

English for Financial Literacy



Volume **1** CLB 1-2

A classroom resource for teaching
financial literacy topics to adult ESL learners
Canadian Language Benchmarks 1-8

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Instructor Guide

Welcome to *English for Financial Literacy*, an instructor’s resource for teaching financial literacy concepts and skills in LINC and adult ESL programs at CLB levels 1 to 8. *English for Financial Literacy*. It complements a series of CIC-funded resources for LINC programming, including the *LINC 1–5 Curriculum Guidelines*, the *LINC 1–4 Classroom Activities*, the *LINC 5–7 Curriculum Guidelines*, the *LINC 5–7 Classroom Activities* and the *Citizenship Resource CLB 1–8*. The main objective of *English for Financial Literacy* is to help instructors incorporate financial literacy content into their program planning and teaching, and support them in learning about key topics and concepts related to financial matters.

The content of the *English for Financial Literacy* resource was specifically guided by the principles of methodology and thematic content of the *LINC 1–5 Curriculum Guidelines* and the *LINC 5–7 Curriculum Guidelines*. The resource provides ideas for curriculum content and sample reproducible activities that:

- are consistent with the Canadian Language Benchmarks 2012
- are relevant to the needs, goals and interests of newcomers to Ontario
- integrate the instruction of financial literacy concepts and skills with the English language instruction at CLB levels 1 to 8
- address numeracy skills pertinent to the specific financial literacy topics

The development of the resource was informed by:

- a review of literature on financial literacy, financial literacy instruction, and existing financial literacy curricula and resources
- a survey of the needs of LINC learners and instructors across Ontario
- consultations with an advisory committee comprising key stakeholder representatives and financial literacy experts
- field testing by instructors in a variety of LINC programs across Ontario
- critical reviews by adult ESL methodology and financial literacy experts

OVERVIEW OF THE RESOURCE

Organization

English for Financial Literacy is organized by CLB levels and consists of three volumes:

- Volume 1 is intended for learners at CLB 1–2 as well as ESL literacy learners.
- Volume 2 is intended for learners at CLB 3–5.
- Volume 3 is intended for learners at CLB 6–8.

Each volume is organized by themes and topics, following the organizing principle of the LINC 1–5 resources. There are five themes in each volume:

Banking and Personal Finance
Consumer Matters
Education
Employment
Housing

These themes are further divided into topics with planning tools and sets of activities designed around specific financial literacy outcomes. The topics vary from volume to volume; the selection of topics in each volume is determined by the language proficiency levels. The topics draw on the content ideas of the LINC themes and related financial concepts or skills. Consequently, the activities provide opportunities for practice in both language and financial literacy skills.

Each topic includes:

- **Learning Outcomes** with sample financial literacy and language outcomes. Financial literacy outcomes are divided into two groups: *Understanding and Knowledge* and *Application*. Language outcomes, based on CLB competency statements, are adjacent for easy reference. The selected sample outcomes can be used to plan a lesson or series of lessons around them.
- **Background Information and Key Language Elements.** This page provides key factual information on the topic as well as a sidebar with related level-appropriate language elements that can be taught: key vocabulary, collocations, abbreviations, possible grammar structures, and related skills and strategies. Instructors can use this page to inform themselves about the topic; they can also use the sidebar as the basis for developing their own activities, such as vocabulary practice exercises.
- Sets of reproducible **activity worksheets** preceded by **Teaching Notes.** The teaching notes are intended to help instructors plan and deliver the instruction; they offer listings of financial literacy outcomes pertinent to the specific activities/tasks and related CLB competencies. They also provide instructors with teaching ideas, ideas for extending the tasks, and Beyond the Classroom ideas, which offer guidance on how learners can extend what they've learned beyond the classroom and relate it to their personal goals and needs. The teaching notes also include answer keys and transcripts.
- Supplementary **numeracy worksheets.** These worksheets accompany sets of activities in Volume 1 and are designed to provide additional practice for learners who need it.

The activity worksheets are designed to address all four language skills, focusing on developing the language related to a given financial literacy concept. They can be used as they are, or adapted to suit a range of teaching and learning styles as well as learners' specific needs.

The reproducible sample activities of *English for Financial Literacy* are accompanied by online activities. These activities can supplement what is taught in the classroom and provide additional practice in language, numeracy and financial literacy skills. By using a different medium, these activities provide learners with independent learning practice. They can

be used to consolidate learning and provide simulations of situations where learners can practise their language skills.

Guiding principles

The content and methodology of *English for Financial Literacy* are founded on:

- the theory and principles of the Canadian Language Benchmarks
- the thematic content and skills specific to financial literacy
- a task-based approach of content-based instruction and Essential Skills

The resource is consistent with existing LINC documents in that it reflects the underlying principles of the Canadian Language Benchmarks:

- It facilitates the development of all five components of communicative proficiency (linguistic competence, textual competence, functional competence, socio-cultural competence and strategic competence) by ensuring that classroom tasks and activities are designed to include these components.
- It uses a task-based approach, where emphasis is on developing language skills in a variety of contexts through tasks that approximate real-world tasks and through the use of authentic texts where possible.
- It is learner-centred: learner needs, goals and interests are the focus of the program and determine its content.

English for Financial Literacy also draws on content areas and core financial literacy competencies that are listed in the section entitled *What is Financial Literacy?* The financial literacy competencies include prose literacy, document literacy, numeracy and problem-solving skills as well as oral fluency and confidence.

These skills relate to *Essential Skills*, which are the skills and abilities that are essential to success in the workplace. They are:

- *Reading Text*
- *Document Use*
- *Numeracy*
- *Writing*
- *Oral Communication*
- *Work with Others*
- *Thinking Skills*
- *Computer Use*
- *Continuous Learning*

Typical applications for these skills could be financial literacy tasks. For example, in *Reading Text*, the application would be integrating and synthesizing information, or reading to understand, learn, or evaluate; in *Thinking Skills*, it could be problem solving or decision making. In *Numeracy*, it would be numerical estimation and calculation. These *Essential Skills* applications (tasks) are embedded in language activities and, in this way, address financial literacy skills through language instruction.

Finally, the document draws on elements of Content-Based Instruction (CBI). In CBI methodology, language instruction is the vehicle for gaining knowledge of content and acquisition of content-related skills. Through task-based instruction, learners have an opportunity to acquire and improve their language skills while developing financial literacy.

WHAT IS FINANCIAL LITERACY

Financial literacy has many possible definitions, but all of them refer to a set of personal skills and knowledge. The Task Force on Financial Literacy defines it as:

...having the knowledge, skills and confidence to make responsible financial decisions. “Knowledge” means understanding personal and broader financial matters. “Skills” are the ability to apply that knowledge in everyday life. “Confidence” means feeling self-assured enough to make important decisions. This is often a key factor in galvanizing people into action. By “responsible financial decisions,” we mean that people will be able to use the knowledge, skills and confidence they have gained to make choices that are appropriate to their own circumstances.¹

Making financial decisions in present times is a complex task and requires understanding and knowledge of various areas such as saving, spending, borrowing and investing, as well as a wide range of skills, for example consumer literacy, document use, decision making, critical thinking and problem-solving skills, to name a few. It also requires awareness of any risks involved in making various financial choices. By incorporating the financial literacy content into language teaching, instructors can help learners develop the knowledge and skills that will enable them to understand and respond to various issues related to their own or their families’ finances.

Consumer and financial literacy can be described through key competencies in several broad areas. These competencies can be used as a reference when formulating contextualized financial literacy outcomes, and further, relating those outcomes to the language outcomes. The competencies listed below have been divided into two categories: *Understanding and Knowledge* and *Application*. *Understanding and Knowledge* is about the nature of money and its forms, how money is used, and what implications or consequences consumer and financial decisions can have. *Application* refers to applying the financial and consumer understanding and knowledge in various contexts, using initiative to build one’s own financial capacity, and making financial and consumer decisions. These two groupings are interrelated and embrace the broad range of knowledge, skills, values and attitudes as they relate to financial literacy.

UNDERSTANDING AND KNOWLEDGE	APPLICATION
EARNING	
<ul style="list-style-type: none"> • Understand forms of employment and the financial implications they have • Understand how taxes and other deductions affect income; understand gross and net pay • Understand various forms of income • Understand how various training and employment choices impact future earnings 	<ul style="list-style-type: none"> • Make informed decisions about own cash flow, assets and investments • Explore different options in making money • File a tax return • Consider training options to advance own employment opportunities • Estimate and calculate earnings and deductions • Track employment records and income
SPENDING	
<ul style="list-style-type: none"> • Understand own relationship with and attitude towards money • Understand value of money • Distinguish between needs and wants • Recognize how personal spending habits and decisions affect own and/or family situation 	<ul style="list-style-type: none"> • Use budget tools to plan spending • Keep financial records and track own spending • Identify and keep track of factors that impact own cash flow

¹Task Force for Financial Literacy, <http://www.financialliteracyincanada.com/definition.html>, retrieved December1, 2012.

BORROWING	
<ul style="list-style-type: none"> • Understand the cost of borrowing and risk involved; understand how compound interest works • Understand when and how to use credit to own advantage • Understand how borrowers are assessed and qualified by lenders • Be aware of the warning signs of debt • Understand what credit history, credit score and credit rating are 	<ul style="list-style-type: none"> • Identify type of credit appropriate for own situation • Evaluate consequences of using various types of credit • Shop around, compare and apply for credit • Learn how to use financial calculators and various tools to calculate the cost of borrowing • Identify ways to build own credit history • Select a credit card suitable for own needs • Track own borrowing
SAVING	
<ul style="list-style-type: none"> • Identify own financial needs and wants • Understand the importance of financial planning • Understand how various saving vehicles and products work • Recognize the value of saving as a means to own financial stability 	<ul style="list-style-type: none"> • Formulate long- and short-term financial goals • Prepare personal and/or family budgets to build wealth • Compare different saving options • Compare different forms of investments • Save for own retirement, child's or own education, down payment towards a house, etc. • Monitor the value of own savings
CONSUMER LITERACY	
<ul style="list-style-type: none"> • Understand how own lifestyle and personal choices affect own financial situation • Understand how to compare various products/ services and their costs • Be aware of consumer fraud and scams • Be aware how advertising affects own spending decisions • Understand consumer rights and responsibilities • Understand how insurance works 	<ul style="list-style-type: none"> • Become proficient in using calculators and various financial tools to calculate interest, discounts, cost of renting or leasing, or to compare costs • Identify cases of consumer fraud • Avoid fraud and scams • Protect own identity • Take recourse when own consumer rights are violated • Evaluate and select insurance policy suitable for own needs

INCORPORATING FINANCIAL LITERACY IN ADULT ESL PROGRAMS

Key considerations

Teaching financial literacy concepts and skills to adult ESL learners can be quite different from teaching them to other audiences, such as youth. Here are some of the factors that instructors need to recognize and consider before planning and developing their programs:

- Recent research on financial literacy concludes that newcomers cannot be characterized as a homogenous group, with the same needs and goals. On the contrary, newcomers to Canada represent a variety of social, educational and financial circumstances and differ greatly in terms of experiences, attitudes and norms related to money issues. Similarly, their financial needs and goals can be as diverse. This can pose a real challenge to an instructor who wants to incorporate financial literacy concepts and skills into their program. A carefully planned needs assessment will help instructors identify the finance-related topics that are of high interest for a particular group of learners.
- Teaching complex or abstract financial literacy concepts to learners with basic language proficiency can pose many challenges or may simply not be possible due to the lack of comprehension or communication at the required level. Often, limited language proficiency is accompanied by weakness in the underlying skills (for example, document literacy, numeracy, problem-solving skills). Raising levels of financial literacy requires first developing these underlying skills and the language skills, and then reinforcing them in various financial literacy contexts.
- The financial literacy competencies cannot be achieved solely through classroom instruction; reflection on one's own financial goals, attitudes and habits, as well as self-assessment of learning, also need to take place. The actual achievement of the specific financial literacy competencies will take place outside the classroom, in real-life situations, on an as-needed basis, rather than immediately or in the near future. Instructors can encourage learners to develop and use strategies to take charge of their learning and the development of their financial literacy.
- LINC and adult ESL instructors may themselves find the content of some financial literacy topics difficult and, as a result, lack sufficient confidence to address them in the classroom. Instructors may also feel uncomfortable discussing financial matters due to their own experiences or cultural norms and attitudes. To remedy this, instructors can inform themselves about the specific financial literacy topic they intend to teach and explore learners' cultural attitudes about it.

The planning process

To plan a lesson or series of lessons integrating financial literacy and language learning, instructors can follow their usual planning routine, keeping in mind that it may be important and efficient to factor in the financial literacy content at the early stages of the planning process. The planning model discussed below demonstrates how financial literacy can be integrated with language teaching.

In addition to the typical needs assessment done for a language program, where information is gathered about learners' interests and needs, instructors will need to get a sense of the level of financial literacy among the learners in their class. Instructors can do this every time they plan a new theme by identifying possible financial literacy aspects within that theme and gathering information from learners. This can be done in a variety of ways, such as an informal class discussion, a checklist, a questionnaire, or a *What do you know about ...* quiz. The financial literacy content will vary from theme to theme; some topics, by virtue of their content, do not have a financial literacy aspect, while others provide many opportunities to make connections to financial literacy.

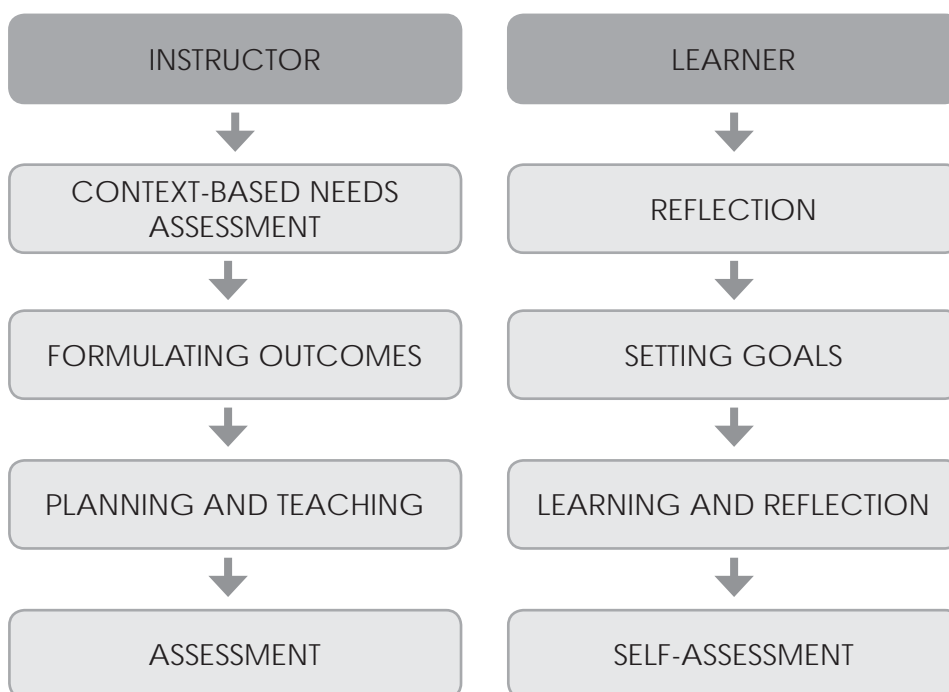
With the information gathered through needs assessments, instructors can plan a lesson or series of lessons. First, they need to formulate the learning outcomes for both language and financial literacy. The financial literacy outcomes are guided by the content and underlying skills, such as document use or numeracy; the language outcomes are guided by

the level-appropriate CLB competencies. The language and financial literacy outcomes should interrelate; for example, in order to achieve the financial literacy outcome *Understand costs, needs and wants*, learners need to *demonstrate comprehension of tables or diagrams such as budgeting tools* and *participate in a small group discussion to plan a student budget* (the language learning outcomes). Similarly, in order to demonstrate these language learning outcomes, learners need to have at least some understanding of costs, needs and wants. Instructors can also use the list of financial literacy competencies in this section to become familiar with the general competency areas of financial literacy before they formulate the contextualized outcomes.



