiding Questions:
Are you finding that many of your group members are responding in the same manner to the questions provided? Why do you think this is the case? If not, why not?

Would your parents answer these questions differently? Why or why not?

<table>
<thead>
<tr>
<th>CONSOLIDATION</th>
<th>CONNECTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Whole Class (\rightarrow) Revisiting Four Corners</strong>&lt;br&gt;Present the statement used in the Minds On Activity earlier (Downloading music for free is fine...who cares?) and invite students to think about this statement again. Inform the students that they are allowed to change their opinion. After a few moments, invite students to go to the corner of their choice and discuss with the members of the group the reasons why they are taking this particular stance.&lt;br&gt;Students:&lt;br&gt;• respond to the statement given by the teacher by choosing a specific opinion&lt;br&gt;• discuss with their classmates why they changed their opinion (if they did) or why they did not change their opinion&lt;br&gt;• share discussions with the whole class&lt;br&gt;<strong>Guiding Questions:</strong>&lt;br&gt;Why did your response change? Why did it not change?&lt;br&gt;Recall the specific qualities that responsible citizens have. Describe ways that you are an active and responsible citizen in our community.</td>
<td><strong>AIL:</strong> Monitor whether students' opinions have changed&lt;br&gt;<strong>AaL, AaL, AoL:</strong> Assessment for/as/of Learning&lt;br&gt;<strong>Di:</strong> Differentiated Instruction</td>
</tr>
</tbody>
</table>
7.1: Qualities of Responsible, Active Citizens

Name: _____________________

1. What does it mean to be a responsible citizen?

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

2. What are three qualities that responsible citizens have?

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

3. What does it mean to be an active citizen in a community?

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

4. What are three qualities that active citizens have?

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

5. When you download music illegally are you being a responsible citizen? Why or why not?

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

6. Respond to the following statement: You are breaking the commandment rule, “Thou shall not steal” when illegally downloading music. Do you agree or disagree with this statement? List at least three reasons why you agree or disagree with the statement.

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________
**Financial Literacy and Family Life Education**

**FAMILY LIFE EDUCATION – GRADE 7: GROWING IN COMMITMENT**  
**LESSON 2: HOW TO MAKE A DECISION**  
One 30-40 minute period

**Lesson Overview**  
This is lesson two of three that embeds Financial Literacy concepts into the Family Life Education curriculum. In this lesson, students will analyze and practice a process for decision making.

**CONNECTIONS TO FINANCIAL LITERACY**

In this lesson, the financial literacy knowledge and skills which will be addressed include:

- social, ethical and environmental implications of financial decisions
- active citizenship

**CURRICULUM CONNECTIONS**  
**Growing in Commitment**

**D3. Reflecting, Responding, and Analyzing:** apply an understanding of the role of commitment in human relationships in personally relevant contexts.

- **D3.1** analyze and practise a process for decision making

**CATHOLIC SOCIAL TEACHINGS & ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS**

The **Catholic Social Teachings** evident in this lesson include:

- Human Dignity
- Promotion of Peace
- Community and the Common Good
- Option for the Poor and Vulnerable
- Rights and Responsibilities
- Solidarity
- Dignity of Work

The **Ontario Catholic School Graduate Expectations** evident in this lesson include:

**A Discerning Believer**

1(i) integrates faith with life.

**A Reflective, Creative, and Holistic Thinker**

3(c) thinks reflectively and creatively to evaluate situations and solve problems.
A Self-directed, Responsible, Lifelong Learner
4(f) applies effective communication, decision-making, problem-solving, time and resource management skills.
4(g) examines and reflects on one’s personal values, abilities and aspirations influencing life’s choices and opportunities.

A Collaborative Contributor
5(c) develops one’s God-given potential and makes a meaningful contribution to society.

A Responsible Citizen
7(a) acts morally and legally as a person formed in Catholic traditions.

## LEARNING GOALS

At the end of this lesson, students will know, understand and/or be able to:

- use a decision making model to answer ethical dilemmas
- work collaboratively with peers to make an ethical decision

## INSTRUCTIONAL COMPONENTS AND CONTEXT

**Prior Learning**
Prior to this lesson, students will have:
- completed Financial Literacy Lesson 1
- had experience working with classmates in a group dynamic
- explored the Catholic Social Teaching, Human Dignity, through various activities and discussions

**NOTE:** teachers should make the distinction between moral decision making (decisions that involve beliefs and an understanding of right and wrong) and practical decision making (the day-to-day decisions, not of an ethical nature). Financial decisions may fall in either category.

**Materials:**
- *Blackline Masters:*
  - 7.2a: How to Make a Decision
  - 7.2b: Decisions, Decisions…

**Resources:**
**Terminology**
- Ethical
- Decision making process
- Consequences


**NOTE:** For teachers who use the Renewal Edition of the *Fully Alive* program, this lesson could be taught after completing Theme 4, Topic 2.

---

**MINDS ON**
- Establishing a positive learning environment
- Connecting to prior learning and/or experiences
- Setting the context for learning

**Whole Class → What would you do if...?**
Ask students to respond to the following question by discussing their answers with a partner or by sharing with the whole class (this question can be read aloud or written on the board):

*You have $100. How would you spend your money?*

Give students approximately 30-40 seconds to share ideas with their partner or with the class. Introduce the next question for students to discuss.

*How would your parents want you to spend the $100?*

Give students time to answer this question and share ideas with their partner and classmates. Repeat the same process above for the following questions:

*How would your community want you to spend the $100?*
*How would your church want you to spend the $100?*

**Guiding Questions:**
Did your answers change depending on what person or group in your life you were asked to think about? Why did that happen?

How did you decide to spend your money? How did you make that decision?

What were you thinking about when you answered each question?

When do you think about the consequences of your decisions?

**CONNECTIONS**

AFL: Teacher gains information from student responses to Guiding Questions to guide next steps

AaL: Students reflect on the way that they typically make decisions
### Teacher Debrief
Say: We need to make decisions each day when deciding how we will spend or save our money, when deciding whether the things that we desire are needs or wants, and the ethical implications of how we choose to spend our money (such as buying illegal copies of movies or purchasing clothing produced using questionable labour practices). When we are faced with a decision to make, it is helpful to have a series of steps to follow to guide our thinking. For decisions that involve ethical issues, or those that are deeply personal, it is wise to ask for help and guidance from a supportive adult.

### ACTION
- Introducing new learning or extending/reinforcing prior learning
- Providing opportunities for practice and application of learning (guided → independent)

### Groups of 3 or 4 → The Decision Making Process
Explain to the students that they make decisions every day, and that some of these decisions are more difficult to make than others. Hand out blackline master 7.2a: How to Make a Decision. Review with the students the steps that are listed, taking the time to explore each step and answer questions that the students might have. If they are having difficulty with the decision making steps, present a situation to the class and answer it together using the process outlined on blackline master 7.2a (i.e. You promised your parents that you would not shop online without their permission but something you wanted is on sale for the next five minutes only. You tried to call your parents to ask permission but you can’t get in touch with them. What do you do?)

Distribute blackline master 7.2b: Decisions, Decisions. Students will form groups of three or four and be assigned one scenario from the worksheet. Group members will use the steps outlined in blackline master 7.2a: How to Make a Decision to answer their given problem. If time allows, groups can respond to another scenario of their choosing. Students can record their answers in notebooks or on chart paper to be posted and viewed during a gallery walk. Allow time to discuss the scenarios with the whole class and the decisions that were made.

Students:
- read through blackline master 7.2a: How to Make a Decision with teacher and classmates
- create groups of three or four
- work in groups to answer the ethical problems presented on blackline master 7.2b: Decisions, Decisions, using the process outlined in blackline master 7.2a
- share solutions with the class

### CONNECTIONS
AIL: Monitor the solutions that students are choosing for the scenarios from blackline master 7.2b: Decisions, Decisions

**NOTE:** The steps of the decision making model in this lesson are based on those used in the renewal edition of the grade 7 Fully Alive program. Students have the opportunity to extend the learning of Theme 4, Lesson 2 to decision making with financial considerations.

**NOTE:** Students could search newspapers or internet sites for stories that require a financial decision to be made. They could use the decision-making model to suggest options.
### Guiding Questions:
Did you have difficulty making a decision? Why or why not?

Were the steps outlined in the decision making model helpful? Why?

Would you use this process when trying to make a difficult decision in your life? What else might you require if you had a particularly difficult decision to make? *(students should note that others may need to be involved to support a difficult decision to be made; more information might need to be sought)*

### CONSOLIDATION
- Providing opportunities for consolidation and reflection
- Helping students demonstrate what they have learned

### Groups of 3 → Microlab
Using the Microlab strategy, students will reflect on the decisions they made in class today. This strategy will take five minutes and it must be timed. The question, “How has your understanding of decision making changed?” will be written on the board.

Minute 1: all students consider the question individually
Minute 2: student one responds and others listen
Minute 3: student two responds and others listen
Minute 4: students three responds and others listen
Minute 5: all members ask clarifying questions and offer responses and insights

Students:
- form a group of three
- read the question on the board – How has your understanding of decision making changed?
- follow the instructions of the teacher when sharing and discussing the question asked
- listen attentively when others are speaking
- contribute equally when it is time to debrief at minute 5

### Guiding Questions:
Optional questions can be also be used as an Exit Card.

What did you learn from your peers?

How important is it for you to have a strategy to make decisions effectively? Explain your answer.
When you are faced with a decision to make, use the following steps to help you.

**STEP 1:** Find a time when you’re not busy and can concentrate on the situation that requires a decision.

**STEP 2:** Describe the situation that needs a decision.

**STEP 3:** What are your options?

1.

2.

3.

**STEP 4:** Evaluate your options. What are the pros and cons? What are the possible consequences? Are these consequences acceptable to you?