Once the outcomes have been articulated, instructors can select the materials they will use to develop activities and tasks. Instructors can use authentic materials in different media such as brochures, forms, contracts and receipts, advertising, podcasts and YouTube videos as well as other online and print financial literacy resources. Through the language tasks and activities that may focus on vocabulary development, listening comprehension, reading skills, or grammar, learners learn the concepts and develop the underlying skills that lead to financial literacy.

Assessment of language learning can be done using the same tasks and activities; instructors can assess whether or not the language outcomes have been achieved. However, assessment of the financial literacy outcomes may not be possible in the classroom. These outcomes will be achieved outside the classroom and not always immediately. Therefore, it may be appropriate that the assessment of the financial literacy outcomes be done by learners. It is suggested that instructors provide sample tools for goal-setting, reflection and self-assessment.



USING ENGLISH FOR FINANCIAL LITERACY IN PLANNING AND TEACHING

The planning and teaching process

English for Financial Literacy is designed to assist instructors in incorporating financial literacy content into their program planning and teaching, and to provide support in learning about key topics and concepts related to financial matters. As the diagram below illustrates, instructors can use the resource at each stage of the planning and teaching process.

PLANNING PROCESS

USING ENGLISH FOR FINANCIAL LITERACY

NEEDS ASSESSMENT

- Instructor can use *Background Information* to get information about the topic and possible financial aspects.
- Instructor can review *Financial Literacy Competencies* in the *Instructor Guide* section to get a sense of possible outcomes.

FORMULATING OUTCOMES

- Instructor uses *Learning Outcomes* to formulate financial literacy outcomes and language learning outcome; she can select from the sample outcomes provided or draft her own, contextualizing and narrowing down financial literacy competencies.

PLANNING AND DEVELOPING ACTIVITIES

- Instructor uses *Background Information* to get detailed information about the topic.
- Instructor reviews *Key Language Elements* to select the ones to teach.
- Instructor reviews *Teaching Notes* and looks over the sample activity worksheets to plan a lesson; she can select activities and adapt them to the learners' needs or learning styles; she can also use them as a model to develop her own materials.

TEACHING AND ASSESSMENT

- Instructor reads *Teaching Notes* to get ideas for teaching the activities, follow-up activities, or *Beyond the classroom* tasks.

Exemplar

This exemplar illustrates how an instructor plans and teaches a series of lessons that integrate financial literacy and language skills.

Class profile: Cathy is an instructor in a LINC 3–4 class. The class of 18 learners is quite diverse in terms of ethnicity and socio-economic factors. There is a range of ages, from young adults to seniors, including single young newcomers, parents of young children, older parents of teenaged children, and a few seniors with grandchildren.

Needs analysis—selecting the topic: Cathy has conducted initial and ongoing needs assessments to gather information about the needs and interest of the group. *Education* has been identified as one theme that is highly important to the majority of learners in the class. Before planning the actual lessons for the theme, Cathy identifies and discusses possible topics to be included within the theme of *Education*. Learners want to know about the public school system in Ontario, about post-secondary education and training, and especially about financing post-secondary education for their children and themselves. They are curious to know the actual costs of tuition and other expenses for college and university programs in Canada. Cathy decides she will teach a series of lessons on the topic of costs associated with post-secondary education.

Formulating outcomes: For the topic she has chosen, Cathy identifies the financial literacy aspects: identifying possible expenses, average tuition, financial assistance options, saving for a child’s education and financial planning and budgeting. She reviews *English for Financial Literacy*, Volume 2 (CLB 3–5) and finds the topic *Financing Post-secondary Education*.

To start planning, she formulates the outcomes for both language and financial literacy. She looks at the table of financial literacy competencies in the introduction section of *English for Financial Literacy*. Under *Spending*, competencies for this theme could include, “*Distinguish between needs and wants*” and “*Use budget tools to plan spending*.” Under *Saving*, there are several possible competencies, such as “*Understand how various savings vehicles work*” and “*Formulate long-term and short-term financial goals*.”

Cathy sees an opportunity to use this topic to include activities on financial planning and budgeting. She understands the importance of these skills in developing financial literacy, but would not feel comfortable instructing her adult learners on how to plan their own finances. The theme of *Education* will provide a neutral context to explore the concepts and develop the necessary skills.

Next, she looks at the *Learning Outcomes* page for the topic *Financing Post-secondary Education* and identifies financial literacy outcomes and the language and numeracy outcomes for the activities and tasks in a series of lessons that focus on the costs of post-secondary education. She considers these sample outcomes:

Financial literacy outcomes

- Understand costs, needs and wants
- Recognize how a budgeting tool can facilitate making sound financial decisions
- Identify a budgeting/planning tool suitable for own purposes

Language and numeracy outcomes

- Participate in small group discussions in order to plan a student budget
- Follow a set of instructions to create a budget for a specific situation
- Demonstrate understanding of budgeting and calculating tools

Planning and developing activities: As Cathy is not familiar with current tuition fees or budgeting tools, she researches these topics. In *English for Financial Literacy*, she reviews the topic *Financing Post-secondary Education*, which includes background information about tuition fees and related expenses, government assistance programs and private student loans. She also looks at print and online resources for teaching financial literacy to learn about budgeting tools.

To find out how much learners know about these topics, she prepares some *true/false* statements based on the background information. She will use these statements later as a warm-up and needs assessment activity. To make learning and teaching more effective, she wants the learners to be involved in setting their goals and evaluating their own learning. She develops the self-assessment tool that the learners can use with this and other topics. For now, the learners complete the first column. To help learners at CLB 3, Cathy discusses and lists on the board some concepts and skills that relate to this topic: *budget, make a budget, set priorities, calculate totals*, etc.

I want to know about: _____	I've learned about: _____	I still need to know about: _____
I want to know how to: _____	I've learned how to: _____	I still need to know how to: _____
My goal is to: _____		
I will: _____		

Learners can also formulate their goals and make statements on the sheet provided.

Next, Cathy reviews the activity worksheets and selects two sets set of activities: *College is Expensive* and *A Student Budget*. The teaching notes for the activities say they are appropriate for CLB 4–5, so Cathy plans on adapting them for her LINC 3–4 class. Over the next two lessons, Cathy wants to introduce the concept of needs versus wants and budgeting in the context of the costs of post-secondary education, and then, later, transfer the skills the learners develop/practise to other contexts, too.

She uses some of the warm-up and vocabulary practice activities on budgets and collocations with the word “*budget*”; she simplifies the language in vocabulary activities to make it appropriate for CLB 3 learners. She uses the listening text and worksheets as is, but prepares an additional cloze activity based on the transcript in the teaching notes. She creates a grammar worksheet to review the future tense of the modals “*need to*” and “*have to*,” and makes questions and statements about income and expenses in a student’s budget. When discussing budget strategies, she goes beyond the context of post-secondary education and has learners discuss other budgeting scenarios. While learners work on creating budget sheets and performing calculations, Cathy notices that a few learners need support with working with dollar amounts and addition. She works with them individually, explaining the concepts and providing them with supplementary Numeracy Worksheets.

Teaching and assessment: After the lesson on student budgets, learners use the online activities from *English for Financial Literacy* for additional practice of both the language and financial literacy skills. The *Student Budget* activities under *Education*, CLB 3–5 provide practice with budget vocabulary, reading and listening comprehension. They also provide practice in using a budgeting tool and calculating income and expenses as well as balancing a budget. Learners also do the additional budgeting activities called *Making a Budget*, developed by Cathy. Finally, learners with adequate computer skills will search for online budgeting tools and locate one that they would like to use. While learners work independently, Cathy goes around the room and monitors learners’ performance of the listening comprehension task as part of formative assessment. At the end of this series of lessons, learners complete a self-assessment sheet by finishing the statements in columns two and three; Cathy also prompts them to think about their goals in terms of budgeting, and provides examples.

Useful Websites

BANKING AND PERSONAL FINANCE

Banks and Bank Services

Canadian Bankers Association: <http://www.cba.ca> > Home > Consumer Information>Banking Basics > Opening a Bank Account

- Provides information about accounts, fees and consumer rights

Financial Consumer Agency of Canada: <http://www.fcac-acfc.gc.ca>

- Home > Resources > For Consumers > Banking: Tip sheets on banking topics, including choosing the right account, low-cost accounts and cost of banking comparison tables
- Home>Resources > Tools and Calculators>Banking: Banking Package Selector Tool and Savings Account Selector Tool; quizzes on credit report and credit score, rights and responsibilities

Money Mentors: <http://www.moneymentors.ca> > Learning Centre > free budgeting workbook

- Workbook *Stretch Your Dollars - budgeting basics* includes information and tools for personal finance, including a checklist for choosing a bank account

Practical Money Skills for Life: <http://www.practicalmoneyskills.com> > Personal Finance > Saving and Spending > Banking

- Visa USA website for financial literacy that provides information about all aspects of personal finance, including choosing a bank and bank account, banking terms, games, tools and calculators

Settlement.org: <http://www.settlement.org> > Daily Life > Personal Finances>Banks

- Provides basic information about types of banks and bank accounts

Credit and Credit Cards

Financial Consumer Agency of Canada: <http://www.fcac-acfc.gc.ca> > Home > Resources > Tools and Calculators > Credit Cards Interactive Tools > Credit Card Selector Tool

- Credit card selector tool with current Canadian information
- Downloadable booklet *Understanding Your Credit Report and Your Credit Score:* http://publications.gc.ca/collections/collection_2009/acfc-fcac/FC5-8-25-2008E.pdf

Industry Canada: <http://www.ic.gc.ca> > Consumer Information > Office of Consumer Affairs (OCA) > More for Consumers > Take Charge of Your Debt

- Provides information about credit scores and credit reporting agencies in Canada, including instructions for requesting a free credit report and a sample credit report with explanations

Personal Finance

Money Mentors: www.moneymentors.ca > Learning Centre

- Many tools, financial calculators, financial and consumer tips sheets and a free downloadable budget workbook.

ABC Life Literacy Canada: <http://abclifeliteracy.ca> > Literacy in your life > Financial Literacy > Money Matters

- *Money Matters* is a national financial literacy program to help adults learn the basics of money management.

Taxes

Canada Revenue Agency: <http://www.cra-arc.gc.ca> > Home > About the CRA > Understanding Taxes and Benefits

- Basic information about Canada's taxation system > Home > Individuals > Learning about taxes
- Online self-study course teaches how to file a basic tax return

Settlement.org: <http://www.settlement.org> > Daily Life > Personal Finances > Taxes

- Provides basic information about the tax system in Canada, paying income tax and filing a tax return, and applying for benefits and tax credits

CONSUMER MATTERS

General Information for Consumers

Ontario Ministry of Consumer Services: <http://www.sse.gov.on.ca/mcs/en/Pages/default.aspx> <http://www.sse.gov.on.ca/mcs/Documents/275071.pdf>

- Includes booklet *Consumer Protection Survival Guide* with sample letters of cancellation

Ontario Ministry of Consumer Services: <http://www.sse.gov.on.ca/mcs/en/Pages/default.aspx>

- Includes a video tips series *Know Your Rights* on topics such as booking travel, gift cards, saving money, buying big-ticket items, buying a new car, payday loans

Canadian Marketing Association : <http://www.the-cma.org> > For Consumers > Consumer FAQs

- Practical shopping tips for consumers, tips for online shopping, and other consumer information including the *Do Not Contact* registry.

Calculator Soup: <http://www.calculatorsoup.com> > Calculators > Financial > Sales > Sale Price Calculator

- Calculates final sale price for discounts advertised in percent or fraction

Consumer Contracts

Financial Consumer Agency of Canada: <http://www.fcac-acfc.gc.ca> > Home > Resources > Publications > Your Rights and Responsibilities > Tip Sheets > Before You Sign Any Contract

- Tip sheet of ten important things to do or consider before signing a contract

Fraud

Ottawa Community Loan Fund: <http://www.oclf.org> > Connect With Us > Financial Literacy > Newcomer Finances Toolkit

- Fraud and identity theft worksheets for ESL learners from the *Newcomer Finances Toolkit*

Canadian Consumer Information Gateway: <http://consumerinformation.ca>

- This website has several financial tools (e.g., *Build your Buying Skills*) and calculators (e.g., *My Expenses*; *Rent or Buy a Home*)

Canada Revenue Agency: <http://www.cra-arc.gc.ca/ntcs/nln-rfnd-eng.html> > Your Security > Beware of Fraudulent Communications

- Samples of fraudulent emails currently circulating

Canadian Anti-fraud Centre/ Fraudbusters: <http://www.antifraudcentre.ca>

- Up-to-date information about current Canadian and international scams; top scams and statistics; statistics, tips for recognizing, preventing and reporting fraud and identity theft

Competition Bureau: <http://www.competitionbureau.gc.ca> > Home > Publications > Tools for Consumers and Businesses > Pamphlets

- Pamphlets on fraud-related topics, including *Is someone giving you a generous gift? Think again!*, *Looking for work? Beware of deceitful employers!*, *Rebates: The Real Deal**, *Deceptive Prize Notices*, *Promotional Contests*, *What You Should Know About Telemarketing*

Insurance

Financial Services Commission of Ontario: <http://www.fsco.gov.on.ca/en> : > Home > Automobile Insurance > Brochures > Brochure: Understanding Automobile Insurance

- Brochure about understanding automobile insurance

Financial Services Commission of Ontario: <http://www.fsco.gov.on.ca> > Home > Automobile Insurance > Understanding Rates/An Interactive Tool

- interactive rate comparison tool

Get Smarter About Money: <http://www.getsmarteraboutmoney.ca> > Home > Managing your money > Investing > Personal insurance > Video-How to save money on home insurance

- Part of a video series on managing money, including investments, budgets

Total ESL: <http://www.totalesl.com/uploads/lesson/f/123275862069794.pdf>

- Insurance lesson plan for adult ESL learners

Ottawa Community Loan Fund: <http://www.oclf.org> > Connect With Us > Financial Literacy: *Newcomer Finances Toolkit*

- Insurance worksheets for ESL learners from the *Newcomer Finances Toolkit* published by the Ottawa Community Loan Fund

EL Civics for ESL Learners: <http://www.elcivics.com> > Lifeskills Lessons > Car insurance

- Picture stories and activities about car insurance for adult ESL learners

EDUCATION

Retraining and Skills Upgrading

Human Resources and Skills Development Canada: <http://www.hrsdc.gc.ca> > Jobs and Training

- Information about financial assistance available under the Skills Development Employment Benefit

Ontario Ministry of Training, Colleges and Universities: <http://www.tcu.gov.on.ca>

- Information about retraining programs and financial assistance, go to Second Careers

Ontario Ministry of Citizenship and Immigration: <http://www.citizenship.gov.on.ca> > Welcome to Ontario > Ontario Bridge Training Program

- Information about programs, educational institutions and financial assistance

Ontario Women's Directorate: <http://www.citizenship.gov.on.ca/owd/english/> > Helping Women Achieve Financial Independence > OWD funded training programs

- Information about microlending and training programs for women

Apprenticeship Programs

Service Canada: <http://www.servicecanada.gc.ca> > Education and Training > Apprenticeship Grants

- Information about apprenticeship grants

Saving for Postsecondary Education RESPs

CanLearn: <http://www.canlearn.ca/eng/saving/index.shtml>

- Government of Canada portal provides information on a wide range of topics related to financing post-secondary education in Canada; background information on RESPs, student loans, grants and scholarships, the average cost of post-secondary education; tools, such as search tools, planner and calculators, including parental contribution and loan estimators

Smart RESPs: <http://www.smartresps.com>

- Heritage Funds website provides information about different types of RESPs and has easy-to-use calculators

Moneyville: <http://www.moneyville.ca> > Budgeting > Education Planning > Comparing Education Savings Options

- Article with a comparison of education savings vehicles

Average tuition costs in Canada

Statistics Canada: <http://www.statcan.ca> > Browse by... Key Resource > Summary Tables > Subject (on the left sidebar) > Education, Training and Learning

- Table showing the increase over time of undergraduate tuition fees for full time Canadian students, by discipline, by province

Simon Fraser University Students Services: <http://students.sfu.ca/financialaid/costs.html>

Fanshawe College: <http://www.fanshawec.ca/EN/financial/financial/31806/35035/sample.asp>

Online calculators:

Smart RESPs: <http://www.smartresps.com>

- Easy-to-use RESP calculator

MoneySense: http://tools.moneysense.ca/calc/univ_cost/

- University Cost Calculator; RESP Calculator

CanLearn: <http://tools.canlearn.ca/cslgs-scpse/cln-cln/40/fp-pf/fp-pf.obp.do>

BMO: <http://www4.bmo.com> > Bank Accounts > Students & Recent Graduates > Tools & Resources > BMO Student Budget Calculator

Budgeting Tools for Students

Industry Canada: <http://www.ic.gc.ca> > For Consumers > Home > Resources > Publications > Budgeting and Money Management > Making a Budget and Sticking to It

- Information and instructions for making a budget, including a blank student budget template in PDF format.

University of Toronto Student Financial Aid: <http://www.utoronto.ca> > Admissions > Awards and Financial Aid > Budget Tool

- How-to-budget information and blank budget template

EMPLOYMENT

Financial Consumer Agency of Canada: <http://www.fcac-acfc.gc.ca> > For Consumers > Choose a Life Event > Starting your First Job > Payroll Deductions: Where Does It All Go?

- Explains standard payroll deductions such as income tax, EI, CPP and QPP, as well as deductions for employee benefits

Canada Business Ontario: <http://www.cbo-eco.ca> > Home > Business Guides>Business Start-Up Guide

- Provides information and tools for starting a business

Ontario Ministry of Labour: <https://www.labour.gov.on.ca>

- Provides information on hours of work, minimum wages and deductions from wages

HOUSING

Renting a Home

Practical Money Skills: <http://practicalmoneyskills.ca> > personalfinance > lifeevents>renting

- explains important elements of a lease document

Settlement.org : <http://settlement.org>

- Provides information on many housing topics including renting, buying, subsidized housing and housing for seniors in Ontario

Tools

Interactive map with rental prices in Ontario: <http://www.settlement.org> > Housing > Living in Ontario >Cost of Living in Ontario

Buying a Home

Canada Mortgage & Housing Corporation: <http://www.cmhc-schl.gc.ca>

- Government of Canada's national housing agency; includes all topics related to renting and owning a home; features a video series, glossary, worksheets, calculators and a *Newcomers Guide to Housing*; information available in several languages

Canada Revenue Agency: <http://www.cra-arc.gc.ca> > Individuals > Registered savings plans>Home Buyers' Plan

- Provides detailed information about the Home Buyers' Plan, as well as downloadable forms

Practical Money Skills: <http://practicalmoneyskills.ca> > Personal Finance > Life Events > Buying a Home

- Discusses the advantages and disadvantages of home ownership, and outlines the steps to home ownership, including qualifying for a mortgage, types of mortgages, closing, and building home equity

The Canadian Real Estate Association: <http://mls.ca/splash.aspx>

- Updated news about the current real estate market, buyer & seller information, as well as MLS listings with a property comparison tool and mortgage calculator

The Canadian Real Estate Association: <http://www.crea.ca> > Resources > Publications >

- Home Buying Roadmap explains the process of buying a home

Service Canada: <http://www.servicecanada.gc.ca>

- Many housing topics, including government programs, with links to other websites

Settlement.org : <http://settlement.org>

- Provides information on many housing topics including renting, buying, subsidized housing and housing for seniors in Ontario

Tools and Calculators

Mortgage calculator: <http://www.cmhc-schl.gc.ca> >Buying a Home >Easy-to-use home buying tools > Mortgage Payment Calculator

FINANCIAL LITERACY CLASSROOM RESOURCES

Canadian Centre for Financial Literacy: <http://www.theccfl.ca/Resources/CCFL-Activities---Worksheets.aspx>

- Handouts and worksheets on a variety of financial topics from the *CCFL Community Facilitator Training Toolbox*

Financial Literacy Lessons for ESL Students:

http://www.otan.us/images/publicarchive/ArchivesDigitalFiles/ELCivics/Financial_Lit/003370coverpage.pdf

- Learner worksheets cover basic banking, credit and financial planning for the future

Get Smarter About Money: <http://getsmarteraboutmoney.ca> > Education Programs > For Educators

- Includes a variety of resources and tools, including lesson plans, games and multimedia resources intended for elementary and high school students but may be appropriate for adult learners

Practical Money Skills: <http://practicalmoneyskills.ca> > resources > freematerials > classroom

- *Choices & Decisions* is a financial literacy course for educators and provides free lesson plans, in-class activities, and games hopes to support financial literacy

Smart Shopping: <http://www.nald.ca/library/learning/qlwg/unit7/unit7.pdf>

- Workbook published by the Quebec Literacy Working Group as part of GLWG *Skills for Life* series. Includes worksheets on topics such as comparison shopping, the language of advertising, distinguishing needs from wants.

ESL Financial Literacy Toolbox: <http://www.esl-literacy.com/flt/>

- An online financial literacy teacher resource, includes downloadable lesson plans and worksheets organized thematically as well as listings of related resources; units include banking, budgeting, shopping, goal setting, work and other.

Glossary

BANKING AND PERSONAL FINANCE

Banks and Bank Services

account—an arrangement at a financial institution for depositing, withdrawing, borrowing or investing money

account statement—a record of transactions in an account at a financial institution, often provided each month

automated teller machine (ATM)—a machine that lets you make banking transactions by inserting an electronic card; also called an automated banking machine (ABM)

available balance—the amount of money in your account that you can use or withdraw; it may not include all recent transactions (e.g., cheques you have written that have not yet been paid from your account)

bank—a federally regulated financial institution that takes deposits, lends money and provides other financial services

banking fees—fees charged to customers for banking services

Bank of Canada—Canada's central bank; responsible for Canadian monetary policy, issuing bank notes, regulating and supporting the main systems for clearing and settling payments, and acting as fiscal agent for federal government debt; monitors the Canadian dollar and raises or lowers the primary lending rate (the bank rate) in order to regulate the money supply; it is not a chartered bank and does not offer direct services to the general public

Bank of Canada rate—(also called the **prime** or **the bank rate**), announced a few times a year by the Bank of Canada as a guideline for chartered banks to raise or lower their interest rates to customers

credit union/caisse populaire—a non-profit, member-owned financial institution that provides financial services for members, including savings and lending; members must ordinarily belong to a participating organization; a person deposits money in a credit union, and becomes a member of the union because the deposit is considered partial ownership in the credit union; a *caisse populaire* is a financial institution typically seen in Quebec that is similar to a credit union

Canada Deposit Insurance Corporation (CDIC)—a federal government corporation that provides insurance to protect money deposited in Canadian banks and financial institutions

chartered bank—a financial institution that has received the right to operate (a *charter*) from the federal government

cheque—a written order to a bank, credit union or trust company to pay a specified sum of money from the depositor's account to the person or business named on the cheque

chequing account—an account at a bank, credit union or trust company that allows the account holder to write cheques

combination account—an account that is part savings and part chequing; the account holder may write cheques and be paid interest on money in the account

credit check—when a bank or someone else looks at your credit history to decide whether or not to lend you money

credit history—information sent to a credit-reporting agency by a bank, credit card company, or any other business that gives credit; may include information about you, how long it typically takes you to pay back money you have borrowed, and whether or not you make your payments on time; lenders typically check a loan applicant's credit history with a credit-reporting agency before approving a loan

credit rating—a rating that summarizes your financial reputation and credit history; used by financial institutions to decide whether or not to lend you money or provide credit as well as to determine the amount you may borrow

credit-reporting agency—in Canada, two companies collect information and provide credit reports: Equifax and TransUnion

credit score—a numerical summary of the information contained in a credit report, typically ranging from 300 to 900 (a high credit score is best); an indicator of how well you are likely to manage credit in the future

debit card—a card that lets you pay for purchases by transferring money electronically from your bank account to the retailer

debt—money that you owe for loans or credit

deposit—money put into an account at a financial institution, such as a bank, credit union or trust company; a deposit may be in the form of cash, cheque or electronic transaction

deposit insurance—an insurance plan (see *Canada Deposit Insurance Corporation*) designed to protect the money you deposit if a bank, credit union or trust company fails

electronic funds transfer (EFT)—a system for transferring money electronically between accounts at financial institutions

financial institution—a bank, trust company, credit union or other institution that offers financial services such as savings and chequing accounts, loans, credit cards and investments

joint account—a bank account that is shared by two or more people who equally share rights and responsibilities of the account

lender—an institution or person who lends money to people or companies; the lender sets the interest rate and the terms of the loan

line of credit—a type of pre-approved loan that allows you to borrow money when you need it, up to a pre-set maximum amount

loan—money that you have borrowed, which you must repay on a specified schedule at an agreed-upon rate of interest

minimum monthly balance—the least amount of money that has been in a bank account during the whole month

interest—a fee you pay on borrowed capital

mortgage—a loan (usually for buying a home) in which the lender can take possession of the property if the loan is not repaid on time

N.S.F. cheque—a cheque written on an account in which there is not enough money to cover the amount of the cheque; a fee, called an NSF charge, is charged to the account holder when this happens

overdraft—a shortfall in a bank account caused by taking out more money than you had in the account; many banks will allow good customers to make overdrafts for a short time, but will charge fees and interest for the service

overdraft protection—a bank service that allows you to overdraw an account up to a specified amount (overdraft limit); in effect, a temporary loan for which interest is usually charged on the amount that the account is overdrawn

principal—the amount borrowed; interest is calculated on the principal

personal identification number (PIN)—a secret code intended for the sole use of its user; used with a debit card to confirm the cardholder's identity and to authorize debit card transactions

post-dated cheque—a cheque on which a future date is written; a post-dated cheque cannot be negotiated (cash) before this date

prime rate/prime lending rate—rate of interest charged on loans by banks to their most creditworthy customers

savings—money put aside in an account to accumulate as a reserve for future needs

savings account—an account with a bank, trust company or credit union that pays interest on the money you deposit

Tax Free Savings Account (TFSA)—an account that provides tax benefits for savings accounts in Canada; account holder may withdraw money at any time, tax-free

transaction—an activity involving a bank account (e.g., withdrawal, deposit, transfer, direct payment purchases)

withdraw—to take money out of an account

withdrawal—money you take out of an account

Credit and Credit Cards

annual fee—a fee that is applied each year for the use of a credit card; typically paid in exchange for additional rewards or benefits; many credit cards do not charge an annual fee

annual interest rate—the annual interest rate charged on transactions when you don't pay your balance in full; credit card issuers can charge different interest rates for different types of transactions, such as balance transfers, cash advances and purchases

bankruptcy—a legal method of absolving debt and a form of financial protection available to individuals and businesses; you can only file bankruptcy in Canada if you are insolvent; to be considered insolvent, you must be unable to pay your debts as they become due

balance transfer—the transfer of an outstanding credit card balance from one card to another card, often from a higher interest card to a lower interest card; interest is usually charged from the day the amount is transferred to the new card (no interest-free period)

cash advance—cash obtained from an ABM or at a teller, charged to a credit card; it is a loan, and the amount you borrow may be subject to daily limits; there is no interest-free period, so interest is charged from the date the funds are withdrawn until the date this amount is repaid in full

collateral—something of value, such as an asset or property, that you pledge when getting a loan; if you do not repay the loan as agreed, the lender can take and sell your collateral

credit—the ability to borrow money or charge purchases to an account before paying for an item or service; the amount you can borrow or charge

credit capacity—the amount of money that a person or organization can borrow and be expected to repay

credit card—a card issued by a financial institution that lets you buy things “on credit”; the financial institution pays the seller and you repay the financial institution later

credit card slip—a receipt for a credit card transaction, usually signed by the cardholder

creditor—a person or organization that extends credit to others; a person or organization to which money is owed

interest-free grace period—a number of days during which no interest is charged on the transaction; all federally regulated financial institutions that issue credit cards must provide a minimum 21-day interest-free grace period on all new credit card purchases, as long as the balance is paid in full by the credit card statement's due date

minimum payment—the least amount your credit card issuer requires you to pay on the outstanding credit card balance

reward program—incentives and benefits to attract consumers and encourage them to use their credit card in lieu of other forms of payment; common rewards include points that can be redeemed towards travel, merchandise, or gift cards, and cash-back rewards

secured credit card—a card that requires you to pay the issuer a security deposit before you can use it; the credit limit is normally set as a percentage of the deposit (usually 100 percent or more)

Taxes

Canada Revenue Agency (CRA)—the federal government agency that collects taxes and administers Canada's tax laws

Canada Child Tax Benefit (CCTB)—a tax-free monthly payment to eligible Canadian families to help them with the cost of raising children

EFILE—a service that lets authorized service providers send individual income tax return information to the Canada Revenue Agency over the Internet

GST (Goods and Services Tax)—a federal sales tax paid by consumers on most goods and services that they purchase; the GST is 5%

HST (Harmonized Sales Tax)—combined federal and provincial sales tax paid by consumers on many goods and services, with the exception of basic food and some other items; in Ontario, HST is 13 percent (5 percent federal GST and 8 percent provincial sales tax)

excise taxes—taxes imposed by both the federal and provincial governments on alcohol, tobacco, gasoline and vehicle air conditioning

income—money you receive from work, gifts, business, investments, etc.

income tax—a percentage of the income you earn each year that must be paid to the federal and provincial governments for government services; Canada's personal income tax system is progressive, which means individuals with higher incomes pay a greater percentage of their incomes in taxes

land transfer tax—provincial tax derived from the sale and transfers of property

NETFILE—Canada Revenue Agency's electronic income tax filing system; it enables an individual to file a personal income tax return using the Internet and income tax software