<table>
<thead>
<tr>
<th>Option 1</th>
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<th>Option 3</th>
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<tbody>
<tr>
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</tr>
<tr>
<td>Possible Consequences:</td>
<td>Possible Consequences:</td>
<td>Possible Consequences:</td>
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</table>

**STEP 5:** Consider the options and choose the one that seems the best.

**STEP 6:** Some time later, review your decision. Was it a good decision? Are you happy with it? If not, can you change it?

Your parents are not at home. While you are on the internet, you notice a sale going on at your favourite store. An item that you want is on sale and you have just enough money to pay for it. The only problem is, your parents do not allow you to use their credit card unless you ask permission first. You try to get in touch with them to ask permission, but you are unable. The sale is over in ten minutes and you have your mother’s credit card in your hand. What do you do? Be sure to consider and record the financial implications of your decision.

You go to the variety store to buy some candy at lunch time. When the store clerk hands you back your change, you are expecting five dollars, but she mistakenly gave you a twenty dollar bill. You realize the mistake as soon as you leave the store. What do you do? Be sure to consider and record the financial implications of your decision.

Some of the girls at school are planning to vandalize the school walls that night with spray paint. Most of the students in the class know about this, including you. What do you do? Be sure to consider and record the financial implications of your decision.

You have a weekly job cutting the grass for an elderly neighbour. Your friends are going to play video games after school and you really want to join them. You consider asking your younger brother to cut the grass instead, but are worried that your parents will be disappointed in you if they find out. What do you do? Be sure to consider and record the financial implications of your decision.

All of your friends have been coming to school with the expensive brand name baseball hats. Your parents have refused to spend money on these hats and say that yours are “good enough.” You find out that a high school student that you know is selling imitation hats for much less. You consider going into your savings to purchase one of these hats. What will you do? Be sure to consider and record the financial implications of your decision.

You buy a poster at the book fair today with money that you snuck from your sister’s room. Your parents had already given you money for the fair, and you were certain that they would not give you any more. You really wanted this poster! When you get home, your parents comment on the poster and ask where you got it from. What do you do? Be sure to consider and record the financial implications of your decision.
Financial Literacy and Family Life Education

FAMILY LIFE EDUCATION – GRADE 7: GROWING IN COMMITMENT
LESSON 3: SO, YOU KNOW HOW TO MAKE A GOOD DECISION…
One 30-40 minute period

Lesson Overview
This is lesson three of three that embeds Financial Literacy concepts into the Family Life Education curriculum. In this lesson, students will write a letter responding to a person seeking advice.

CONNECTIONS TO FINANCIAL LITERACY
In this lesson, the financial literacy knowledge and skills which will be addressed include:

- social, ethical and environmental implications of financial decisions
- active citizenship

CURRICULUM CONNECTIONS

Growing in Commitment
D3. Reflecting, Responding, and Analyzing:
apply an understanding of the role of commitment in human relationships in personally relevant contexts

D3.1 analyze and practise a process for decision making
D3.2 identify some of their commitments and responsibilities

CATHOLIC SOCIAL TEACHINGS & ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS

The Catholic Social Teachings evident in this lesson include:

- Human Dignity
- Promotion of Peace
- Community and the Common Good
- Rights and Responsibilities

The Ontario Catholic School Graduate Expectations evident in this lesson include:

A Discerning Believer
1(i) integrates faith with life.

A Reflective, Creative, and Holistic Thinker
3(c) thinks reflectively and creatively to evaluate situations and solve problems.

A Self-directed, Responsible, Lifelong Learner
4(f) applies effective communication, decision-making, problem-solving, time and resource management skills.
Prior to this lesson, students will have:

- explored the Catholic Social Teaching of Human Dignity
- completed Financial Literacy Lessons one and two for grade 7

**A Collaborative Contributor**
5(c) develops one’s God-given potential and makes a meaningful contribution to society.

**A Responsible Citizen**
7(a) acts morally and legally as a person formed in Catholic traditions.

**LEARNING GOALS**

At the end of this lesson, students will know, understand and/or be able to:

- help others seeking assistance in making ethical financial decisions
- use the decision making process to help a person in need

**INSTRUCTIONAL COMPONENTS AND CONTEXT**

**Prior Learning**

Prior to this lesson, students will have:

- worked independently
- explored the Catholic Social Teaching of Human Dignity
- completed Financial Literacy Lessons one and two for grade 7

**Materials:**

- *Blackline Master*
- 7.3a: The Parable of the Ten Bridesmaids
- 7.3b: Ask the Expert
- 7.3c: Decision Making Organizer
- 7.3d: Ask the Expert Rubric

- chart paper
- sticky notes

**Resources:**


**Catholic Curriculum Corporation — Central and Western Region**

Financial Literacy and Family Life Education, Grades 4 to 8

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### MINDS ON

- Establishing a positive learning environment
- Connecting to prior learning and/or experiences
- Setting the context for learning

### Whole Class ➔ Think/Pair/Share

Using a Think/Pair/Share strategy, ask students to respond to the following questions.

- Have you made a financial decision independently? If so, what was it?
- Have you ever regretted spending your money on something? If so, what was it and why?
- Do adults make wise financial decisions? Explain.

Afterwards, invite students to share their responses with the class.

Students:
- respond to the given questions with their partner(s)
- share ideas with the class

### CONNECTIONS

- **AIL, AaL, AoL:** Assessment for/as/of Learning
- **Di:** Differentiated Instruction

- **AIL:** Response to questions

---

### ACTION

- Introducing new learning or extending/reinforcing prior learning
- Providing opportunities for practice and application of learning (guided ➔ independent)

### Groups of Four ➔ Scripture Reading

In groups of four, students will read The Parable of the Ten Bridesmaids (Matthew 25: 1-13). They will respond to the reading by reviewing the guiding questions that will be placed on the blackboard or chart paper. (Alternatively, the students may use blackline master 7.3a: The Parable of the Ten Bridesmaids). The questions are:

Describe the consequences of the decisions of the two groups of bridesmaids.

*The wise bridesmaids were prepared with enough oil to wait for the bridegroom – they greeted him when he came and went to the celebration; the foolish bridesmaids did not plan properly – they missed the bridegroom’s arrival and the celebration when they went to get more oil for their lamps*
What is the message of this reading?  
(On a spiritual level, the message is to always be in a state of spiritual readiness to greet Christ when he comes again; on a practical level, it speaks of having foresight to plan for the future and predict consequences.)

Make a connection between this Scripture passage and financial literacy concepts.  
(On a literal level, this passage connects being wise with the ability to plan ahead, to have foresight, to make good decisions, to predict consequences; these are all skills that financially literate people possess; to understand the implications of financial decisions is a key concept of financial literacy.)

After students discuss and explore the questions posed, they will be responsible to share their ideas with the class. Groups can present their ideas orally in front of the class or role play a modern parable related to the theme of the Scripture reading.

<table>
<thead>
<tr>
<th>CONSOLIDATION</th>
<th>CONNECTIONS</th>
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</table>
| **Whole Class ➔ Share What You Know...** | AIL: Monitor discussion and determine readiness for suggested culminating task  
Students:  
- respond to the sentence stem using a sticky note  
- place the sticky note on the board once completed |
| - Providing opportunities for consolidation and reflection  
- Helping students demonstrate what they have learned | AaL: Students assess their own level of understanding related to financial decision making |

<table>
<thead>
<tr>
<th>SUGGESTED CULMINATING ACTIVITY</th>
<th>CONNECTIONS</th>
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</thead>
<tbody>
<tr>
<td><strong>In Pairs or Individually ➔ Ask the Expert</strong></td>
<td>AIL; AoL: Blackline master 7.3c: Decision Making Organizer may be used to assess overall understanding of financial literacy concepts and decision making skills</td>
</tr>
</tbody>
</table>
| Hand out blackline master 7.3b: Ask the Expert. Read over the instructions together as a class and answer any questions the students might have. Students may work with a partner or individually to complete this task. Students may use blackline master 7.3c: Decision Making Organizer to show their thinking. | - AIL, AaL, AoL: Assessment for/as of Learning  
- DI: Differentiated Instruction |
<table>
<thead>
<tr>
<th>Students:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• read handout <strong>7.3b: Ask the Expert</strong></td>
</tr>
<tr>
<td>• use blackline master <strong>7.3 c: Decision Making Organizer</strong> to come to a decision for “Confused”</td>
</tr>
<tr>
<td>• use blackline master <strong>7.3d: Ask the Expert Rubric</strong> to guide thinking</td>
</tr>
<tr>
<td>• students may submit the organizer for evaluation or conference with the teacher to talk through their ideas and solution</td>
</tr>
</tbody>
</table>
The Parable of the Ten Bridesmaids (Matthew 25:1-13)

“Then the kingdom of heaven will be like this. Ten bridesmaids took their lamps and went to meet the bridegroom. 2Five of them were foolish, and five were wise. 3When the foolish took their lamps, they took no oil with them; 4but the wise took flasks of oil with their lamps. 5As the bridegroom was delayed, all of them became drowsy and slept. 6But at midnight there was a shout, ‘Look! Here is the bridegroom! Come out to meet him.’ 7Then all those bridesmaids got up and trimmed their lamps. 8The foolish said to the wise, ‘Give us some of your oil, for our lamps are going out.’ 9But the wise replied, ‘No! there will not be enough for you and for us; you had better go to the dealers and buy some for yourselves.’ 10And while they went to buy it, the bridegroom came, and those who were ready went with him into the wedding banquet; and the door was shut. 11Later the other bridesmaids came also, saying, ‘Lord, lord, open to us.’ 12But he replied, ‘Truly I tell you, I do not know you.’ 13Keep awake therefore, for you know neither the day nor the hour.

Describe the consequences of the decisions of the two groups of bridesmaids.

What is the message of this reading?

Make a connection between this Scripture passage and financial literacy concepts.
You are an advice columnist working at a school newspaper. Students write in each week asking for advice. Here is your question for today:

Dear John/Jane,

It is my birthday in three weeks and my parents said that I could have a party with ten of my closest friends. I can't wait! We are going to go to the movies, have pizza back at my house, and everyone gets to sleepover! I have only one problem. My mom asked me the other day what I wanted for my birthday because some of my friends have been asking her. I couldn't think of something in that second, so I just told her that I don’t really need anything. Well, she really took that to heart! She is suggesting that instead of my friends giving me birthday presents, I let them know that I would rather receive a gift that I can give to our church. They are always collecting toys and clothes for families in our community that are in need. What should I do? I know that I don’t really need anything but I love getting presents from my friends, they give really good gifts!

I really need your help!

Signed,
Confused
(at the age of twelve
...almost thirteen!)

Please respond to the question above using the decision making process that you have learned. Your answer will help “Confused” make a wise financial decision!
Describe the situation that needs a decision.

What are your options?
1. 
2. 
3. 

Evaluate your options. What are the pros and cons? What are the possible consequences? Are these consequences acceptable to you?

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<thead>
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<tr>
<td>Possible Consequences:</td>
<td>Possible Consequences:</td>
<td>Possible Consequences:</td>
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</tbody>
</table>

Consider the options and choose the one that seems the best. Explain your choice.
### 7.3d: Ask the Expert Rubric

<table>
<thead>
<tr>
<th>Categories</th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Knowledge/Understanding</strong> – Subject-specific content acquired in each course (knowledge), and the comprehension of its meaning and significance (understanding)**</td>
<td>The student: demonstrates limited understanding of content</td>
<td>The student: demonstrates some understanding of content</td>
<td>The student: demonstrates considerable understanding of content</td>
<td>The student: demonstrates thorough understanding of content</td>
</tr>
<tr>
<td><strong>Understanding of content</strong> (implications of financial decisions; decision making process; commitments and responsibilities)</td>
<td>demonstrates limited understanding of content</td>
<td>demonstrates some understanding of content</td>
<td>demonstrates considerable understanding of content</td>
<td>demonstrates thorough understanding of content</td>
</tr>
<tr>
<td><strong>Thinking</strong> – The use of critical and creative thinking skills and/or processes</td>
<td>uses processing skills with limited appropriateness</td>
<td>uses processing skills with some appropriateness</td>
<td>uses processing skills with considerable appropriateness</td>
<td>uses processing skills with a high degree of appropriateness</td>
</tr>
<tr>
<td><strong>Use of processing skills</strong> (selecting options; determining pros and cons; predicting consequences)</td>
<td>uses processing skills with limited appropriateness</td>
<td>uses processing skills with some appropriateness</td>
<td>uses processing skills with considerable appropriateness</td>
<td>uses processing skills with a high degree of appropriateness</td>
</tr>
<tr>
<td><strong>Use of critical/creative thinking processes (decision supported by reason)</strong></td>
<td>uses critical/creative thinking processes with limited logic</td>
<td>uses critical/creative thinking processes with some logic</td>
<td>uses critical/creative thinking processes with considerable logic</td>
<td>uses critical/creative thinking processes with a high degree of logic</td>
</tr>
<tr>
<td><strong>Application</strong> – The use of knowledge and skills to make connections within and between various contexts</td>
<td>The student:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Transfer of knowledge and skills to new contexts</strong> (transfer of decision making skills to the context of financial literacy)</td>
<td>transfers knowledge and skills to new contexts with limited relevance</td>
<td>transfers knowledge and skills to new contexts with some relevance</td>
<td>transfers knowledge and skills to new contexts with considerable relevance</td>
<td>transfers knowledge and skills to new contexts with a high degree of relevance</td>
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Faith through Learning – A Distinctive Catholic Curriculum

106
Financial Literacy and Family Life Education

**CONNECTIONS TO FINANCIAL LITERACY**

In this lesson, the financial literacy knowledge and skills which will be addressed include:

- understanding needs and wants
- planning for the future

**CURRICULUM CONNECTIONS**

**Living in the World**

**E2. Exploring Human Nature:** demonstrate an understanding of the ways in which humans participate in society and fulfill the responsibility to care for and build God’s world.

**E3. Reflecting, Responding, and Analyzing:** apply an understanding of the global dimension of human nature in personally relevant contexts.

- **E2.1** describe the requirements of individual and social justice
- **E2.2** recognize and appreciate that justice is the virtue that helps us respond to the rights and dignity of each person

**CATHOLIC SOCIAL TEACHINGS & ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS**

The **Catholic Social Teachings** evident in this lesson include:

- Human Dignity
- Community and the Common Good
- Solidarity

The **Ontario Catholic School Graduate Expectations** evident in this lesson include:

**A Self-directed, Responsible, Lifelong Learner**

4(g) examines and reflects on one’s personal values, abilities, and aspirations influencing life’s choices and opportunities.
### LEARNING GOALS

At the end of this lesson, students will know, understand and/or be able to:

- explain how their own money is earned and spent
- examine ways they contribute their money to society
- discover ways to contribute their money towards the common good
- plan for future ways of improving their earning and spending habits

### INSTRUCTIONAL COMPONENTS AND CONTEXT

#### Prior Learning

Prior to this lesson, students will have:

- experienced recording a diary by keeping track of specific tasks for a period of time
- completed blackline master 8.1a: You Money Diary based on a week’s worth of spending habits
- explored the Catholic Social Teachings of Solidarity, Human Dignity, and Community and the Common Good, focusing on elements of individual and social justice

#### Terminology

- Solidarity
- Individual Justice
- Social Justice
- Savings/Earnings
- Investing
- Loan/Borrowing
- Interest

#### Materials:

- **Blackline Masters:**
  - 8.1a: Your Money Diary
  - 8.1b: Analyzing Your Money Habits
  - 8.1c: No Fee Exit Ticket

- **Internet Resources:**
  - Catholic Curriculum Maps: Foundational Support for Catholic Teachers – Grade 8
  - [www.catholiccurriculumcorp.org/resources.asp](http://www.catholiccurriculumcorp.org/resources.asp)

- **Resources:**
  - Ministry of Education (2006), *The Ontario Curriculum, Grades 1-8, Language*
Catholic Curriculum Corporation – Central and Western Region
Financial Literacy and Family Life Education, Grades 4 to 8

NRSV Bible

NOTE: For teachers who use the Renewal Edition of the Fully Alive program, this lesson could be taught after Theme 5: Topic 2 after students explore justice.

<table>
<thead>
<tr>
<th>MINDS ON</th>
<th>CONNECTIONS</th>
</tr>
</thead>
</table>
| • Establishing a positive learning environment  
• Connecting to prior learning and/or experiences  
• Setting the context for learning | • AFL, AaL, AaL: Assessment for/as/of Learning  
• DI: Differentiated Instruction |

NOTE: Prior to this first lesson, each student should complete blackline master 8.1a: Your Money Diary.

Whole Class ➔ Your Money Diary
Introduce the lesson by inviting students to review their own Money Diaries that they created prior to the lesson. Review previous knowledge of the Catholic Social Teachings, Human Dignity and Community and the Common Good, and how we are all members of human society. Include in this discussion that how we earn and spend our money affects those around us. Ask students to keep this in mind when they analyze how and why they spent their money.

Students:
• review blackline master 8.1a: Your Money Diary
• ensure that columns are totaled and the information is included

Pairs/Small Groups ➔ Your Money Diary
Students gather with another student or in small groups of 3-4 to compare their own Money Diary with others.

Students:
• compare where you are earning your money
• compare where you are spending or giving away your money
• discuss similarities and differences with spending habits and sources of earnings

AFL: Your Money Diary – ensuring that students completed charts and have information to share

NOTE: Teachers need to ensure that the classroom is a safe environment for students to feel comfortable sharing their information. For students who have nothing recorded, then count this as “no money earned or spent” and use your judgment in supporting these students as they participate. If you feel that there are students who may be uncomfortable with this activity, you may choose to use completed charts, or “scenarios” for students to investigate. This may also be provided to students who did not, or were unable to, complete the activity.
Guiding Questions:
Are you all earning your money in similar ways?
(for those students who do not “earn” money in the traditional sense, this could include all the ways that they “get” money – birthday money, from parents to buy what they need, etc.)

What is the group spending money on the most?

Are you borrowing money from others or spending your own money?

What has Jesus taught us about treating our neighbor? (treat as yourself)

Did this factor into your spending this week? Did you give any of your money away to anyone?

How did you contribute to society by your choice of spending?

Did you think about this contribution before you spent?

<table>
<thead>
<tr>
<th>ACTION</th>
<th>CONNECTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introducing new learning or extending/reinforcing prior learning</td>
<td>Afl: Guided Discussion – teacher observation to guide students in their sharing to make connections to earnings and sharing within the community.</td>
</tr>
<tr>
<td>Providing opportunities for practice and application of learning (guided → independent)</td>
<td>- Afl, AsL, AoL: Assessment for/as/of Learning</td>
</tr>
<tr>
<td>Differentiated Instruction</td>
<td>- Dl: Differentiated Instruction</td>
</tr>
</tbody>
</table>

Whole Class → Discussion
Lead a whole class discussion about their findings and begin to explore the differences between money earned and money spent. Remind students what they have learned about “Living in the World” with one another in that strand of the Family Life Education curriculum.

Invite discussion surrounding issues of poverty that the class has explored. Ask students if they feel they were treated fairly when they earned and spent their money this week.

Read the Scripture passage of *The Parable of the Sheep and the Goats* (Matthew 25: 31-40). Discuss how this parable teaches us what Jesus asks us to do for others (followers of Jesus will produce good works, will treat others with kindness, will deal with others as if they were Christ). Invite discussion surrounding this topic of justice (as Jesus has taught us to treat one another fairly).