PST (Provincial Sales Tax)—sales tax levied by all provinces except Alberta; tax rates vary from province to province: some provinces harmonize it with GST (see HST) while others apply it to the sum of price and GST

property tax—tax derived from residential, commercial and industrial properties; it is levied on the value of property (land and buildings) annually by municipal governments

TD1 (Personal Tax Credits Return)—the form on which you report your income to the Canada Revenue Agency and calculate the amount of taxes you owe or any tax refund that is owed to you

T4—the form on which an employer reports your earnings and deductions so you can include them in your income tax report

T5—the form on which a financial institution reports your earnings from investments so you can include them in your income tax report

tax credit—an amount you can deduct from the tax you owe

tax deduction—an amount you are allowed to subtract from your income before calculating the income tax you owe

tax shelter—an investment or other financial arrangement that allows you to shelter some of your earnings from tax for a period of time

taxable income—the part of your income you have to pay taxes on

Retirement

pension—an annual income paid to an employee, usually after retirement; payments are based on the employee's age at retirement, final salary, and number of years on the job

pension plan—a qualified retirement plan set up by a corporation, labor union, government, or other organization for its employees

Canada Pension Plan (CPP)—the Canadian government system into which you pay a percentage of your earnings to a fund that provides income when you retire

Guaranteed Income Supplement (GIS)—additional payments on top of the Old Age Security pension for low-income seniors living in Canada

Old Age Security (OAS)—a monthly payment to those 65 years old or older who meet the residence requirements

Registered Retirement Savings Plan (RRSP)—a type of savings plan registered with the government that allows you to reduce the income tax you pay on money you save within the plan for retirement

Registered Retirement Income Fund (RRIF)—income fund established by a financial institution to provide retirement income to an individual; set up by directly transferring money from registered retirement savings plans or registered pension plans; the RRIF holder must withdraw a set portion of the money in the fund annually and pay tax on it

Personal Finance

balanced budget—a budget in which income and expenses are equal

budget—a plan (monthly or yearly) for spending and saving based on your income and expenses

expenses—outflow of money to another person or group to pay for an item or service

fixed expenses—expenses that do not depend on consumption or change from time period to time period, such as rent or mortgage payments, childcare expenses, tuition, etc.

financial plan—a written plan that identifies your financial goals and recommends specific actions to take to achieve them

income—the amount received from all sources, including wages, salaries, profits, interest payments, rent and other forms of earnings

want—something you desire but do not need

CONSUMER MATTERS

Shopping and sales

Consumer Protection Act (Ontario)—consumer protection legislation that governs most common consumer transactions in Ontario

contract—a legally binding oral or written agreement enforceable in a court of law; a valid contract must have an offer with specific terms, an acceptance of that offer, and consideration, or an exchange, such as a payment; by signing a contract, a consumer is bound by its terms, as long as the terms themselves do not violate the criminal code

deferred payment programs—“buy now, pay later” programs offered by retailers to qualified customers; often interest-free if payment is made in full by the agreed-upon date; customers may be charged administrative fees and other costs for using the program

layaway plan—program offered by some retailers that allows customers to reserve merchandise and then make payments until the full cost is paid; the customer receives the merchandise only when paid for in full

terms and conditions—general and special arrangements, provisions, requirements, rules, specifications and standards that form an integral part of an agreement or contract

breach of contract—failure to perform any term of a contract without a legitimate legal reason; may include not completing a job, not paying in full or on time, or failure to deliver all the goods

Insurance

adjuster—insurance company employee who assesses loss or damage when a claim is made

beneficiary—someone who receives the benefits of an insurance contract; can refer to a person who receives the insurance proceeds from a life insurance policy or annuity as well as someone who receives benefits from a health insurance policy, such as payments for a health care service

claim—a formal request to an insurance company requesting payment based on the terms of the insurance policy; claims are reviewed by the insurance company for their validity before they are paid out

collision coverage—an optional type of automobile insurance coverage that pays for the cost of repairing the insured vehicle if it is damaged in a collision

comprehensive coverage—an insurance policy that pays for damage or loss of a vehicle from a wide range of risks, such as fire and theft

coverage—the specific types of losses covered by an insurance policy and the limits on the claims that may be made

deductible—amount of your claim you agree to pay before the insurance company pays the rest

insurance agent—a person representing one insurance company and selling its insurance products

insurance broker—a person or company who sells insurance products of various companies

insurance claimant—a person or party requesting payment of benefits under the terms of an insurance policy

insurance company—a financial institution (either federally or provincially regulated) in the business of insuring risks; insurance companies generally fall into two categories: life and health insurers, and property and casualty insurers

insurance policy—a written document that serves as evidence of insurance coverage and contains pertinent information about the benefits, coverage and owner, as well as its associated obligations

insured—the person whose property or life is insured

insurer—the insurance company

liability insurance—insurance that provides protection from claims arising from injury or damage to other people or property

life insurance—an insurance policy that pays a set amount to those named in the policy (the beneficiaries) when the policy holder dies

premium—the amount you pay (usually monthly or annually) for an insurance policy

replacement value—the cost of replacing an insured item at its current price, even if that price is higher than what you originally paid for it

Fraud

phishing—usually a two-part scam involving email and spoof websites; fraudsters send email to a wide audience that appears to come from a reputable company requesting personal information account numbers; this is known as a phish email

identity theft—occurs when someone steals your personal information and uses it to pretend to be you, for example by buying things for themselves on your credit card

investment scam—criminal fraud or “con” game in which there is an attempt to swindle money by gaining a person’s confidence

scam—a fraudulent or unethical activity; a fraud, theft or trick

EDUCATION

Financing job training

Apprenticeship Incentive Grant—a taxable cash grant offered by the Government of Canada; eligible apprentices could receive up to \$4,000 to pay for tuition, travel, tools or other expenses

Financing post-secondary education

bursary—a type of financial award provided by a school to certain students to assist with the costs associated with attending a college or university; usually provided to students based on financial need and/or academic performance

Canada Education Savings Grant—a program introduced by the federal government whereby it will invest, in the form of grants, together with parents who save for their children's education through RESPs; the government will top up contributions made to an RESP by 20 percent to a yearly maximum of \$400 per beneficiary

Canada Education Savings Grant (Basic)—money given to you by the Government of Canada and put into your Registered Education Savings Plan (RESP) based upon your contributions to the plan

Canada Education Savings Grant (Additional)—extra money given to you by the Government of Canada and put into your Registered Education Savings Plan (RESP) based upon your contributions to the plan; available to those with low family incomes

Canada Learning Bond—money given to you by the Government of Canada for your RESP if you are a family with limited income

Canada Student Loans Program—federal government program that provides loans to eligible post-secondary students; provincial and territorial student financial assistance programs may be integrated with the federal program (as in Ontario) or may operate in tandem with the federal program

student grant—financial award provided to students based on need through government student financial assistance programs, schools or private organizations; a grant does not need to be repaid

scholarship—financial award provided by a school or private organization to students based on merit

OSAP (Ontario Student Assistance Program)—a student financial assistance program that provides loans and grants to eligible post-secondary students; in Ontario, the federal and provincial program are integrated

RESP (Registered Education Savings Plan)—a savings plan registered with the federal government to help families save for their children's post-secondary education; the government contributes additional money to eligible families through the Canada Education Savings Grant and the Canada Learning Bond

EMPLOYMENT

gross pay—the amount of salary or wages paid to a worker before any deductions, such as taxes, are made

net pay—the amount of salary or wages paid to a worker after taxes and other deductions are taken off

net personal income—the money you receive after taxes and other deductions are taken off your paycheque

overtime pay—time worked in excess of the standard hours specified by law; for most employees, overtime begins after they have worked 44 hours in a work week; they must receive overtime pay at the rate of one and one-half (1.5) times the regular rate of pay or, if they agree in writing, time off in lieu of overtime pay

payroll deductions—amount of your salary deducted by an employer to pay for things like income tax, Canada Pension Plan, Employment Insurance, and possibly other taxable benefits (such as life insurance, medical plan, dental plan or private pension plan)

pay statement (also called **statement of earnings or pay stub**)—a slip of paper included with your pay that records how much money you have earned and how much tax or insurance etc. has been deducted from it

entrepreneur—the owner or manager of a business enterprise who, by risk and initiative, attempts to make profits

freelance employee—a freelancer (or freelance worker) is a self-employed person working in a profession or trade in which full-time employment is also common

HOUSING

amortization period—the period of time it will take to pay off a mortgage in full; the most common amortization period for a new mortgage is 25 years

closed mortgage—a mortgage agreement that cannot be prepaid or changed before the end of the term. Your lender may let you make certain prepayments without penalty, but you will usually have to pay a penalty to break your mortgage agreement

closing costs—costs in addition to the purchase price of the home, such as appraisal fees, legal fees or prepaid property taxes; these costs must be paid before you take possession of your home; they range from 1.5 to 4 percent of a home's selling price

down payment—the amount of money you deposit when you first buy your home; must be at least 5 percent of the purchase price, but can be more; amount of the down payment determines how much you need as a mortgage loan, and whether or not you will have to pay mortgage default insurance, which is required if you have a down payment of less than 20 percent of the purchase price

fixed interest rate mortgage—mortgage loan where the interest rate and payment amount do not change for a specific term

gross debt service (GDS) ratio—the percentage of your income before deductions (gross income) required to cover costs associated with a home, such as mortgage payments, property taxes and heating; as a general rule of thumb, GDS ratio should not exceed 32 percent of gross income

high ratio mortgage—a mortgage for more than 80 percent of the purchase price of a home; mortgage default insurance is required for a high ratio mortgage

Home Buyers' Plan (HBP)—a federal government program that allows first-time homebuyers to withdraw money from their Registered Retirement Savings Plans (RRSPs) tax-free to make their down payment or pay for other closing costs

mortgage—a loan (usually for buying a home) in which the lender can take possession of the property if the loan is not repaid on time; payments include the principal and interest, and may also include a portion of the property taxes

mortgage broker—an independent contractor who offers the loan products of different lenders; acts as agent for banks, trust companies, credit unions, mortgage corporations, finance companies and individual private investors; some lend only their own money and provide a direct source of mortgage funds

mortgage default insurance—protects lenders against mortgage default and enables consumers to purchase homes with little or no down payment

open mortgage—a mortgage that can be repaid at any time during the term, without penalty; the interest rate may be higher than on a closed mortgage with an equivalent term

term—the period of time your mortgage agreement will be in effect; at the end of the term, you either pay off the mortgage in full, renew it, or possibly renegotiate your mortgage agreement (for example, decrease your amortization period); terms are generally for six months to 10 years

variable interest rate mortgage—a mortgage with an interest rate that can vary during the term; the interest rate varies in line with changes in market interest rates; the mortgage payments can be fixed, or they could change with interest rates, depending on the terms of the mortgage



Banking and Credit



The activities in this section explore the topic of banking services, credit cards, types of credit and related concepts. The activities present basic information on various bank accounts and transactions, forms of credit, what good and bad credit is, and how credit cards work.

The *Banking and Credit* section includes two sets of activities:

Banking

Credit Cards

You can select activities to teach based on the needs and interest of the learners in your class. The activities can be used individually and need not be used in the sequence in which they are presented. You may also add your own activities where appropriate. Suggestions and ideas for extending or complementing the specific activities are included in the teaching notes.

You can complement the activities in this section with online activities at *English for Financial Literacy*>*Online Activities*.

The activities in this section relate to the following theme in *LINC 1–5 Curriculum Guidelines*:

- **Banking, Customer Service and Telephone**

Learning Outcomes

The sample learning outcomes below can help you plan a lesson or series of lessons about banking and credit. The outcomes are intended to guide you in defining areas of content and contexts for the language instruction. The financial literacy outcomes can help you determine the aspects of financial literacy to include in your instruction in order to facilitate learners' understanding, knowledge and competence. The language outcomes can guide you in selecting and designing language activities at CLB 1–2 that support financial literacy.

The activities included in this section are intended to support the outcomes below.

Sample Financial Literacy Outcomes	Sample Language and Numeracy Outcomes
<p>Understanding and knowledge</p> <ul style="list-style-type: none">• Understand services offered by banks• Understand vocabulary and concepts related to credit cards• Understand how credit cards work• Identify advantages and disadvantages of using credit• Recognize own responsibility when using a credit card• Be aware of warning signs of debt <p>Application</p> <ul style="list-style-type: none">• Compare different bank accounts and services offered• Select a bank account suitable for own needs• Identify and select specific types of credit suitable for own needs• Evaluate consequences of using different forms of credit	<ul style="list-style-type: none">• Demonstrate comprehension of the gist and main details in a short text about banks in Canada• Complete sentences about own banking needs• Demonstrate comprehension of the main idea and key details in a text about credit cards• Identify numerical details in a short listening text about a credit card bill

When planning a lesson or series of lessons, you can use the listed outcomes as they are or develop your own based on the needs and interests of the learners in your class. For ideas and strategies for conducting a needs assessment, see the *Instructor Guide*.

Background Information and Key Language Elements

You can use the background information about credit to familiarize yourself with the key terms, concepts and processes involved in credit that are presented in the learner activities in this section. For sources of more information on these topics or related classroom resources, please see the *Useful Websites* section.

The sidebar below lists major language elements that you may want to introduce or review to support the thematic content of the activities.

Selecting a Bank and a Bank Account

One of the first things newcomers do when they arrive in Canada is open a bank account. Identifying the services they will need and comparing the services (and fees) offered by various financial institutions in their area may be confusing or frustrating. Learners may find it helpful to use a tool (such as the checklist provided in the activity *Selecting a Bank Account*) to analyze their banking habits and needs. Learners will also need to learn the terms used by various banks for the services, accounts and plans they offer, as well as common abbreviations used in bank statements. Some learners may even need to learn about basic banking practices, procedures and fees. Personal banking options, such as Internet or mobile banking may also be unfamiliar, and learners may want to learn about the security features and potential risks associated with them.

Credit and Credit History

For most Canadians, credit is an accepted fact of life. It's difficult to imagine life without credit—we use credit cards, get mortgages, finance cars and take out student loans. However, we may not stop to think about exactly how different forms of credit work and how much we pay for the convenience of buying now and paying later. Newcomers will likely notice advertising for products such as credit cards specifically designed for recent immigrants. Some newcomers may be uncomfortable or unfamiliar with the concept of credit or with different forms of credit and how they may best be used. It is very important that newcomers are able to identify the advantages and disadvantages of credit in order to make informed decisions.

Credit Cards

Credit cards may be seen by some newcomers as status symbols. Others may regard them as necessary evils. Whatever the perception may be, the choice of a particular credit card must be considered carefully. Learners need to understand how credit cards work in general, as well as the terms and conditions for specific cards. Credit cards are financial products, and consumers need to do their homework by researching and comparing the features of different credit cards before making decisions.

For those unfamiliar with using credit cards, it may be useful to learn how interest charges are calculated. When the balance is paid in full and on time, credit cards work like interest-free loans. Taking advantage of interest-free credit makes good financial sense. However, carrying a balance on a credit card may cost much more than a consumer realizes, because of the way in which interest is calculated. It may also be instructive to compare the price of a purchase with the final cost when only the minimum monthly payments are made. Credit card debt is a growing problem in Canada, and newcomers need to be aware of the pitfalls of having and using credit in order to avoid future financial problems. Security is also a serious concern: credit card holders need to take appropriate steps to safeguard and protect all credit cards.

Key vocabulary

bank
credit card
debit card
bank teller
ATM /ABM
bank machine
cheque
safety deposit box
online banking
mobile banking
savings account
chequing account

Verbs and verb collocations

to withdraw
to deposit
to make a deposit
to make a withdrawal
to pay bills
to open an account
to pay with a credit card
to pay cash

Possible grammar structures

yes/no questions
wh-questions
need / don't need
adverbs of frequency to describe one's banking habits

Objective(s) and CLB level

The objective of this series of activities is to familiarize learners with the vocabulary and key concepts related to credit cards. The activities provide opportunities to practise vocabulary use, reading and speaking. These activities are generally appropriate for learners at CLB 1 and 2.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Understand vocabulary and concepts related to bank accounts and services
- Identify bank account/services suitable for their own needs

Corresponding CLB competencies

- 👂 CLB 1, 2: Understand simple information about familiar, concrete topics.
- ✂️ CLB 1, 2: Copy ... words and short phrases ... to complete short tasks.
- ✂️ CLB 2: Answer simple questions to describe a personal situation.
- 📖 CLB 2: Understand the purpose and some basic details in very simple, short texts ...

Procedures

A. This is a warm-up activity that introduces the basic vocabulary related to banking. It is appropriate for learners at CLB 1. You could also cut up the cards and ask learners to match the pictures with the words.

B and C. These activities introduce vocabulary for common banking services and transactions. They are intended for learners at CLB 2. In Part D, you could cut up the words and definitions and have learners match them; then, they could complete the sentences.

Answers:

1. deposit 2. cashes 3. open 4. borrow 5. lend 6. pay back 7. write 8. withdraw

D. Before reading the text, ask learners if they recognize the bank signs and whether or not they can name each bank. Learners can also discuss which banks are in their neighbourhood and what other banks they know of. You could use online images of bank logos or authentic brochures.

E. This is a reading comprehension practice.

Answers: Sentences that are true: 4, 6, 8.

F and G. This is a series of activities based on the listening text. It is appropriate for learners at CLB 2. First, learners listen for general ideas and order the sentences. For additional practice, they can copy the sentences in the correct order. Then, learners listen again and complete the text with the words they hear. Learners at higher CLB levels can try to complete the text before listening—they should listen only to check their answers. For lower level learners, you could provide a list of words to insert and use the listening exercise to check their answers.

Transcript

Step 1: Think: What do you do with your money? Do you write cheques to pay your rent or bills? Do you want to keep some money in the bank? Do you want to pay with a debit card when you go shopping?

Step 2: Read about banks and different types of bank accounts— savings accounts, chequing accounts and combination accounts.

Step 3: Visit different banks in your neighbourhood. Ask about their accounts. Ask about the fees for different accounts. Ask about accounts for newcomers.

Step 4: Choose the best bank and bank account for you. A branch near your home or work is convenient.

Step 5: Open your bank account. Bring your ID. A customer service person will help you open your new bank account.

H. Elicit possible questions to ask when choosing/opening a bank account. Have learners unscramble the questions provided and write more on their own. Learners can also work in pairs or small groups.

I and J. Learners can interview one or more classmates. As a class, learners can gather information about how they use banking services and then draw conclusions, e.g., *Nobody uses mobile banking. Seven learners have credit cards.*

Extend the activity: You could also develop a *Find Someone Who ...* activity with these prompts.

Beyond the classroom: Invite a customer representative from a local bank to talk about accounts/plans, services and other valuable information. Learners can also visit a bank of their choice and gather brochures with information on banking services, hours of operation, etc.

A. Look at the pictures. Listen and repeat. Copy the words.

credit card debit card bank teller cheque

	<p>_____</p>
	<p>_____</p>
	<p>_____</p>
	<p>_____</p>

ATM or bank machine

safety deposit box

to withdraw

to deposit



_____ or







B. What accounts and services do you need? Read the questions. Use the words at the top to finish the sentences.

open a savings account ✓
 pay bills at your bank
 use online banking or mobile banking

ask your bank for a loan
 open a chequing account
 rent a safety deposit box



1. Do you want to keep some money in the bank?

You can open a savings account.

2. Do you want to borrow money to buy a house or a car?

You can _____.



3. Do you need to write cheques?

You can _____.

4. Do you have important documents and valuable things to protect?

You can _____.



5. Do you need to pay bills – gas bills, phone bills, credit card bills?

You can _____.



6. Are you busy? You don't need to go to the bank.

You can _____.

C. Read the banking verbs. Complete the sentences below.

to deposit	to put money <i>into</i> a bank account
to withdraw	to take money <i>from</i> or <i>out of</i> a bank account
to cash a cheque	to get money for a cheque
to write a cheque	to fill out or make a cheque to pay for something
to borrow	to get money (a loan); the person pays back the money
to lend	to give money (a loan) to someone; the person pays back the money
to pay back	to return the money you borrow
to open a bank account	to start a new bank account

- I _____ money into my bank account every week.
- Jin takes his paycheque to the bank. He needs money to buy food and pay bills.
He _____ his paycheque.
- Zara is a newcomer to Canada. She doesn't have a bank account. She needs to _____ a bank account.
- I don't have money to buy a car. I can _____ money from the bank.
- The bank will _____ money to me.
- Now, I have a car loan. I will _____ the loan for three years.
- Every month, we _____ a cheque to the landlord for rent.
- He uses the ATM to _____ cash from his bank account.

D. Read the text below.**BANKING IN CANADA**

In Canada, a bank is a safe place to keep money. You can't lose your money when your money is in the bank. No one can steal your money when your money is in the bank.

First, you need to open a bank account.

You choose the bank. Banks have information in many languages. Some banks have customer service workers who speak your language. Many banks have special accounts for newcomers to Canada.

You choose the type of account you want—a chequing account, a savings account, or a combination account. Then you can put money in the bank.

You don't need to have a job to open a bank account. You don't need to put money in the account right away.

E. Read the sentences. Put T for True or F for False.

1. In Canada, your home is a safe place to keep your money. _____
2. First, you put money in the bank. Then you open a bank account. _____
3. You can't choose the bank. _____
4. Banks have information in many languages. _____
5. Many banks have special bank machines for newcomers to Canada. _____
6. You can choose the type of bank account you want. _____
7. You need a job to open a bank account. _____
8. You don't need to put money in the account right away. _____

F. 🎧 Listen to the steps for choosing a bank and a bank account. Write the correct number for each step.

- _____ Read about different banks and different types of bank accounts.
- _____ Open a bank account.
- _____ Visit different banks in your neighbourhood.
- _____ Choose the best bank and bank account for you.
- 1 Think: What do you do with your money?

G. 🎧 Listen again. Write the missing words.

Step 1: Think: _____ do you do with your money?

Do you _____ cheques for your rent or bills? Do you want to _____ some money in the bank?

Do you want to _____ with a _____ card when you go _____?

Step 2: Read about _____ and different _____ of bank accounts: _____ accounts, chequing accounts, and combination accounts.

Step 3: _____ different banks in your _____.

Ask about their _____.

Ask about the _____ for different accounts. Ask about accounts for _____.

Step 4: Choose the _____ bank and bank account for _____.

A _____ near your home or _____ is convenient.

Step 5: Open your bank account. Remember— _____ your ID to the bank.

A customer service _____ will help you _____ your new bank account.

H. Unscramble the questions to ask when you open a bank account. Then, add your questions. Practise asking these questions with a partner.

Example: How much/the monthly fee/is/this account/for/?
How much is the monthly fee for this account?

1. required/What/the minimum balance/is/?

2. I/write/Can /cheques/?

3. is/the cost /per cheque/What/?

4. transactions/free/How many/are/?

5. send/Can/money/I/abroad/?

6.

7.

I. Think about your banking needs. Check off (✓) all the things you need to do.

Why do you need a bank account?

to keep money safe

to withdraw cash

to have a debit card

to write cheques to pay bills/ rent

to pay bills from my bank account

for pay cheque deposits or direct deposits

other needs: _____

J. Read the questions about you and your bank. Circle your answers. Then ask a partner these questions.

- | | | |
|---|------------|--------------|
| 1. Do you have a chequing account? | Yes, I do. | No, I don't. |
| 2. Do you have a savings account? | Yes, I do. | No, I don't. |
| 3. Do you have a debit card? | Yes, I do. | No, I don't. |
| 4. Do you have a credit card? | Yes, I do. | No, I don't. |
| 5. Do you write cheques? | Yes, I do. | No, I don't. |
| 6. Do you pay bills at the bank? | Yes, I do. | No, I don't. |
| 7. Do you use an ATM (bank machine)? | Yes, I do. | No, I don't. |
| 8. Do you use online or mobile banking? | Yes, I do. | No, I don't. |
| 9. Do you have a safety deposit box? | Yes, I do. | No, I don't. |
| 10. What is the name of your bank? | _____ | |

K. Write sentences about you and banking.

Example: *I have a credit card. I don't pay bills at the bank.*

1. _____.
2. _____.
3. _____.
4. _____.
5. _____.
6. _____.
7. _____.

Objective(s) and CLB level

The objective of this series of activities is to familiarize learners with the vocabulary, abbreviations, format and content of a typical bank statement. The activities provide practice in reading a formatted text such as a bank statement. These activities are generally appropriate for learners at CLB 2 and up.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Understand vocabulary and abbreviations related to bank services and transactions
- Understand and use information included on a bank statement for personal use

Corresponding CLB competencies

 CLB 1,2: Get information from short, simple formatted texts.

 CLB 2: Understand the purpose and some basic details in very simple, short texts ...

 CLB 1,2: Copy ... words and short phrases ... to complete short tasks.

Procedures

A. This is a reading that introduces the situation and some vocabulary related to common banking transactions. You may also review the vocabulary using Part C from *Banking* activities. Ask learners who does their banking and how: online, at the branch, at the ATM? Elicit vocabulary for common banking transactions that can appear on a typical statement; list them on the board. Have learners read the text and answer the questions with specific information from the text.

Extend the activity: Learners can make a list of transactions for Lina and Oscar.

B. This is a glossary for the bank statement that follows. You can cut up the vocabulary cards and have learners play the game where they read out a definition and the other party guesses the word.

C. Have learners scan the bank statement and discuss the format and type of information included. You can prepare a few comprehension questions, e.g., *What type of account do they have? What is the account number? How much money is there in the account?*

Extend the activity: You can ask learners to check their bank statements at home and compare transaction codes used. It is not a good idea to ask learners to bring their bank statements to class (privacy).

D. Learners can work in pairs or individually. You could also ask learners to write a set of questions about the statement and quiz another pair using those questions. Alternatively, you could use the statement as an information gap text with blanks to be completed in pairs.

E. Discuss what debit and credit are. You could use this activity together with Part B.

Beyond the classroom: Learners can make a list of transaction codes and types for personal use. Learners can also review their bank statements for accuracy and check fees and charges applied.

A. Read the story and answer the questions.



Oscar and Lina are married. They have a joint bank account. Their employers deposit their pay into this account every payday.

Lina usually does the family's banking. She doesn't go to the bank very often. She uses online banking to pay the bills:

hydro, car insurance, credit card and Internet. They pay their mortgage by pre-authorized debit. This means every two weeks the bank can take money from their account for their mortgage payments. It's very convenient. Lina doesn't need to write cheques for mortgage payments or go to the bank to make payments.



Oscar goes to the bank machine every week. He withdraws cash from their account for groceries and other things. Sometimes Lina and Oscar use their debit cards in stores to pay for their shopping.

Oscar and Lina check their bank statement online. The statement shows their account balance and all the bank transactions—the money going in and out of the account.

1. What kind of bank account do Lina and Oscar have?
2. Who deposits their pay into their bank account?
3. Does Lina go to the bank very often?
4. What does Lina use to pay the bills?
5. What bills does she pay?
6. How do they pay their mortgage? How often do they pay it?
7. Where does Oscar go to get cash?
8. What do Oscar and Lina check online?

B. Here are some words you will see on a bank statement. Read the words and their meanings.

1. current balance: total amount of money in a bank account now	2. transaction: activity in a bank account (deposit, withdrawal)
3. balance forward: the account balance from the last statement	4. withdrawal: money you take out of a bank account
5. payroll deposit: money put into your bank account by your employer	6. service charge: fees you pay for bank services
7. credit: an amount added to the bank account balance	8. automated teller: a bank machine or ATM
9. debit: an amount subtracted from the bank account balance	10. bill payment: an amount used to pay a bill
11. deposit: an amount put into a bank account	12. direct payment purchase: a purchase you pay for with your debit card
13. pre-authorized debit: automatic debit you agree to	14. online banking: using a computer to make banking transactions and read statements

C. Look at Lina and Oscar’s online bank statement. Underline the banking words from Part B. Read the transaction codes at the bottom of the statement. Copy the codes next to the words in Part B.

MyBank

Account	Joint	Account Number	45-97318
Current Balance	\$2,683.88		

Transaction History

View or show from to

Date	Code	Description	Debit	Credit	Balance
Apr 29		BALANCE FORWARD			\$903.89
Apr 30	PD	ABC COMPANY		\$1744.56	\$2648.45
Apr 30	PD	NORTH HEALTH CARE		\$1389.02	\$4037.47
May 1	CW	MASTERCARD	\$214.38		\$3823.09
May 1	PD	MORTGAGE PAYMENT	\$739.00		\$3084.09
May 3	AT	CASH WITHDRAWAL	\$150.00		\$2934.09
May 5	CW	AUTO INSURANCE	\$135.00		\$2799.09
May 5	AT	CASH WITHDRAWAL	\$80.00		\$2719.09
May 5	SC	AT TRANSACTION FEE	\$2.25		\$2716.84
May 5	DPP	PIZZASHACK	\$32.96		\$2683.88

Transaction codes

Code	Transaction Type	Code	Transaction Type
AT	Automated Teller	BP	Bill Payment
CD	Customer Deposit	PD	Preauthorized debit
CK	Cheque	DPP	Direct Payment Purchase
CW	Telephone/Online banking	SC	Service Charge
PD	Payroll Deposit	WD	Withdrawal

D. Read Lina and Oscar’s bank statement. Mark the sentences true (T) or false (F).

1. The bank statement is for one month. _____
2. Lina and Oscar got paycheques on the same day. _____
3. They paid MasterCard \$114. 38. _____
4. They got cash from the ATM two times last week. _____
5. They paid a fee for using the ATM on May 5. _____
6. Lina used a cheque to pay the mortgage. _____
7. Oscar and Lina pay for their car insurance online. _____
8. They paid for pizza with a credit card. _____
9. The statement shows two deposits. _____
10. Their current balance is \$903.89. _____

E. Which transactions are credits? Which transactions are debits? Copy the transaction words under the correct heading in the chart.

- | | | |
|------------------|--------------------------|----------------------|
| customer deposit | interest paid on savings | pre-authorized debit |
| payroll deposit | cheque | withdrawal |
| bill payment | direct payment purchase | service charge |

CREDITS	DEBITS

F. Read your bank statement at home and answer the following questions.

1. How many transactions are there?
2. What are the most common transactions?
3. Do you pay service charges or fees?
4. What do you pay them for?