Ask students to explain their reasons why they spent their money, and how they earned their money. Lead discussion surrounding the importance of why they spent their money, and why they were allowed to earn their money. Include social justice and solidarity issues into this discussion (for example, did everyone earn the same amount for babysitting?).
**Pairs/Small Groups ➔ Guided Discussion of Diaries**

Guide students to complete blackline master 8.1b: Analyzing Your Money Habits. Circulate and support students individually or in groups, as necessary.

Students:
- complete blackline master 8.1b: Analyzing Your Money Habits by recording your group thoughts
- prepare to share results with larger group

**Guiding Questions:**

Did you purchase things based on needs or wants?

Compare your earnings. Are you earning the same for jobs? (babysitting, mowing the lawn, chores, minimum wage, etc)

Did your spending involve a commitment to the common good of society? How so?

Did anyone have any examples of sharing their earnings with others? Why or why not?

Did anyone get something that they didn’t pay for or have someone else pay for (i.e. gift, found)?

Did anyone have money left over at the end of the week? (direct students to subtract their money earned column from the other two columns on spending)

Are your thoughts the same as the group? Record all thoughts!

How do you think someone else of your age in another country would spend their money in a week? Does it matter to you?

---

**CONSOLIDATION**

- Providing opportunities for consolidation and reflection
- Helping students demonstrate what they have learned

**CONNECTIONS**

- AfL, AsL, AoL: Assessment for/as/of Learning
- Di: Differentiated Instruction

**Whole Class ➔ Discussion**

Lead a whole class discussion of the results of the groups. Allow each group to share their findings and ask students to explain their answers. Discuss the difference between needing something and wanting something. Highlight examples of social justice if students do not share (equity of pay/cost, wise spending choices, volunteering, giving to charity, etc).

Students:
- share results with larger group

**AIL: Analyzing Your Money Habits** — students complete questions based on discussion.
<table>
<thead>
<tr>
<th>Individuals ➔ Reflection</th>
<th>AaL: No Fee Exit Card – students record responses based on class discussion.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students:</td>
<td></td>
</tr>
<tr>
<td>• individually revisit their personal Money Diary and reflect on their group answers compared to their own spending and earning habits</td>
<td></td>
</tr>
<tr>
<td>• students complete blackline master <strong>8.1c: No Fee Exit Card</strong> based on their comparisons</td>
<td></td>
</tr>
</tbody>
</table>
For the next week, record the way you earn and spend money! Include various earnings (jobs, allowance, birthday money, finding loose change!) and all of the various items YOU purchase for yourself (drinks, clothes, songs/games/apps, food, entertainment, etc.) or others are purchasing for you (which we will call “Borrowing”). Include, also, any money that you gave away (church collection, fundraiser at the school, paid back money borrowed, etc.). At the end of the week total each column at the bottom.

<table>
<thead>
<tr>
<th>Record Date</th>
<th>Amount ($)</th>
<th>Source (where did it come from?)</th>
<th>Amount ($)</th>
<th>Item purchased or amount given away (include reasons why you spent or gave away)</th>
<th>Amount ($)</th>
<th>Source</th>
<th>Reasons why you borrowed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Day 1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Day 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Day 3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## 8.1a: Your Money Diary (cont.)

<table>
<thead>
<tr>
<th>Money Earned</th>
<th>Money Borrowed</th>
<th>Money Spent or Given Away</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td>Source</td>
<td>Item purchased or given away (include reasons why you spent or gave away)</td>
</tr>
<tr>
<td></td>
<td>Source</td>
<td>Reasons why you borrowed</td>
</tr>
<tr>
<td></td>
<td>Amount ($)</td>
<td>Amount ($)</td>
</tr>
<tr>
<td>Record Date</td>
<td>Day 4</td>
<td>Day 5</td>
</tr>
</tbody>
</table>

Name: ____________________
### 8.1b: Analyzing Your Money Habits

**Name:** ________________

**Group Members:** _____________________________________ _________________________

In your group, compare your diary with one another. Record the most common answers to the questions below:

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>What were the top three things you spent money on?</td>
<td></td>
</tr>
<tr>
<td>Where did you earn your money?</td>
<td></td>
</tr>
<tr>
<td>How did you earn your money? Did everyone earn the same amount for the same jobs?</td>
<td></td>
</tr>
<tr>
<td>Did you borrow money to purchase things? Who did you most likely borrow from?</td>
<td></td>
</tr>
<tr>
<td>Did you give any of your money away? Why? To whom?</td>
<td></td>
</tr>
<tr>
<td>Do you have to pay any of the money back that you borrowed? Why or why not?</td>
<td></td>
</tr>
<tr>
<td>Question</td>
<td>Name: ____________________</td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
<td>-----------------------------</td>
</tr>
<tr>
<td>Would you borrow money if you had to pay the money back plus interest? Why or why not?</td>
<td></td>
</tr>
<tr>
<td>Did you have any money left over? What are your plans for the money you have left over?</td>
<td></td>
</tr>
<tr>
<td>How would Jesus want us to save and spend our money? Why? Does this change your financial decisions?</td>
<td></td>
</tr>
<tr>
<td>As a group, discuss how you spent your money. Would you do anything different now that you’ve analyzed your spending habits? What would it be? (Record your group thoughts)</td>
<td></td>
</tr>
<tr>
<td>As a group, discuss how you earned your money. Would you do anything different now that you’ve analyzed your earnings? What would it be? (Record your group thoughts)</td>
<td></td>
</tr>
<tr>
<td>As a group, discuss how you borrowed money. Would you do anything different now that you’ve analyzed your earnings? What would it be? (Record your group thoughts)</td>
<td></td>
</tr>
</tbody>
</table>
Complete the Exit Card based on your group answers, the class discussion following, and your own individual reflections based on what you have heard and learned. The information in some of the spaces in the chart will help you complete the remaining spaces.

<table>
<thead>
<tr>
<th>CONCEPTS</th>
<th>EXAMPLES FROM GROUP/OWN DIARY</th>
<th>EXPLAIN YOUR UNDERSTANDING AND WHAT YOU HAVE LEARNED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings</td>
<td></td>
<td>In order to earn money...</td>
</tr>
<tr>
<td>Borrowing</td>
<td></td>
<td>Many of the things I need, I get from...</td>
</tr>
<tr>
<td>Loans/Interest</td>
<td></td>
<td>I discovered that when I borrow money...</td>
</tr>
<tr>
<td>Savings</td>
<td></td>
<td>It is important to save...</td>
</tr>
<tr>
<td>Individual Justice</td>
<td>Equity of rate of pay</td>
<td></td>
</tr>
<tr>
<td>(Human Dignity)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Justice</td>
<td>Equity for pay of job</td>
<td></td>
</tr>
<tr>
<td>(Solidarity)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contributing to the</td>
<td>Give to charity...</td>
<td>I realized that I need to...</td>
</tr>
<tr>
<td>common good</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

This analysis of my money earning and spending has helped me plan for the future by:

_____________________________________________________________________________________________________________________
_____________________________________________________________________________________________________________________
_____________________________________________________________________________________________________________________

Signature: _____________________________________________
**Financial Literacy and Family Life Education**

**FAMILY LIFE EDUCATION – GRADE 8: LIVING IN THE WORLD
LESSON 2: GETTING WHAT YOU WANT!**

*One 30-40 minute period*

**Lesson Overview**
This is lesson two of three that embeds Financial Literacy concepts into the Family Life Education curriculum. In this lesson, students will understand what financial literacy means as they plan for their future, and why money management is essential to their future and to others.

---

**CONNECTIONS TO FINANCIAL LITERACY**

In this lesson, the financial literacy knowledge and skills which will be addressed include:

- understanding needs and wants
- personal financial planning such as budgeting, saving and investing
- planning for the future

---

**CURRICULUM CONNECTIONS**

<table>
<thead>
<tr>
<th>Living in the World</th>
<th>CATHOLIC SOCIAL TEACHINGS &amp; ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS</th>
</tr>
</thead>
</table>

**E2. Exploring Human Nature:** demonstrate an understanding of the ways in which humans participate in society and fulfill the responsibility to care for and build God’s world.

**E3. Reflecting, Responding, and Analyzing:** apply an understanding of the global dimension of human nature in personally relevant contexts.

- **E2.1** describe the requirements of individual and social justice
- **E2.2** recognize and appreciate that justice is the virtue that helps us respond to the rights and dignity of each person
- **E3.1** examine the responsibility to participate in building a just society
- **E3.3** describe the personal qualities and skills that are essential to contribute to the efforts to create a more just society

**The Catholic Social Teachings** evident in this lesson include:

- Human Dignity
- Community and the Common Good
- Option for the Poor and Vulnerable
- Solidarity

**The Ontario Catholic School Graduate Expectations** evident in this lesson include:

**A Discerning Believer**

1(d) develops attitudes and values founded on Catholic social teaching and acts to promote social responsibility, human solidarity and the common good.

**A Self-directed, Responsible, Lifelong Learner**

4(e) sets appropriate goals and priorities in school, work and personal life.
At the end of this lesson, students will know, understand and/or be able to:

- define financial literacy
- explain the importance of developing disciplined saving habits in order to plan for the future
- identify the interdependence of humans in contributing to a just society and to the common good

**LEARNING GOALS**

**INSTRUCTIONAL COMPONENTS AND CONTEXT**

**Prior Learning**

Prior to this lesson, students will have:
- completed Lesson 1: The Money Diaries
- explored the Living in the World strand of the Family Life Education curriculum
- explored the Catholic Social Teaching of Solidarity focusing on elements of individual and social justice
- explored the Parable of the Sheep and the Goats (Matthew 25: 31-40) from Financial Literacy Lesson 1
- demonstrated an awareness of earning and spending habits
- reflected on their own spending habits in relation to contributing to others (completed blackline master 8.1c: No Fee Exit Card from Financial Literacy Lesson 1)

**Terminology**

Financial Literacy
Saving
Capital Market
Investing
Charity
Interdependence

**Materials:**

Blackline Masters:
8.2a: What is Financial Literacy?
8.2b: What Are You Saving For?
8.2c: Reflection

Internet Resources:
Investor Education Fund of Ontario
www.getsmarteraboutmoney.ca

Catholic Curriculum Maps: Foundational Support for Catholic Teachers – Grade 8
www.catholiccurriculumcorp.org/resources.asp

Resources:


Brainstorming – allow students to share their ideas about saving money. Lead discussion and invite students to share their observations of students' ideas about saving money.

Whole Class → Brainstorm
As a class, brainstorm the various ways in which students save money. Students can refer to their previous Financial Literacy Lesson about how they saved and spent their money.

Students:
- brainstorm various ways to save money
- refer to blackline master 8.1b: Analyzing Your Money Habits from Financial Literacy Lesson 1 for support and ideas
- think about other ways to invest money that were not previously recorded

Guiding Questions:
What ways did you save money?
Which methods of saving were the best for you? (savings account, kept in room, parents held money)
What other ways could you save money? (invest in Canada Savings Bond, stocks, Treasury Bills, etc)
Do you think it’s important to save money? Why or why not?

Whole Class → Introduction
Ask students to think about the following statement: How well you take care of the money you make will have a big impact on your life. Lead discussion and invite students to share their thoughts with the whole class. Distribute page 1 of blackline master 8.2a: What is Financial Literacy? Have students complete this page on their own first, and then discuss with a partner to improve their responses.

Faith through Learning – A Distinctive Catholic Curriculum
120
Pairs ➔ Think/Pair/Share
Students individually think about page 1 of blackline master 8.2a: What is Financial Literacy? and then discuss with a partner. Allow time for pairs to discuss topics. Pairs may share with the next group or with the whole class.

Students:
• review page 1 of blackline master 8.2a: What is Financial Literacy? and think independently
• discuss with partner definitions listed
• record questions they may have directly on the sheet
• share ideas with larger group

Whole Class ➔ Review of Terms/Preparation for task
Lead discussion to review the financial literacy terms by handing out page 2 of blackline master 8.2a: What is Financial Literacy? Have students compare their definitions with the ones listed in 8.2a. Allow time to modify their answers. Clarify any misconceptions and misunderstandings about the terms.

Individuals/Groups ➔ What Are You Saving For?
Students may work individually or within a group to complete blackline master 8.2b: What Are You Saving For? Allow for various ways to interpret their choices (media, words, symbols).

Students:
• read blackline master 8.2b: What Are You Saving For?
• complete using method of choice to display thoughts and ideas (pictures, media, words, symbols)

Whole Class ➔ Review of Terms/Preparation for task
Students now have the opportunity to connect their own role within the larger global community in respect to Jesus’ teachings. Review the Scripture passage of the Parable of the Sheep and the Goats (Matthew 25:31-40) from Financial Literacy Lesson 1. Review what Jesus is teaching us in that passage as discussed previously in Lesson 1. Inform students that they have an opportunity to present their thoughts about planning for the future with their money in light of Jesus’ teachings from this parable. Students will explain how they will plan for the future with respect to the Scripture passage’s teaching in any form they choose (role play, written, media). Use Guiding Questions to assist students with their thinking.

Individuals/Groups ➔ Connecting to Jesus
Students:
• connect tasks to how their role in future spending/earning reflects Jesus’ teachings
• present information on their plan for the future incorporating the Catholic Social Teachings, and the connection with Matthew 25:31-40

Differentiated Instruction based on Process: Teachers may choose pairs/groups based on student learning styles or readiness

AIL: Definitions of Financial Literacy – students clarify definitions to allow for consistent terminology for future discussions.

AIL: What Are You Saving For? – students fill in each section. Note sections that students are having trouble with for future discussion.

Differentiated Instruction based on Process: Complete chart in preferred method of displaying information (media, words, symbols)
### Guiding Questions:

- **Why is it important to think about saving for these things now?** (planning is important, helps us see what we are saving for, helps us understand the differences between what we want and what we need)

- **What does this show us about how we belong in society or how we are all connected as humans in the world?** (we are all part of society, we have a place, some are saving for specific things, we contribute to the way society works by creating work, by helping one another, supporting organizations)

- **Why is “Helping Others” included? What have we been learning about that teaches us this is an important aspect of our savings?** (Jesus teaches us to treat others the same, we should help others that are less fortunate than ourselves, by planning wisely we can plan to assist others with what we have)

- **How will planning for our future contribute to society? to others?** (ensure that we live in a just society as Jesus has taught us, ensure that we are part of society by contributing our wealth appropriately, becoming responsible citizens)

- **What does charity mean?** (give to others, help others less fortunate)

- **How does the Helping Others section connect to the essential question of “How are we a church in the world?”**

- **What does interdependence mean as a part of society?** (we are all connected, we rely on each other, we are all a part of society)

### CONSOLIDATION

- Providing opportunities for consolidation and reflection
- Helping students demonstrate what they have learned

### Whole Class ➔ Discussion/Reflection

Allow students time to present the thoughts that they prepared. Some students may choose to hand in rather than present to others. Be sensitive to the needs of the students. Ask students to share their thoughts and ideas with one another and/or the whole class based on their peers’ presentations. Ensure that the students have appropriately completed the chart **(8.2b: What Are You Saving For?)**. At the end of the discussion, have students complete blackline master **8.2c: Reflection** individually.

### Connections

- **AFL, AaL, AoL: Assessment for/as/of Learning**
- **DI: Differentiated Instruction**

**DI: Differentiate Instruction**

Based on **Process: Complete** task in preferred method of displaying information (role play, written, media, symbols)
Students:
- hand in completed blackline master 8.2b: What Are You Saving For?
- share thoughts and ideas with partners and/or the whole class
- complete blackline master 8.2c: Reflection
- hand in completed Reflection

**Guiding Questions for discussion:**
What was the most expensive “item” you are saving for?

How does completing this chart make you feel about saving for the future?

How does this chart show us that we are all connected in society?
(important to remember others, we must remember those less fortunate, Jesus taught us to care for one another)

Did you discover that there are things that you originally wanted, but changed your mind as you were completing the chart?

What did you include in the “Helping Others” section? Why is this section important to think about?

Do you have a better understanding of how we are a church in the world?
(help others as Jesus did, be more like Jesus, remember Scripture, learn from giving to others, contributing to society helps the common good)

What is the connection between saving money and Jesus’ teachings?
(option for the poor, solidarity, rights and responsibilities, helping others, sharing our wealth)

**AoL:** Presentations – students make connections to the Bible Passage and their financial planning. Ensure there are examples of Jesus’ teachings within their responses. Reflection – students’ knowledge of learning should include how they plan to use their finances to help others, and to do Jesus’ work.
What do the following terms mean?

Financial Literacy

Save

Invest

Capital Markets

As you learn about saving and investing, you will also learn many new financial terms. It is important that you understand these terms as you plan for your financial future.

Definitions Activity

1. Think about what each financial term means to you — financial literacy, save, invest and capital market.

2. Share and discuss your meaning with a partner.

3. Read the definitions listed on the next page. Are these definitions similar to yours?

4. Are there any words you would like to add to your list of definitions?
Building Your Financial Vocabulary

**Financial Literacy**: The ability to read, analyze, manage and communicate about the financial conditions that affect material well-being.

**Save**: To rescue or deliver someone.

**Save (money)**: To put aside as a store or reserve (save for emergencies); to spend less.

**Invest**: Spend or put in (time, energy, etc.) for later benefit. E.g. The volunteer group invested its energies in developing a new playground.

**Invest (money)**: To lay out money for the purpose of making more money. Usually involves risk. E.g. He invested his money in stocks, bonds and land.

**Capital Market**: This market brings together all the providers and users of capital, all the financial products, like stocks and bonds which make the transfer of capital possible, and all the people and organizations that support the process.

Visit the Glossary section on [www.getsmarteraboutmoney.ca](http://www.getsmarteraboutmoney.ca) to check out more investment terms.

8.2b: What are You Saving For?

WHAT ARE YOU SAVING FOR?

School?
(college, university, trade, apprentice...)

Home?
(where will you live?)

Activities?
(living a life of leisure? Vacations?...)

Luxury items?
(clothes? iPod?...)

Helping Others?
(will you support causes and help organizations?)

WHAT WILL YOU SAVE FOR?
REFLECTING ON FINANCIAL LITERACY AND A JUST SOCIETY

1. What do you think Financial Literacy means to you as you plan for the future?

2. Why is it important to learn how to save now in order to plan for the future?

3. How will you contribute to the common good of a just society?
Financial Literacy and Family Life Education

<table>
<thead>
<tr>
<th>FAMILY LIFE EDUCATION – GRADE 8: LIVING IN THE WORLD LESSON 3: TAKING ACTION!</th>
</tr>
</thead>
<tbody>
<tr>
<td>Two 30-40 minute periods</td>
</tr>
</tbody>
</table>

**Lesson Overview**
This is lesson three of three that embeds Financial Literacy concepts into the Family Life Education curriculum. In this lesson, students will explore issues surrounding money and a just society and examine ways to contribute in the future to helping others as Jesus has taught them.