Say the numbers out loud.

Example: 84 = eighty four

97

150

246

2,000

3,780

4,056

Write the numbers in the table.

thousands	hundreds	tens	ones

Match the numbers with the words. Copy the numbers.

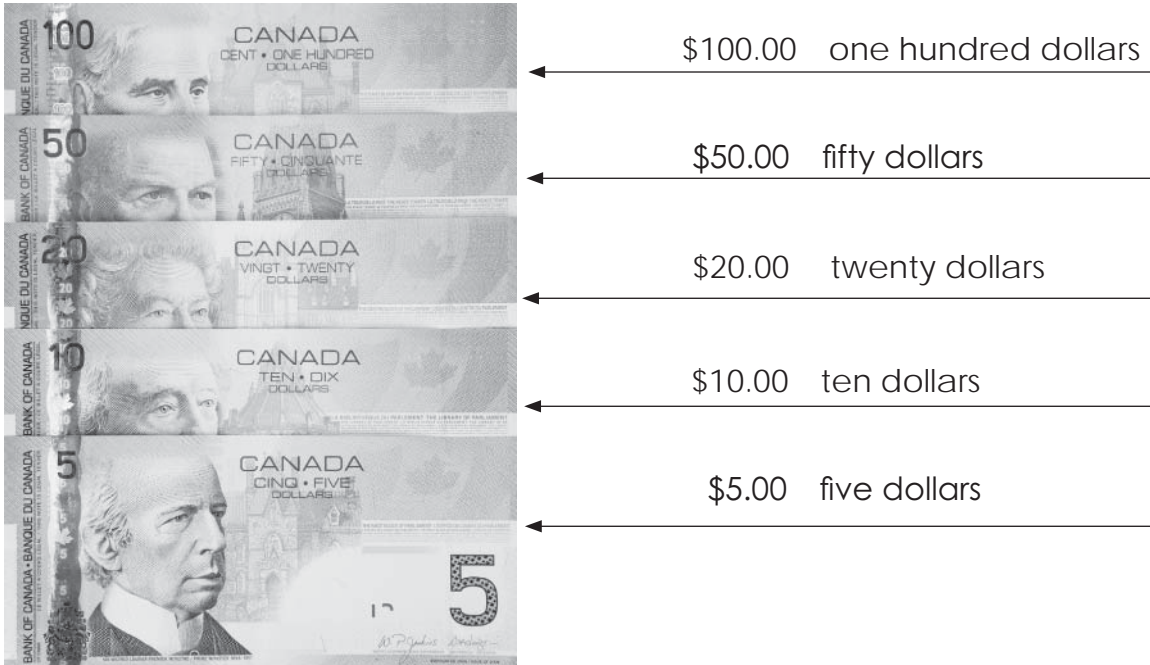


97	246	409	71	814
236	1,303	1,200	840	1,030

- _____ five thousand two hundred
- _____ four hundred and nine
- _____ one thousand and thirty
- _____ one thousand two hundred
- _____ two hundred and thirty-six
- _____ seventy-one
- _____ one thousand three hundred and three
- _____ eight hundred and forty
- _____ two hundred and forty-six
- _____ eight hundred and fourteen

Canadian Money

Bills



Coins



Penny
\$.01 or 1¢
One cent



Nickel
\$.05 or 5¢
Five cents



Dime
\$.10 or 10¢
Ten cents



Quarter
\$.25 or 25¢
Twenty-five cents



Loonie
\$1.00
One dollar



Toonie
\$2.00
Two dollars

Calculate the amounts.



= _____



= _____



= _____

Read the dollar amounts.

\$1.99	one dollar and ninety-nine cents
\$2.00	two dollars
\$4.56	four dollars and fifty-six cents
\$12.75	twelve dollars and seventy-five cents
\$19.98	nineteen dollars and ninety-eight cents

Write the dollar amounts in words.

\$3.00 _____

\$4.50 _____

\$2.39 _____

\$11.20 _____

\$1.89 _____

\$15.99 _____

Write the dollar amounts in words.

\$541.39 five hundred and forty-one dollars and thirty-nine cents

\$600.00

\$134.50

\$200.39

\$1,100.20

\$2,550.99

Put the amounts in order, from smallest to largest.



\$43.25	\$43.35	\$14.50	\$9.47	\$137.99
\$34.25	\$14.00	\$3.45	\$127.90	\$300.00

\$3.45

Copy the amounts in order, from smallest to largest.

\$43.25	\$43.35	\$14.50	\$9.47	\$137.99
\$34.25	\$14.00	\$3.45	\$127.90	\$300.00

\$3.45

Your child has a school trip. It costs 35\$. Write a cheque payable to City School. Use today's date.

<p>Name _____ Address _____</p>	0569																	
	DATE	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> </tr> <tr> <td style="text-align: center;">D</td> <td style="text-align: center;">D</td> <td style="text-align: center;">M</td> <td style="text-align: center;">M</td> <td style="text-align: center;">Y</td> <td style="text-align: center;">Y</td> <td style="text-align: center;">Y</td> <td style="text-align: center;">Y</td> </tr> </table>									D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y											
<p>Pay to the order of _____</p> <p>_____ /</p>	<table border="1" style="width: 100%; height: 30px; border-collapse: collapse;"> <tr> <td style="text-align: center; vertical-align: middle;">\$</td> </tr> </table>	\$	<p>_____ DOLLARS</p> <p>100</p>															
\$																		
<p>CD Bank 123 Maple St. Cityville, Ontario A1A 1A1</p>																		
<p>Re. _____</p>	Per _____																	
<p>000 29 003 21 543 000 468 003 99</p>																		



Write a cheque for your monthly rent. The rent is \$978.75. Your landlord is City Management. Use today's date.

<p>Name _____ Address _____</p>	0364									
	Date	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> </tr> </table>								
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\$										
<p>National Bank 899 Oak St. Cityville, Ontario A1A 1A1</p>										
<p>Memo _____</p>										
<p>000 39 001 64 235 000 989 004 42</p>										

Solve the problems below. Show your work.

Example:

Gina has \$234.90 in her bank account. She writes a cheque for \$35. How much money does Gina have now? Calculate.

$$\$234.90 - \$35 = \$199.90$$

Gina has \$199.90 (one hundred and ninety-nine dollars and ninety cents) in her bank account.

Tan has \$2,100.80 in his bank account. He withdraws \$100 in cash. How much money does he have in his bank account? Calculate.

Mila has \$1,230.00 in her bank account. She deposits her paycheque of \$560.00. She also pays \$45.78 for her phone bill. How much money does Mila have in her bank account now? Calculate.

Solve the problems below. Show your work.

Lyn has \$1,400.89 in her bank account. She gets \$900 in her paycheque. She pays \$750 for her rent and she withdraws \$200 for groceries. If Lyn has \$1,200 or more in her bank account, she doesn't need to pay the service fee. Will she pay the fee or not? Calculate.

Tom has \$200 in his bank account. He pays for his groceries with a debit card and withdraws \$40. Now he has \$36.71 in his account. How much does he pay for the groceries? Calculate.

Objective(s) and CLB level

The objective of this series of activities is to provide practice in writing personal cheques as well as understanding and writing dollar and cent amounts. These activities are generally appropriate for learners at CLB 1 and 2.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Identify information on a personal cheque
- Write and use cheques for personal use

Corresponding CLB competencies

- 👂 CLB 1, 2: Understand simple information about familiar, concrete topics.
- 📖 CLB 1, 2: Get information from short, simple formatted texts.
- ✂️ CLB 1, 2: Copy ... words and short phrases ... to complete short tasks.
- ✍️ CLB 1, 2: Complete short, simple, or simplified forms that require only basic personal identification information (CLB 1) or familiar information (CLB 2).

Procedures

A. This is a warm-up activity that introduces dollar and cent amounts. Have learners practise reading and writing different amounts, starting with two- and three-digit ones, then moving on to larger amounts, including cents. Learners can quiz each other in pairs using cards with the number and word versions of various amounts. For additional practice, you could also use the numeracy worksheets at the end of this section.

B. Learners can use these amounts to practise reading numbers; you may also focus on teaching pronunciation (e.g., *-ty* vs. *-teen*, *th* sound).

C and D. Discuss when and where cheques are used; elicit examples of situations in which learners use cheques. Discuss what information is typically included on a cheque. Learners can work in pairs or individually.

E. This is a reading activity that can be completed individually or in pairs. Learners can also use the questions to quiz each other orally.

F and G. The focus of these activities is writing. Part G may be more appropriate for learners at CLB 2. Learners can exchange their completed cheques for peer review. You may need to go around and monitor spelling and mechanics of learners' writing.

Transcript

A: Mom, I need a cheque for tomorrow. We have a class trip to the museum. It costs \$25.

B: Oh, okay. I'll write the cheque. Who is it for?

A: It is for my school, Terry Fox High School. The trip is on October 5.

B: Here, this is your cheque.

A: Look, this is today's mail. Here, new bills ... What is this one?

B: Oh, it's from our landlord. Our rent goes up this month. Our cheque for this month had the old amount, so we need to pay the difference. It's \$23.75.

A: OK, I'll do it now. What is our landlord's name?

B: Lakeview Apartments.

A: Here it is. I'll go downstairs and drop it off now.

A. Notice how you write amounts in words on cheques.

- \$25 twenty five
- \$100 one hundred
- \$955.00 nine hundred and fifty-five
- \$1,200 one thousand two hundred
- \$1,345 one thousand three hundred and forty-five
- \$855.75 eight hundred and fifty-five ----- 75/100



B. Find the mistakes in the amounts written on cheques.

- \$482.00 four hundred and eighty-three
- \$765 seven hundred and sixty-five dollars
- \$931 nine hundreds and thirty-one
- \$316 three hundred and sixty
- \$1,298 one hundred two ninety-eight
- \$2,576 twenty-five thousand seventy-six
- \$143.78 one hundred and forty-three and seventy-eight
- \$649.24 six hundred -----49.24/100
- \$1001.01 one thousand one hundred----- 1/100
- \$56 -----56/100

C. Read the parts of a cheque. Identify what each part is for.

- | | |
|--|---------------------------------|
| A. your name and address | F. the amount as a number |
| B. the cheque number | G. your bank's name and address |
| C. the date | H. what the cheque is for |
| D. the name of the person you are paying | I. your signature |
| E. the dollar amount in words | J. bank information |



Your Name Your Address	A	Pay to the order of _____ _____	D	E	Date \$ _____ _____ DOLLARS 100	023 B F
ABC Bank 123 Main St. Cityville, Province A1A 1A1	G	Memo _____	H	I	00039 00164 235 000989 00442 J	

D. Match the parts of a cheque (A–J) with the items below.

- | | | | |
|------------------|----------------------------------|-------------------------------|-----------------------------|
| _____ 023 | _____ <i>M. Alvarez</i> | _____ George Chong | _____ Rent |
| _____ Aug. 24/12 | _____ 0003900164 | _____ Eight hundred and fifty | _____ ABC Bank 123 Main St. |
| _____ \$850.00 | _____ Maria Alvarez 321 King St. | | |

E. Read the cheque and answer the questions.

<p>Maria Alvarez 223 Main St. W Cityville, Province A1A 1A1</p>	<p>0271 <i>September 20, 2013</i></p>
<p>Pay to the order of <u><i>George Chong</i></u></p> <p style="text-align: center;"><u><i>eight hundred and fifty five -----</i></u></p>	<p>DATE</p> <div style="border: 1px solid black; padding: 5px; display: inline-block; margin: 5px;"> <p>\$855.75</p> </div> <p><u>75</u> DOLLARS <u>100</u></p>
<p>City Bank 10 River St. Cityville, Province A1A 1A1</p>	
<p>Memo <u><i>Rent</i></u></p>	<p><i>Maria Alvarez</i></p>
<p>00039 00164 235 000989 00442</p>	

1. Who is the payee? _____
2. Who is the payor? _____
3. What amount is the cheque for? _____
4. When can the cheque be cashed? _____
5. What bank issued the cheque? _____
6. What is the cheque number? _____
7. What is the cheque for? _____
8. Whose signature is on the cheque? _____

F. Read the information and complete the cheques.

1. Eduardo Gil lives at 654 Second St., Cityville, Ontario, L3L 3L3. He leases a townhouse in a new subdivision. His landlord's name is Lisa Van. His rent for November is \$1,345.50

Your Name	0569																
Your Address																	
	Date <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> <tr> <td style="text-align: center; font-size: 8px;">D</td> <td style="text-align: center; font-size: 8px;">D</td> <td style="text-align: center; font-size: 8px;">M</td> <td style="text-align: center; font-size: 8px;">M</td> <td style="text-align: center; font-size: 8px;">Y</td> <td style="text-align: center; font-size: 8px;">Y</td> <td style="text-align: center; font-size: 8px;">Y</td> <td style="text-align: center; font-size: 8px;">Y</td> </tr> </table>									D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y										
Pay to the order of _____	\$ <table border="1" style="display: inline-table; border-collapse: collapse; width: 150px; height: 25px;"></table>																
_____ / _____	_____ DOLLARS																
CMA Bank 456 Lake St. City, Province L3L 3L3	100																
Memo _____																	
000 29 003 21 543 000468 00399																	

2. Lily Chen leases a condo at 140 Park St., 3 Oak St., Cityville, Ontario, K2K 2K2. She sublets her condo to Johnny Wu for three months while she is working in China. Each month's rent is \$955.

Name	0809
Address	
	DATE
Pay to the order of _____	<table border="1" style="display: inline-table; border-collapse: collapse; width: 150px; height: 25px;"></table>
_____	_____ DOLLARS
XYZ Bank 678 Front St. City, Province A1A 1A1	100
Memo _____	
000 39 001 64 235 000989 00442	

G. Listen to the conversations and complete the cheques.

Conversation 1.

<p>Name Address</p> <p>Pay to the order of _____</p> <p>_____ /</p> <p>CMA Bank 456 Lake St. City, Province L3L 3L3</p> <p>Memo _____</p>	<p style="text-align: right;">0569</p> <p>DATE</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> <tr> <td style="text-align: center; font-size: 8px;">D</td> <td style="text-align: center; font-size: 8px;">D</td> <td style="text-align: center; font-size: 8px;">M</td> <td style="text-align: center; font-size: 8px;">M</td> <td style="text-align: center; font-size: 8px;">Y</td> <td style="text-align: center; font-size: 8px;">Y</td> <td style="text-align: center; font-size: 8px;">Y</td> <td style="text-align: center; font-size: 8px;">Y</td> </tr> </table> <div style="border: 1px solid black; width: 150px; height: 30px; margin: 5px auto; display: flex; align-items: center; justify-content: center;"> \$ </div> <p>_____ DOLLARS</p> <p style="text-align: center;">100</p> <p style="text-align: center; font-family: monospace; font-size: 12px;">000 29 003 21 543 000468 00399</p>									D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y										

Conversation 2.

<p>Name Address</p> <p>Pay to the order of _____</p> <p>_____ /</p> <p>XYZ Bank 678 Front St. City, Province A1A 1A1</p> <p>Memo _____</p>	<p style="text-align: right;">0809</p> <p>DATE</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> <tr> <td style="text-align: center; font-size: 8px;">D</td> <td style="text-align: center; font-size: 8px;">D</td> <td style="text-align: center; font-size: 8px;">M</td> <td style="text-align: center; font-size: 8px;">M</td> <td style="text-align: center; font-size: 8px;">Y</td> <td style="text-align: center; font-size: 8px;">Y</td> <td style="text-align: center; font-size: 8px;">Y</td> <td style="text-align: center; font-size: 8px;">Y</td> </tr> </table> <div style="border: 1px solid black; width: 150px; height: 30px; margin: 5px auto; display: flex; align-items: center; justify-content: center;"> \$ </div> <p>_____ DOLLARS</p> <p style="text-align: center;">100</p> <p style="text-align: center; font-family: monospace; font-size: 12px;">00039 00164 235 000989 00442</p>									D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y										

Objective(s) and CLB level

The objective of this series of activities is to familiarize learners with vocabulary and key concepts related to credit cards. The activities provide opportunities to practise vocabulary use, reading and speaking. These activities are generally appropriate for learners at CLB 1 and 2.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Understand vocabulary and concepts related to credit cards (e.g., *credit card statement, due date, minimum payment*)
- Understand how credit works
- Identify when it is good to use a credit card

Corresponding CLB competencies

- 🗣️ CLB 1, 2: Understand simple information about familiar, concrete topics.
- 🗣️ CLB 1, 2: Ask for basic personal information.
- 🗣️ CLB 1, 2: Give personal information to a supportive listener (CLB 2) in response to questions (CLB 1).
- 📖 CLB 1, 2: Get information from short, simple formatted texts.
- 📖 CLB 2: Understand the purpose and some basic details in very simple, short texts ...
- ✍️ CLB 1, 2: Copy ... words and short phrases ... to complete short tasks.

Procedures

A. This is a warm-up activity that introduces the topic of credit cards. It is appropriate for learners at CLB 1. You can introduce images of common credit cards (Visa, MasterCard) using advertising materials from a local bank, or online images. Discuss what information is included on a credit card; you can also demonstrate the back of the card (online images include both). Ask learners to copy the information in the spaces provided.

To extend the activity: you can ask questions about information on a card. Then, learners can practice asking and answering these questions in pairs (e.g., *What is the credit card number? What is the first name?*) You can also compare credit cards to debit/bank cards.

B and C. This activity personalizes information about credit cards. Ask questions first and have learners write their answers. Then, model asking questions to a few learners; you could also write them on the board. Have learners work in pairs, then move on to another classmate, and so on. Learners can write down their answers and make sentences.

To extend this activity: Learners can tally all the answers and draw conclusions: How many learners don't have a credit card? How many need one? How many want one?

D. This is a reading activity appropriate for learners at CLB 2. It provides an explanation of how credit cards work. You may need to give learners some time to look up the unfamiliar words. Explain the information and ask clarifying questions. You can also demonstrate a sample credit card statement with the terms there (e.g., see Part G).

Answers:

1. E 2. H 3. G 4. A 5. D 6. C 7. F 8. B

E. Read the text out loud, so learners can check their answers. Or, you could go around, check learners' answers, and have them read the text to each other. The text in this activity is almost identical to the text in Part D. For learners at lower CLB levels, you can dictate the text with words in it or provide a list (e.g., write the words on the board).

Extend the activity: You can cut up the text into individual sentences and ask learners to put them in the right order.

F. The purpose of this reading activity is to show that paying a credit card bill in full is a good financial practice. You could discuss/ elicit how much of the credit card bill someone should pay. Have learners answer questions orally and in writing.

G and H. This is an example of an adapted credit card statement. You can also present an authentic one or use an online image. Have learners scan the statement and discuss what information is included. Learners listen for the numbers and complete the blanks. As a follow-up, learners answer questions in Part H that focus on numbers. You may add more practice in listening to and reading four- and three-digit numbers. The last questions explore the possible consequences of paying a minimum amount, an amount smaller than the total, and the total.

Transcript:

This is Alfonso's credit card statement.

His credit card number is 4792 2304 9889 4400.

His credit limit is \$5,000.

The interest on his credit card is 15.9%.

Alfonso has two new transactions this month—his grocery shopping and his cell phone bill.

At Fred's Supermarket, he pays \$153.27.

The amount at Ocean Cell Phone is \$72.19.

The new balance on his credit card is \$225.46.

The minimum payment amount is \$25.00. The payment is due on May 19.

Beyond the classroom: Learners can visit a local bank and find out what credit cards it offers. They can also obtain some advertising materials about available credit cards.

A. Look at the credit cards. Copy the information.

Diagram showing a Visa credit card with labels pointing to its features:

- Credit card name: First Choice Bank
- Credit card number: 4081 7654 9750 9421
- Expiry date: 24/08 GOOD THRU 24/13
- Name: JENNIFER M. PETERS

1.



First name: _____

Last name: _____

Expiry date: _____

Credit card name: _____

Credit card number: _____

2.



First name: _____

Last name: _____

Expiry date: _____

Credit card name: _____

Bank name: _____

Credit card number: _____

B. Finish the sentences about credit cards.

- 1. I _____ a credit card. **have/ don't have**
- 2. I _____ a credit card. **use/ don't use**
- 3. I _____ a credit card. **need/ don't need**

C. Make a question for each sentence in Part C. Use the questions to interview three people in the class. Write sentences about your classmates.

Example: You: *Do you have a credit card?* Gina: *No, I don't.*

Student's name	Question 1	Question 2	Question 3
Example: <i>Gina</i>	<i>No</i>		

Sentences:

Example: *Gina doesn't have a credit card.*

D. Read about credit cards. Match the words and the meanings.

How Credit Cards Work

1. You buy something. You pay with a credit card. You don't pay money now.
2. The **credit card company** pays the store or business. Now, you **owe** money to the credit card company.
3. The credit card company gives you a **bill** every month—a **credit card statement**. The bill shows your **purchases** for the month.
4. You pay the credit card company. You can pay all the money (the **balance**) before the **due date**.
5. When you only pay some of your balance, you also pay extra money. This money is called **interest**.
6. When you pay all of your balance, you don't pay extra money to use the credit card. You don't pay **interest**.
7. Your statement shows the **minimum amount**. You must pay this amount. You cannot pay less.

- | | |
|--|---|
| 1. <u> E </u> credit card companies | A. the total amount of money you owe to the credit card company |
| 2. <u> </u> to owe | B. the smallest amount you must pay |
| 3. <u> </u> credit card statement | C. you must pay the bill before this date |
| 4. <u> </u> balance | D. extra money you pay to the credit card company for the loan |
| 5. <u> </u> interest | E. Visa, MasterCard |
| 6. <u> </u> due date | F. things you buy |
| 7. <u> </u> purchases | G. the bill from the credit card company |
| 8. <u> </u> minimum amount | H. to have a debt |

E. Write the missing words. Listen and check your answers.**How Credit Cards Work**

1. You _____ something. You pay with a credit card. You don't pay _____ now.
2. The _____ pays the store or business. Now, you _____ money to the credit card company.
3. The credit card company sends you a _____. It shows your _____ for the month.
4. You pay the credit card company. You pay the _____ before the _____.
5. When you pay all your balance, you don't pay any _____.
6. When you pay some of the balance, you pay _____ to use the credit card.
7. You must pay the _____ on your statement. You can pay more, but you _____ pay less.

F. Read the story. Answer the questions.**Alfonso Pays With His Credit Card**

Alfonso has a bank account and a credit card.

Alfonso uses his credit card to pay his cell phone bill.

He uses his credit card at the supermarket.

The cashier asks, “How do you want to pay—cash, credit card or debit card?”

“Credit card, please,” Alfonso answers.

Alfonso uses his credit card.

Later, Alfonso gets a bill for his credit card. Now he pays the credit card company. He pays for his cell phone bill and his groceries. He pays all the balance. He pays before the due date. He doesn't pay interest to the credit card company.



1. What does Alfonso use his credit card for?
2. How does he pay at the supermarket?
3. What does Alfonso get from the credit card company?
4. Does he pay some or all of his balance?
5. When does he pay his bill?
6. Does he pay interest to the credit card company? Why?

G. 🎧 Read Alfonso's credit card bill. Listen and write the amounts.

ABC Bank Credit Card		
<i>Prepared For:</i>	<i>Account Number:</i>	<i>Closing Date:</i>
ALFONSO RUIZ	4792 _____ 4400	April 27, 2013
<hr/>		
Previous Balance	\$564.41	Credit Limit _____
Payments & Credits	\$564.41	
Interest	_____	
New Transactions		
Fred's Supermarket	_____	
Ocean Cell Phone	_____	
New Balance		

Minimum Amount	_____	Payment Period 0 years 9 months
Due on	_____	Remaining If each month you pay the Minimum Amount Due only

H. Answer the questions.

1. What is Alfonso's credit card number?
2. How much did he pay for his cell phone?
3. How much does he owe to the credit card company?
4. When does Alfonso need to pay his credit card bill?
5. How much do you think Alfonso needs to pay? Explain.

Copy these numbers into the right columns in the table below.



127.00	04.07.1964	12/02/2013
23.12.2013	2,0340.89	45.90
1,209.00	268.09	10.01.2010
01/01/2011	31.10.2000	435.00

dollar amounts

dates

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Add these amounts.

J&M Shoes	\$59.35
City Book Store	\$12.09
Corner Restaurant	\$36.90
Total:	_____

Add these amounts.

New Fashions	\$19.45
Nails and Hair	\$32.00
Corner Restaurant	\$58.70
Total:	_____

Add these amounts.

New Fashions	\$39.07
City Book Store	\$23.89
Good Morning Cafe	\$10.36
Total:	_____

Calculate the new balance.

<i>BIG BANK CREDIT CARD</i>	
Previous balance:	\$0.00
Transactions:	
Blue cell phone	\$45.79
Big Market	\$89.00
City Tire	\$200.00
New Balance:	_____

Calculate the new balance.

<i>BIG BANK CREDIT CARD</i>	
Previous balance:	\$247.00
Transactions:	
Blue cell phone	\$45.79
Big Market	\$89.00
City Tire	\$200.00
Interest:	\$38.23
New Balance:	_____

Gina goes shopping with her credit card. She buys new shoes for \$69.00. She buys a book for \$9.99. She also gets gas for her car for \$30.00. Later in the month, Gina gets her credit card bill. Write the amounts. Calculate the new balance.

<i>BIG BANK CREDIT CARD</i>	
Previous balance:	\$0.00
Transactions:	
J&M Shoes	_____
Corner Bookstore	_____
City Gas Station	_____
New Balance:	_____

Gina gets her credit card bill on January 22. The due date is February 5. How many days does she have to pay her bill? Calculate.

January						
S	M	T	W	Th	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

February						
S	M	T	W	Th	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28		

Taxes



The activities in this section explore the topic of taxes: types of taxes in Canada, sales taxes in Ontario, and personal income tax. The activities provide opportunities to practise reading formatted and web-based texts, listening and speaking. Learners can also practise numeracy skills by calculating sales taxes.

The *Taxes* section includes three sets of activities:

Government and Taxes

Sales Tax

Income Tax

You can select activities to teach based on the needs and interest of the learners in your class. The activities can be used individually and do not need to be used in the sequence in which they are presented. You may also add your own activities where appropriate. Suggestions and ideas for extending or complementing the specific activities are included in the teaching notes.

You can complement the activities in this section with online activities at *English for Financial Literacy > Online Activities*.

The activities in this section relate to the following theme in *LINC 1–5 Curriculum Guidelines*:

- **Commercial Services and Business**
- **At Home in Our Community and the World**

Learning Outcomes

The sample learning outcomes below can help you plan a lesson or series of lessons about banking and credit. The outcomes are intended to guide you in defining areas of content and contexts for the language instruction. The financial literacy outcomes can help you determine the aspects of financial literacy to include in your instruction in order to facilitate learners' understanding, knowledge and competence. The language outcomes can guide you in selecting and designing language activities at CLB 1–2 that support financial literacy.

The activities included in this section are intended to support the outcomes below.

Sample Financial Literacy Outcomes

Understanding and knowledge

- Understand why and how taxes are collected and how they are spent
- Recognize how taxation supports public services and programs
- Understand how sales taxes are applied
- Understand how to file a personal income tax return

Application

- Identify specific services supported by taxes at different levels of government
- Identify goods and services taxed with HST
- Identify documents needed when filing a tax return
- Identify information included on a T4 slip

Sample Language and Numeracy Outcomes

- Demonstrate comprehension of the gist, and factual details in a simple text about levels of government and taxes
- Answer questions about government services supported by taxes at different government levels
- Identify factual details in a dialogue about HST
- Calculate HST on selected goods and services
- Demonstrate comprehension of a short text about filing a personal income tax return
- Locate specific information on a T4 slip

When planning a lesson or series of lessons, you can use the listed outcomes as they are or develop your own based on the needs and interests of the learners in your class. For ideas and strategies for conducting a needs assessment, see the *Instructor Guide*.

Background Information and Key Language Elements

You can use the background information about taxes to familiarize yourself with the key concepts and terms that are presented in the learner activities in this section. For sources of more information on the topic of taxes or related classroom resources, please see the *Useful Websites* section.

The sidebar below lists major language elements that you may want to introduce or review to support the thematic content of the activities.

Canada's Taxation System

In Canada, each level of government—municipal, provincial or territorial, and federal—has the power to levy taxes. Municipal taxes are typically levied on real property and may be assessed based on the property's appraised market value. Property taxes are the main source of revenue for most municipalities in Canada. Provincial and territorial taxes may include income tax, health care tax and sales tax. Federal taxes include income tax, Canada Pension Plan (CPP) contributions and Employment Insurance (EI) contributions. Other, less visible federal taxes include import duties and taxes on liquor, cigarettes, entertainment, automobiles and gasoline. Governments at all three levels depend on taxation to pay for the services they are responsible for providing. Newcomers are usually interested in learning about the responsibilities of each level of government and will likely want to know how taxes are spent.

HST

Newcomers quickly become familiar with sales taxes as they shop and pay for goods and services. Provincial sales tax varies from province to province. In Ontario, the combined federal and provincial sales tax rate (Harmonized Sales Tax, or HST) is 13%. The government of Ontario receives 8% of the HST while the federal government receives 5%. HST is charged on most goods and services with some exceptions, such as basic food items and prescription drugs. Sales taxes are complex, as some goods and services are exempt only from the federal portion or only from the provincial portion. It is important that newcomers understand when and how much sales tax they will pay, especially when planning for big-ticket purchases.

Filing a Tax Return

Newcomers may not know that they need to file a tax return for the part of the tax year following their arrival in Canada. Furthermore, newcomers should understand that paying taxes, particularly income tax, is considered a responsibility of all residents of Canada and a demonstration of good citizenship values. Filing an income tax return in Canada is a matter of voluntary compliance. Citizens and all people who are deemed to be residents for income tax purposes are required to file a tax return if they owe income tax or if they want to receive a refund. In addition, anyone who wishes to receive credits or payments such as the GST/HST (goods and services tax/harmonized sales tax) credit, Canada Child Tax Benefit payments, or provincial or territorial tax credits must file a tax return. Failure to pay taxes can result in penalties and interest charges on the amount owing, or even a jail sentence. Free income tax clinics staffed by professional volunteers are available to newcomers through community agencies. To prepare a tax return, one must have a social insurance number and all required documents, such as Statements of Earnings for the tax year and receipts for all credits being claimed.