**CONNECTIONS TO FINANCIAL LITERACY**
In this lesson, the financial literacy knowledge and skills which will be addressed include:

- social, ethical and environmental implications of financial decisions
- active citizenship
- planning for the future

**CURRICULUM CONNECTIONS**

<table>
<thead>
<tr>
<th>Living in the World</th>
<th>CATHOLIC SOCIAL TEACHINGS &amp; ONTARIO CATHOLIC SCHOOL GRADUATE EXPECTATIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>E1. Appreciating God’s Goodness:</strong> appreciate that humans are called to image the love of God by caring for all of God’s gifts of creation.</td>
<td></td>
</tr>
<tr>
<td><strong>E2. Exploring Human Nature:</strong> demonstrate an understanding of the ways in which humans participate in society and fulfill the responsibility to care for and build God’s world.</td>
<td></td>
</tr>
<tr>
<td><strong>E3. Reflecting, Responding, and Analyzing:</strong> apply an understanding of the global dimension of human nature in personally relevant contexts.</td>
<td></td>
</tr>
<tr>
<td><strong>E1.2</strong> recognize and appreciate the responsibility to participate in the work of creating a more just society</td>
<td></td>
</tr>
<tr>
<td><strong>E2.1</strong> describe the requirements of individual and social justice</td>
<td></td>
</tr>
<tr>
<td><strong>E3.1</strong> examine the responsibility to participate in building a just society</td>
<td></td>
</tr>
</tbody>
</table>

- **The Catholic Social Teachings** evident in this lesson include:
  - Human Dignity
  - Community and the Common Good
  - Option for the Poor and Vulnerable
  - Solidarity

- **The Ontario Catholic School Graduate Expectations** evident in this lesson include:
  - **A Discerning Believer**
    1(d) develops attitudes and values founded on Catholic social teaching and acts to promote social responsibility, human solidarity and the common good.

- **An Effective Communicator**
  2(a) listens actively and critically to understand and learn in light of gospel values.
E3.3 describe the personal qualities and skills that are essential to contribute to the efforts to create a more just society

A Reflective, Creative, and Holistic Thinker
3(f) examines, evaluates and applies knowledge of interdependent systems (physical, political, ethical, socio-economic and ecological) for the development of a just and compassionate society.

A Collaborative Contributor
5(c) develops one’s God-given potential and makes a meaningful contribution to society.

LEARNING GOALS

At the end of this lesson, students will know, understand and/or be able to:

- identity issues related to money in society that are not “just”
- offer suggestions on how to contribute to society in a meaningful way as Jesus has taught us
- identify ways to be a “church in the world”
- explore ways to become a more active citizen in the future with their money

INSTRUCTIONAL COMPONENTS AND CONTEXT

Prior Learning
Prior to this lesson, students will have:
- completed Financial Literacy Lessons 1 and 2
- explored the meaning of the Parable of the Sheep and the Goats (Matthew 25: 31-40) from Financial Literacy Lessons 1 and 2.
- explored the Catholic Social Teaching of Solidarity and the essential question from the Catholic Curriculum Map for Grade 8: How are we a church in the world?
- completed the Living in the World strand of the Family Life Education curriculum

Terminology
Solidarity
Active Citizenship

Materials:
Blackline Masters:
8.3a: Scavenger Hunt
8.3b: Sample Thesis Questions
8.3c: Thesis Project: Taking Action! Guidelines
8.3d: Choice Board
8.3e: Thesis Project: Taking Action! Rubric

current newspapers
access to Internet news home pages (CBC, Sympatico, MSN, etc)

Internet Resources:
The Toronto Star teacher kit “All About Money Grade 7-8” at www.getsmarteraboutmoney.ca

Current news Home Pages of students’ choice

Catholic Curriculum Maps: Foundational Support for Catholic Teachers – Grade 8
www.catholiccurriculumcorp.org/resources.asp
**Resources:**

- **Ontario Catholic Elementary Curriculum Policy Document, Grades 1-8: Family Life Education**
  (Toronto: Institute for Catholic Education, 2012)


- NRSV Bible

**NOTE:** For teachers who use the Renewal Edition of the *Fully Alive* program, this lesson could be taught after Theme 5 and used as a culminating activity.

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**MINDS ON**

- Establishing a positive learning environment
- Connecting to prior learning and/or experiences
- Setting the context for learning

**CONNECTIONS**

- AIL, AaL, AoL: Assessment for/as/of Learning
- DI: Differentiated Instruction

**Whole Class → Introduction: Scavenger Hunt**

Lead the class in preparing for a search through media for articles on or about “money issues” by asking students if they think our society focuses a lot on money. Invite responses from students. Tell students that they are going to complete a Scavenger Hunt (see blackline master **8.3a: Scavenger Hunt**) based on current news. They may complete this hunt by looking through print material in a newspaper, or through news pages on the internet. Students may choose to work individually, in pairs, or in small groups of 3-4. Give only 5-10 minutes for this search. Remind students to record where they find the information (page number, internet site, title of article, etc).

Students:
- choose to complete task individually, in pairs, or in small groups
- complete blackline master **8.3a: Scavenger Hunt** using either newspaper or online news pages
- prepare to share results with class when directed

**AIL:** Discussion — teacher observation ensuring that students are on the right track during their search.

**Differentiated Instruction based on Process:** Choice of Groupings; Choice of method of search (print or media)

**AaL:** 8.3a: Scavenger Hunt – students identify strategies they used to locate information.
### Whole Class → Discussion/Thesis Formulation

**Lead class discussion based on the results of the Scavenger Hunt search. Brainstorm with students the outcomes of this hunt by focusing their attention on “why” there are so many articles about money. Have students begin to articulate what this means to them as they begin to plan their future and save their money.**

Review the Parable of the Sheep and the Goats (Matthew 25: 31-40) that has been explored in Financial Literacy Lessons 1 and 2. Review the students’ presentations of learning about Jesus’ teachings with respect to their future planning with finances. How does their prior learning connect with their search through the media? What can students do to encourage others to share their ideas about doing Jesus’ work in terms of money?

**Guiding Questions:**

- What did you discover as you completed your hunt? *(many articles/stories focusing on money related issues, easy to find examples of finance, many/few examples of…)*

- What does this hunt tell us about our society’s view of money?

- What does this mean to us as members of society?

- What can you do with your own money in the future?

- What do you have to be careful about in terms of your money in the future?

- What can you do about helping others?

- What can you do to change the way society acts about money?

- How can you contribute towards this goal and be more of a “church in the world?”

### CONSOLIDATION

- Providing opportunities for consolidation and reflection
- Helping students demonstrate what they have learned

**For consolidation of learning for the three Financial Literacy Lessons, see the Suggested Culminating Task on the following page**

### CONNECTIONS

- **AIL, AsL, AoL: Assessment for/as/of Learning**
- **Di: Differentiated Instruction**

AIL: Discussion – teacher observation to ensure that students are forming responses in connection to Jesus’ teaching about doing good work and helping one another.
**SUGGESTED CULMINATING TASK**

**Whole Class/Small Groups/Individually → Thesis Formulation**
Encourage students to formulate a thesis about an issue they would like to explore about money and society. Record their suggestions on chart paper or the blackboard to begin their thinking. If students are not providing suggestions, there are some thesis question samples provided in blackline master 8.3b: Sample Thesis Questions that can be used by the students. These may also be used to generate further discussion and suggestions among the students.

Inform the students that they will complete a thesis statement on the topic of their choice, which will be a culminating activity based on the three lessons of Financial Literacy that they are just completing. Once students have a thesis in mind, allow students time to pursue their topic individually, in pairs, or in a small group. Refer to blackline master 8.3c: Thesis Project: Taking Action! Guidelines for assignment guidelines. Hand out blackline master 8.3e: Thesis Project: Taking Action! Rubric for students as well and review expectations for assessment.

Handout blackline master 8.3d: Choice Board so that students may choose their method of presentation to suit their learning style.

Students:
- brainstorm ideas for thesis statements that they would like to pursue and investigate further to arrive at a conclusion
- choose to work individually, with a partner, or with like-minded group members to investigate the thesis and form a conclusion
- use blackline master 8.3d: Choice Board to choose a method to complete task

**Individuals/Groups → Student/Teacher Conference**
Students meet with the teacher to explain their completed Thesis activity. During the Student-Teacher Conference, use the Rubric provided on blackline master 8.3e: Thesis Project: Taking Action! Rubric to evaluate the thesis and the conclusive argument the student(s) presented.

**CONNECTIONS**

- **AIL, AaL, AoL:** Assessment for/as of Learning
- **Di:** Differentiated Instruction

**Differentiated Instruction** based on **Process:** choice of groupings; thesis statement samples

**Product:** form of presentation

**NOTE:** Some of the thesis statements allow students to fully explore a topic and connect with their learning of the Catholic Social Teachings. Ensure that students do not become too overwhelmed or become too complex in their investigation. As well, guide students to allow their own personal views in light of Jesus’ teachings to come forth in a simple form. Guide them to complete about 2 pages of written work or a comparable presentation.

**AIL:** Brainstorm – teacher observation to ensure students are on topic and on the right path. Provide sample thesis statements if necessary.

**AIL; AoL:** Student-Teacher Conference using 8.3e: Thesis Project: Taking Action! Rubric
8.3a: Scavenger Hunt

Name: ____________________

Look through newspapers and/or internet news pages to locate the following items. Be sure to indicate where you found each item and the title of the article. When you are finished, fold the paper to make a tent and place on your desk to let the teacher (and others!) know that you are finished.

1. A movie or television show about money
   ____________________________________________________________

2. An article in the business section NOT about money
   ____________________________________________________________

3. A front page/home page story about the economy or other money related issue
   ____________________________________________________________

4. The word “bankrupt”
   ____________________________________________________________

5. An athlete, sports team, celebrity making money
   ____________________________________________________________

6. An article that contains the word “charity”
   ____________________________________________________________

7. An advertisement for a car about leasing and/or purchasing
   ____________________________________________________________

8. An article or story about someone giving money to help others
   ____________________________________________________________
8.3a: Scavenger Hunt (continued)  

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<td>9.</td>
<td>A picture of something that you want to save your money to buy</td>
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<td>10.</td>
<td>The cost of a cell phone, iPad, iPod, or something else you would like to have</td>
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<td>11.</td>
<td>A picture of a graph or chart in the business section</td>
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<td>12.</td>
<td>A story or picture showing how the economy of another country affects Canada</td>
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<td>13.</td>
<td>A story or picture about spending money wisely</td>
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<td>14.</td>
<td>A story or picture about spending money foolishly</td>
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**What strategies did you use to help you find these items?**

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**If you are finished early, create 5 more “items” that you would like to see another group find:**

1. 

2. 

3. 

4. 

5. 

(Adapted from The Investor Education Fund and the Toronto Star Financial Literacy Program All About Money – Gr. 7 & 8 available at [www.getsmarteraboutmoney.ca](http://www.getsmarteraboutmoney.ca))
A thesis is a statement about an issue that is supported by evidence and is based on clear criteria. Students either individually, in small groups, or as a whole class select a problem or issue in Canada today connected to financial literacy and Jesus’ teachings based on the Scripture passage Matthew 25: 31-40 that they wish to explore. They collect stories, or pictures, or information about their topic from sources. They prepare an analysis in order to arrive at a defensible conclusion on the issue in question.

The following are some sample topics and questions:

<table>
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<tr>
<th>Are we smart when we buy things?</th>
<th>Are people greedy?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do we save more than we spend or vice versa?</td>
<td>Do we use logic and thinking or emotion and feeling when deciding about saving and spending our money?</td>
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<tr>
<td>Does your local, provincial or federal government spend money wisely or foolishly?</td>
<td>Does it cost more to eat healthy foods or does it cost less to eat “junk” food?</td>
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<tr>
<td>What jobs overpay people? What jobs underpay people? Is this “just?”</td>
<td>Does owning more “stuff” make people happy?</td>
</tr>
<tr>
<td>How influential is the media on people’s spending habits?</td>
<td>What do celebrities teach us about saving/spending money?</td>
</tr>
<tr>
<td>What do food banks tell us about the challenges of people/families today?</td>
<td>How easy is it to stand up for what you believe in and resist what your friends say?</td>
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</table>
A thesis statement is about an issue supported by evidence and based on clear criteria. For this project you will explore a thesis topic based on your thoughts surrounding money and the world. This thesis should examine how you or others can TAKE ACTION in the world to create a more just society and/or contribute towards the common good. You will then create a presentation of your choice based on your analysis of your chosen topic.

Your Thesis Project must include:
• a thesis statement
• connection to the Scripture passage Matthew 25:31-40
• background to the issue your thesis is based on
• stories, pictures, or information from sources that support your thesis
• multiple perspectives taken by the media and others
• conclusion to the thesis in question

You may choose to complete this project either individually, in small groups, or as a whole class. For this project you will select a problem or issue in Canada today connected to financial literacy that you wish to explore. This issue should demonstrate the connection to our Catholic Social Teaching theme of Solidarity and how you will become a more active citizen based on your analysis of the issue you select.

Possible questions that can be addressed within your thesis project include:
• How will you or others change the issue in question?
• How is this issue an example of being a “church in the world?”
• How is this issue an example of how we can contribute to the common good?
• How does this issue demonstrate the opportunity for you to become an active citizen?
• What needs to be done in the future to help us contribute to the common good surrounding this issue?
• How is this issue an example of justice/injustice in our society?
• What aspects of Human Dignity are being ignored or celebrated in this issue?

You will need to collect stories, or pictures, or information about your topic from various sources.

You will need to document the sources you use in your presentation.

This project is due on: _________________________
8.3d: Choice Board

Name: ____________________

YOUR CHOICE!

Choose one of the following ways to explore and present your thesis.

<table>
<thead>
<tr>
<th>Article for Newspaper</th>
<th>Opinion Letter</th>
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</thead>
<tbody>
<tr>
<td>Public Service</td>
<td>Blog</td>
</tr>
<tr>
<td>Announcement</td>
<td>Media Presentation</td>
</tr>
</tbody>
</table>

Remember to keep in mind: Matthew 25:31-40, Solidarity, and “How are we Church in the world” in your presentation!
### 8.3e: Thesis Project: Taking Action! Rubric

<table>
<thead>
<tr>
<th>Categories</th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
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<tbody>
<tr>
<td><strong>Knowledge/Understanding</strong> – Subject-specific content acquired in each course (knowledge), and the comprehension of its meaning and significance (understanding)**</td>
<td>The student: demonstrates limited understanding of content</td>
<td>demonstrates some understanding of content</td>
<td>demonstrates considerable understanding of content</td>
<td>demonstrates thorough understanding of content</td>
</tr>
<tr>
<td><strong>Understanding of content</strong> (solidarity; social justice; active citizenship; financial literacy; commitment to the common good)</td>
<td>uses planning skills with limited effectiveness</td>
<td>uses planning skills with some effectiveness</td>
<td>uses planning skills with considerable effectiveness</td>
<td>uses planning skills with a high degree of effectiveness</td>
</tr>
<tr>
<td><strong>Use of planning skills</strong> (generating ideas; gathering and organizing information; focusing research; setting goals)</td>
<td>uses critical/creative thinking processes with limited effectiveness</td>
<td>uses critical/creative thinking processes with some effectiveness</td>
<td>uses critical/creative thinking processes with considerable effectiveness</td>
<td>uses critical/creative thinking processes with a high degree of effectiveness</td>
</tr>
<tr>
<td><strong>Use of critical/creative thinking processes</strong> (inquiry and research process)</td>
<td>uses critical/creative thinking processes with limited effectiveness</td>
<td>uses critical/creative thinking processes with some effectiveness</td>
<td>uses critical/creative thinking processes with considerable effectiveness</td>
<td>uses critical/creative thinking processes with a high degree of effectiveness</td>
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<tr>
<td><strong>Communication</strong> – The conveying of meaning through various forms</td>
<td>The student: expresses and organizes ideas and information with limited effectiveness</td>
<td>expresses and organizes ideas and information with some effectiveness</td>
<td>expresses and organizes ideas and information with considerable effectiveness</td>
<td>expresses and organizes ideas and information with a high degree of effectiveness</td>
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<tr>
<td><strong>Expression and organization of ideas and information</strong> (clarity; level of detail; logical organization; relevant vocabulary) in oral, visual, and written forms</td>
<td>uses knowledge and skills to new contexts with limited effectiveness</td>
<td>uses knowledge and skills to new contexts with some effectiveness</td>
<td>uses knowledge and skills to new contexts with considerable effectiveness</td>
<td>uses knowledge and skills to new contexts with a high degree of effectiveness</td>
</tr>
<tr>
<td><strong>Application</strong> – The use of knowledge and skills to make connections within and between various contexts</td>
<td>The student: transfers knowledge and skills to new contexts with limited effectiveness</td>
<td>transfers knowledge and skills to new contexts with some effectiveness</td>
<td>transfers knowledge and skills to new contexts with considerable effectiveness</td>
<td>transfers knowledge and skills to new contexts with a high degree of effectiveness</td>
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APPENDIX A: Financial Literacy Scope and Sequence of Expectations, Grade 4 to 8 Family Life Education

This Scope and Sequence resource document highlights opportunities that already exist to help students acquire skills and knowledge related to financial literacy in the Family Life Education curriculum. The Scope and Sequence document identifies both the expectations that are connected explicitly with aspects of financial literacy and those that can provide opportunities for teachers and students to make connections to financial topics or issues in various ways.

The expectations listed in this resource document are taken from the new Ontario Catholic Elementary Curriculum Policy Document, Grades 1-8: Family Life Education 2012. Subheadings from the curriculum document are used where necessary to indicate that expectations are from separate sections in the same strand.

For the purposes of this document, the text that normally precedes the expectations – “By the end of this course, students will” – has been omitted.

Grade 4

A. Created and Loved by God
   Appreciating God’s Goodness
   A1.2 recognize the uniqueness of each person and the shared gift of being human

   Exploring Human Nature
   A2.3 recognize that all people need others to help them grow

   Reflecting, Responding and Analyzing
   A3.3 identify some of the people who help them grow and develop
   A3.4 analyze situations in which people can affect others by what they do or say

B. Living in Relationship
   Appreciating God’s Goodness
   B1.1 recognize the importance of spending time together as a family

   Exploring Human Nature
   B2.3 recognize that family members share responsibilities and each member of the family has a contribution to make

   Reflecting, Responding and Analyzing
   B3.1 identify some of the regular and special occasions when family members spend time together
   B3.4 identify and distinguish between effective and ineffective strategies for making friends
C. Created Sexual: Male and Female

*Appreciating God’s Goodness*
C1.2 recognize and appreciate the importance of the love and care they receive from their families and from other people

*Exploring Human Nature*
C2.3 describe some of the characteristics and needs of new babies

*Reflecting, Responding and Analyzing*
C3.2 describe the promises that are made in marriage

D. Growing in Commitment

*Appreciating God’s Goodness*
D1.1 recognize the value of keeping commitments

*Exploring Human Nature*
D2.1 explain the meaning of commitment
D2.2 recognize the need for thought before making a commitment

*Reflecting, Responding and Analyzing*
D3.1 identify some of their commitments
D3.2 examine the process of making a commitment

E. Living in the World

*Appreciating God’s Goodness*
E1.1 recognize and appreciate that the world is a special home

*Exploring Human Nature*
E2.1 recognize and appreciate the importance of being good caretakers of the physical environment

*Reflecting, Responding and Analyzing*
E3.2 identify some of the ways that people can care for the physical environment
E3.3 examine some of the ways people contribute to building the world through work

Grade 5

A. Created and Loved by God

*Appreciating God’s Goodness*
A1.3 recognize and appreciate the gift of each human life

*Exploring Human Nature*
A2.5 recognize and appreciate that people, both living and dead, can have a lasting positive influence on others
Reflecting, Responding and Analyzing
A3.2 identify and describe some features of the physical, emotional, social, intellectual, and spiritual dimensions of human development
A3.3 identify special people who have made a positive difference in the lives of their family members and in their own lives

B. Living in Relationship
Appreciating God’s Goodness
B1.2 recognize and appreciate family rules as a sign of family love
B1.3 recognize and appreciate that friendship is a gift that is freely given

Exploring Human Nature
B2.1 describe the purpose of rules and laws

Reflecting, Responding and Analyzing
B3.1 identify and describe some unique and shared characteristics of families
B3.3 identify and describe some of the qualities that are valued in friendships
B3.4 describe the consequences of different solutions to common friendship difficulties

C. Created Sexual: Male and Female
Appreciating God’s Goodness
C1.1 recognize and appreciate that God created human beings as body/spirit persons

Exploring Human Nature
C2.5 recognize that growing up is a process that takes time and patience

Reflecting, Responding and Analyzing
C3.3 identify some of the social and emotional changes related to puberty

D. Growing in Commitment
Appreciating God’s Goodness
D1.1 recognize and appreciate that our commitment to ourselves is a commitment to the people God created us to be

Exploring Human Nature
D2.1 recognize and appreciate that actions have consequences for ourselves and others
D2.2 recognize and appreciate that learning to keep commitments involves difficulties and satisfaction

Reflecting, Responding and Analyzing
D3.1 identify some reasons why we avoid accepting responsibility for our actions
D3.3 identify commitments in their lives

E. Living in the World
Appreciating God’s Goodness
E1.1 recognize and appreciate the importance of using their gifts to make the world a better place for everyone

Exploring Human Nature
E2.2 explain four important signs of a good community
E2.3 recognize and appreciate that creating a good community requires the participation of all members

**Reflecting, Responding and Analyzing**

E3.3 identify some of the attitudes and activities of the members of a good community
E3.4 identify some of the common needs of all people in the world

**Grade 6**

**A. Created and Loved by God**

*Appreciating God’s Goodness*

A1.2 appreciate the complexity and mystery of each person created by God
A1.4 appreciate the power of life-giving love in action

*Exploring Human Nature*

A2.1 respond to a story about the impact of life-giving love

**Reflecting, Responding and Analyzing**

A3.2 identify some of the ways in which human development is supported and nurtured by other people
A3.3 identify and describe some of the ways that people can make a difference in the lives of others

**B. Living in Relationship**

*Appreciating God’s Goodness*

B1.1 recognize and appreciate the value of their relationships with family members and friends

*Exploring Human Nature*

B2.1 explain the importance of relationships in the lives of each person

**Reflecting, Responding and Analyzing**

B3.2 identify some day-to-day stresses and tensions that all families experience
B3.4 identify and describe common communication problems
B3.6 identify and analyze stressful friendship situations

**C. Created Sexual: Male and Female**

**Reflecting, Responding and Analyzing**

C3.2 describe some of the physical, emotional, and social changes related to puberty
C3.4 describe some of the choices they can make as they continue to develop

**D. Growing in Commitment**

*Appreciating God’s Goodness*

D1.1 recognize and appreciate that becoming a committed person involves both difficulties and rewards

*Exploring Human Nature*

D2.1 explain the meaning of commitment
D2.2 describe the qualities and accomplishments of a person who is a model of commitment
Reflecting, Responding and Analyzing
D3.1 describe some of the ways in which they learn about being a committed person
D3.3 describe some of the commitments in their lives

E. Living in the World
Appreciating God’s Goodness
E1.1 appreciate the need to be aware of influences on themselves and of their capacity to influence others

Exploring Human Nature
E2.1 explain the meaning of values and virtues
E2.2 recognize that they are part of the world and have a responsibility to be a positive influence on the natural environment

Reflecting, Responding and Analyzing
E3.1 analyze the human capacity to influence and be influenced
E3.2 describe some of the ways television, advertising, and stereotypes influence values
E3.3 describe some ways in which they can be good stewards of the natural environment
E3.4 describe some ways in which they can protect the social environment

Grade 7

A. Created and Loved by God
Appreciating God’s Goodness
A1.2 recognize and appreciate the dignity and responsibility of being persons created in the image of God

Exploring Human Nature
A2.5 describe some of the strengths and limitations of persons

Reflecting, Responding and Analyzing
A3.2 recognize and appreciate that their personalities are still developing
A3.3 identify and describe an example of a positive and a negative feature of media influence on the social environment

B. Living in Relationship
Appreciating God’s Goodness
B1.1 recognize and appreciate the role that human relationships play in each person’s life
B1.2 recognize and appreciate the contribution of friendship to their growth as persons

Exploring Human Nature
B2.2 recognize and appreciate that each person’s experience as a family member is unique
B2.3 recognize and appreciate the importance of working together as a family to meet the challenges in their lives
B2.4 recognize and appreciate the need to understand the challenges of friendship and learn from them
Reflecting, Responding and Analyzing
B3.1 analyze some guidelines for open and respectful communication with family members and friends
B3.4 examine some everyday challenges and some significant challenges that families face
B3.5 analyze friendship from the perspective of the lessons it provides and of the qualities of healthy relationships
B3.6 analyze some early adolescent friendship challenges

C. Created Sexual: Male and Female
Appreciating God’s Goodness
C1.2 recognize and appreciate the challenge of being good stewards of their lives as a body/spirit persons

Exploring Human Nature
C2.3 recognize and appreciate the need for self-discipline and patience to reach the goal of becoming fully mature males and females

Reflecting, Responding and Analyzing
C3.1 analyze aspects of sexuality, including sex, sexual characteristics (primary, secondary), sexual identity, sexual roles, masculinity, and femininity
C3.2 explain the value of good nutrition, exercise, adequate sleep, protection of sexual health, and a realistic view of body image during adolescence

D. Growing in Commitment
Appreciating God’s Goodness
D1.1 recognize and appreciate the value of being authentic and well-balanced people who are growing in the commitment to be the people God created them to be

Exploring Human Nature
D2.1 explain the relationship between freedom and responsibility and how it changes as people mature
D2.2 recognize and appreciate that some limitations on their freedom are necessary during adolescence

Reflecting, Responding and Analyzing
D3.1 analyze and practise a process for decision making
D3.2 identify some of their commitments and responsibilities

E. Living in the World
Appreciating God’s Goodness
E1.1 recognize and appreciate that each person has a role to play in building a world that reflects God’s plan for creation

Exploring Human Nature
E2.2 recognize and appreciate the human need to join with others for a variety of purposes
E2.3 explain the importance of gathering with others to create change and to work together

Reflecting, Responding and Analyzing
E3.1 describe essential responsibilities of membership in groups
Grade 8

A. Created and Loved by God
   Appreciating God’s Goodness
   A1.1 recognize and appreciate the unique gifts of the human person

   Exploring Human Nature
   A2.3 explain the meaning of character

   Reflecting, Responding and Analyzing
   A3.1 analyze aspects of the human ability to learn, remember, and reason
   A3.2 analyze aspects of the human ability to create and feel
   A3.3 analyze aspects of the human ability to act freely
   A3.4 analyze scenarios related to the four cardinal virtues

B. Living in Relationship
   Appreciating God’s Goodness
   B1.1 recognize and appreciate the value of relationships in their lives

   Exploring Human Nature
   B2.2 describe the essential role of families in the lives of their children
   B2.3 recognize that all families have challenges in their lives
   B2.4 recognize that some stressful situations in friendship can be avoided

   Reflecting, Responding and Analyzing
   B3.1 describe the concerns of parents and young people during early adolescence
   B3.2 practise strategies for managing disagreements between parents and young
   B3.3 describe the abilities that true friends demonstrate in their friendships
   B3.4 identify and examine behaviours and attitudes that cause stress in friendship

C. Created Sexual: Male and Female
   Appreciating God’s Goodness
   C1.3 recognize and appreciate the role of family, friends, and God in their lives as they mature
   C1.4 recognize and appreciate the value of enduring commitment of marriage

   Exploring Human Nature
   C2.2 recognize and appreciate the need to develop all aspects of their lives, including friendships
   with people of the opposite sex

   Reflecting, Responding and Analyzing
   C3.2 analyze aspects of the life stage of adolescence, appearance, moods and stress, and
   sexual activity
   C3.3 analyze external and internal pressures on young adolescents to become involved at an
   early age in exclusive male-female relationships

D. Growing in Commitment
   Appreciating God’s Goodness
   D1.1 recognize and appreciate the responsibility to be committed family members, friends, and
   brothers and sisters in Christ
D1.2 recognize and appreciate that their commitment to the future is to prepare to become mature adults

Exploring Human Nature
D2.1 explain the meaning of commitment
D2.2 recognize and appreciate the challenge of meeting their commitment to themselves now and in the future

Reflecting, Responding and Analyzing
D3.2 examine the meaning of making a moral choice and the role of conscience

E. Living in the World
Appreciating God’s Goodness
E1.2 recognize and appreciate the responsibility to participate in the work of creating a more just society

Exploring Human Nature
E2.1 describe the requirements of individual and social justice
E2.2 recognize and appreciate that justice is the virtue that helps us respond to the rights and dignity of each person
E2.3 recognize and appreciate the shared responsibility to participate in efforts to protect human rights

Reflecting, Responding and Analyzing
E3.1 examine the responsibility to participate in building a just society
E3.2 analyze two issues related to social justice: poverty and respect for life
E3.3 describe the personal qualities and skills that are essential to contribute to the efforts to create a more just society