Key vocabulary and collocations

tax credit
tax deduction
tax rate
taxable
sales tax
income tax
tax return
refund
deduction
deadline
federal, provincial, municipal
goods and services
to pay tax
to collect tax
to spend tax money
to file a tax return
to refund
receipt
employment income

Abbreviations

GST
HST
CRA
OAS
T4
T4E
EI
EFILE

Possible grammar structures

Modal verbs of necessity
yes/no questions
wh-questions

Objective(s) and CLB level

The objective of this series of activities is to familiarize learners with some of the key vocabulary and concepts related to the Canadian tax system and types of taxes. The activities provide practice in vocabulary use, reading, writing, listening and speaking, and are generally appropriate for learners at CLB 1 and 2. You could complement the activities in this section with activities on the same topic from citizenship resources, e.g., *Citizenship Resource*.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Understand why and how taxes are collected and how they are spent
- Identify specific services supported by taxes at different levels of government

Corresponding CLB competencies

- 📖 CLB 1,2: Get information from short, simple formatted texts.
- 📖 CLB 2: Understand the purpose and some basic details in very simple, short texts ...
- 🗣️ CLB 1,2: Understand simple information about familiar, concrete topics.
- ✍️ CLB 1,2: Copy ... words and short phrases ... to complete short tasks.
- ✍️ CLB 2: Answer simple questions to describe a personal situation.

Procedures

A. This activity is appropriate for CLB 1 learners; it introduces vocabulary and the concept of three levels of government. Give/ elicit examples and discuss levels of government with learners, e.g., *Toronto—municipal government, Ontario—provincial government*.

B. Answers:

1. ✓ 2. ✗ 3. ✓ 4. ✗ 5. ✗ 6. ✓ 7. ✓

C and D. This short text is suitable for CLB 1 learners; to add more variety, you can read the text aloud and have learners write down the missing words. For CLB 2 learners, you could cut the sentences in half, mix them up and ask learners to pair them up.

E. Learners can interview a classmate using the questions.

F. This is a listening activity appropriate for CLB 1–2 learners. Go over the list and explain the items as needed. You can ask learners to predict the services for each level of government. Elicit/discuss other services not on the list. You could also ask learners to name a few that they use.

Transcript

Why do we pay taxes? Governments use tax money to pay for government services. All three levels of government—federal, provincial, and municipal—collect taxes and provide services. Here are some examples:

The federal government pays for the Canada Child Tax Benefit, airports, police services and pensions, like Old Age Security (OAS) as well as many other things.

The provincial governments pay for roads and highways, education, hospitals and police services.

Municipal governments pay for garbage collection, water and sewers, libraries, fire services and police services.

Beyond the classroom: Learners can keep a diary of things they do during the day and government services they use. Then they can discuss which level of government supports these services.

A. Read the words and sentences.

- federal government (for a country)

The **federal government** is the government for all of Canada.

- provincial government (for a province)

Each province has a **provincial government**.

- municipal government (for a city or town)

Each town or city has a **municipal government**.

- sales tax

We pay **sales tax** each time we buy specific things or services.

- property tax

We pay **property tax** each year when we own a house or a property.

- income tax

We pay **income tax** each year or each payday for the money we earn.

B. Read the sentences. Mark ✓ for correct or ✗ for not correct.

Example: The government of Canada is the federal government.

1. The government of Ontario is a municipal government.

2. The government of Windsor is a municipal government.

3. The government of a town is a federal government.

4. We pay sales tax on the money we earn.

5. We pay sales tax for all things we buy.

6. People with houses pay property tax each year.

7. We pay income tax on the money we earn.

C. Read about taxes in Canada.

Tax is money we pay to the government.

There are many different taxes in Canada.

We pay taxes to the federal government.

We pay taxes to the provincial government and we pay taxes to the municipal government.

People and businesses pay taxes. It is the law in Canada.

Some examples of taxes are income tax, sales tax, and property tax.

D. Copy the words to complete the sentences.

1. Tax is _____ we pay to the _____.
2. There are many _____ taxes in Canada.
3. People and _____ pay taxes.
4. It is the _____ in Canada.
5. Some types of taxes are _____ tax,
_____ tax, and _____ tax.

E. What about you? What taxes do you pay? Write answers to the questions.

1. Do you pay property tax? _____.
2. Do you pay income tax? _____.
3. Do you pay sales tax? _____.
4. How much is the sales tax in Ontario? _____.

F. Listen and check the services you hear for each level of government.

Why do we pay taxes? Governments use tax money to pay for government services. All three levels of government—federal, provincial, and municipal—collect taxes and provide services. Here are some government services:

Federal Government	Provincial Government	Municipal Government
<input type="checkbox"/> roads and highways	<input type="checkbox"/> roads and highways	<input type="checkbox"/> roads and highways
<input type="checkbox"/> Canada Child Tax Benefit	<input type="checkbox"/> Canada Child Tax Benefit	<input type="checkbox"/> Canada Child Tax Benefit
<input type="checkbox"/> airports	<input type="checkbox"/> airports	<input type="checkbox"/> airports
<input type="checkbox"/> education	<input type="checkbox"/> education	<input type="checkbox"/> education
<input type="checkbox"/> garbage collection	<input type="checkbox"/> garbage collection	<input type="checkbox"/> garbage collection
<input type="checkbox"/> water and sewers	<input type="checkbox"/> water and sewers	<input type="checkbox"/> water and sewers
<input type="checkbox"/> hospitals	<input type="checkbox"/> hospitals	<input type="checkbox"/> hospitals
<input type="checkbox"/> defence of Canada	<input type="checkbox"/> defence of Canada	<input type="checkbox"/> defence of Canada
<input type="checkbox"/> libraries	<input type="checkbox"/> libraries	<input type="checkbox"/> libraries
<input type="checkbox"/> fire services	<input type="checkbox"/> fire services	<input type="checkbox"/> fire services
<input type="checkbox"/> police services	<input type="checkbox"/> police services	<input type="checkbox"/> police services
<input type="checkbox"/> pensions (Old Age Security)	<input type="checkbox"/> pensions (Old Age Security)	<input type="checkbox"/> pensions (Old Age Security)

G. Answer the questions.

1. Which levels of government collect taxes?
2. What do governments do with tax money?
3. Which services does the federal government provide?
4. Which services do provincial governments provide?
5. Which services do municipal governments provide?
6. Which services do you use?

Objective(s) and CLB level

The objective of this series of activities is to familiarize learners with some of the key vocabulary and concepts related to sales taxes in Canada. The activities provide practice in vocabulary use, listening and calculating total cost including sales tax; they are generally appropriate for learners at CLB 1–2.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Understand how sales taxes work
- Identify goods and services taxed with HST and GST

Corresponding CLB competencies

🔗 CLB 1,2: Understand simple information about familiar, concrete topics.

📖 CLB 1,2: Get information from short, simple formatted texts.

✍️ CLB 1,2: Answer simple questions

Procedures

A. This activity introduces the topic of sales tax and can be used with learners at CLB 1. You can bring authentic receipts for different products or services or ask learners to bring their own. Have learners brainstorm a list of things they paid sales tax on. Ask them to share whether or not there are sales taxes in the countries they come from and how much they are; you or learners can make a list on the board. Inform learners that taxes are different in different provinces and territories across Canada.

B. You may need to preteach and provide practice in reading percentages. Explain what HST and GST are. Provide examples using authentic receipts, if possible.

Answers:

1. HST is a sales tax.
2. You pay sales tax when you buy goods and services.
3. You pay sales tax on taxable goods and services.
4. People in Ontario pay 13% for HST.
5. Five percent of the HST is for the Government of Canada.
6. Eight percent of the HST is for the Government of Ontario.

D. Introduce the words: *taxable*, *goods* and *services*, and provide examples for each. Ask learners to circle the HST amount on the bills and receipts. Again, you can include other receipts and bills to illustrate the concept.

Transcript

Alex: Hey, Lin, look at this electricity bill. What is HST? It is almost thirty dollars.

Lin: Oh, that is a sales tax. It stands for Harmonized Sales Tax. It is a combination of provincial sales taxes and GST, the federal Goods and Services Tax. We pay it for a lot of things. It's 13 percent.

Alex: Electricity too? I didn't know that. Do we pay it on everything?

Lin: No, only on taxable goods and services.

Alex: So, how do you know what is taxable and what is not taxable?

Lin: Well, many things and services we buy have sales tax.

We don't pay HST for basic food, like groceries. But we pay tax on snacks, like chips or chocolate. Restaurant food is taxable if it costs more than four dollars.

Clothes and shoes for adults are taxable. The tax is 13 percent. But you pay only GST on children's shoes or clothes. GST is 5 percent.

Taxi fares are taxable. But there is no HST on public transit fares.

And there is HST on your electricity bill and your gas bill. You can see the list of all taxable goods and services on the Ontario government website.

E. This listening activity is appropriate for learners at CLB 1. You can also photocopy the transcript and ask learners to circle the items that are taxable. Learners at CLB 2 can write down a list of items that are taxable and/or complete activity E.

Answers:

groceries x	taxi fares ✓
restaurant meals ✓	public transit x
adult clothes ✓	children's shoes—only 5% (GST)

E. This listening comprehension activity is suitable for CLB 2 learners.

F. In this activity, learners calculate the amount of HST or GST and the total cost.

Extend the activity: In small groups, learners can make a shopping list for a trip to the supermarket or department store. Then, have them check the items that are taxable, estimate prices, and estimate the amount of HST.

Answers:

- Restaurant meals over \$4.00 – you pay HST of \$5.59, so the total is \$48.59
- Groceries – no sales taxes, so the total is \$18.42
- Public transit pass – no sales taxes, so the total is \$126.00
- Haircut – you pay HST of \$4.55, so the total is \$39.55
- Children's shoes – you pay only 5% federal tax (GST) of \$1.00, so the total is \$20.99
- Gas – you pay HST of \$9.11, so the total is \$79.11

Beyond the classroom: Learners can access the list of HST-taxable items in Ontario and check the items they are interested in. They can also compare sales taxes in other provinces.

A. Read the receipt. Answer the questions.



<i>Shopsmart Men's Wear</i> 1 Dundas Street South 416-559-5555	
Date: 07/04/2013	
Men's Jeans	34.95
<hr/>	
SUBTOTAL	34.95
Tax: HST 13%	4.54
<hr/>	
TOTAL	39.49

1. What is the price before tax?
2. How much is the tax? What is the tax called?
3. What is the total cost?

B. Read about sales taxes and answer the questions.

HST (Harmonized Sales Tax) is a sales tax. You pay sales tax when you buy taxable goods and services in Canada. Sales taxes are different in each province and territory.

In Ontario, the HST is thirteen percent (13%) of the total price. HST has two parts. The provincial part of the HST is eight percent (8%) and the federal part, GST, is five percent (5%). When you pay HST, you are paying taxes to the federal and the provincial government.

1. Are sales taxes the same in all provinces and territories?
2. What is HST?
3. When do you pay sales tax?
4. What kinds of goods and services do you pay sales tax on?
5. How much do people in Ontario pay for HST?
6. How much of the HST is for the Government or Canada?
7. How much of the HST is for the Government of Ontario?

C. Scan the bill and receipt. Circle the sales tax.

Electricity Bill Statement	
Account Number: 200 300 400 500	Meter Number: 8000345
<i>Electricity Charges</i>	
Electricity	
Off-Peak @ 5.900 ¢/kWh	18.11
Mid-Peak @ 8.900 ¢/kWh	27.32
On-Peak @ 10.700 ¢/kWh	116.80
Delivery	43.50
Regulatory	11.97
Debt Retirement Charge*	11.20
Total Electricity Charges	\$228.91
HST	29.76
Subtotal	\$258.66
Clean Energy Benefit (-10%)**	(-25.87)
Total Amount	\$232.80

Shopsmart Men's Wear	
1 Dundas Street South	
Date: 07/04/2013	
men's jeans	34.95
SUBTOTAL	34.95
Tax: HST 13%	4.54
TOTAL	39.49

D. 🎧 Listen to a conversation about sales tax. Mark ✓ for taxable and ✗ for not taxable.

- groceries snacks public transit
 restaurant meals taxi fares children's shoes

E. 🎧 Listen again and write the missing words.

Many goods and _____ we buy have _____ tax.

We _____ pay HST for basic food, like _____. But we pay tax on _____, like chips or chocolate. Restaurant food is _____ if it costs more than four dollars.

Clothes and shoes for _____ are taxable. The tax is _____ %. But you pay only GST on children's _____ and _____. GST is _____ %.

_____ fares are taxable but there is no HST on public _____ fares.

And there is HST on your _____ bill and your _____ bill. You can see the list of all taxable _____ and services on the Ontario government website.

F. With a partner, decide whether or not there is sales tax on the things in the pictures. Calculate the final cost including tax. Write your answers in sentences.

Example: *Haircuts are taxable. The HST is \$4.55. The total cost is \$39.55.*






 <p>\$43.00</p>	 <p>\$18.42</p>	 <p>transit pass \$126.00</p>
 <p>\$35.00</p>	 <p>\$19.99</p>	 <p>\$70.00</p>

G. Find the words in the puzzle.






taxable sales tax provincial federal harmonized
 services ✓ percent charge total subtotal goods

W	T	L	R	E	G	J	P	H	L	D
P	A	C	A	W	F	H	I	U	S	E
E	X	X	H	R	D	K	Y	G	F	Z
R	A	M	U	A	E	E	O	S	D	I
C	B	Q	Y	Q	R	D	T	A	C	N
E	L	S	D	O	O	G	E	Z	X	O
N	E	P	O	A	S	L	E	F	V	M
T	L	A	T	O	T	B	U	S	Z	R
B	A	S	E	R	V	I	C	E	S	A
P	R	O	V	I	N	C	I	A	L	H

Calculate the 13% tax and the total for each product.

	Price: \$39.99 Tax: _____ Total: _____
	Price: \$19.95 Tax: _____ Total: _____
	Price: \$25.45 Tax: _____ Total: _____
	Price: \$89.99 Tax: _____ Total: _____
	Price: \$3.89 Tax: _____ Total: _____

Calculate the 13% tax and the total for each product.

	Price: \$539.99 Tax: _____ Total: _____
	Price: \$299.95 Tax: _____ Total: _____
	Price: \$199.00 Tax: _____ Total: _____
	Price: \$24,599.00 Tax: _____ Total: _____
	Price: \$489,00.00 Tax: _____ Total: _____

Read the receipts. Calculate the taxes and the totals.

Example:

Shopsmart Men's Wear	
1 Dundas Street South	
Date: 07/04/2013	
men's jeans	34.95
SUBTOTAL	34.95
Tax: HST 13%	4.54
TOTAL	39.49

To calculate tax:
 $34.95 \times 0.13 = 4.54$

To calculate total:
 $34.95 + 4.54 = 39.49$ or:
 $34.95 \times 1.13 = 39.49$

Shopsmart Men's Wear	
1 Dundas Street South	
Date: 07/04/2013	
coat	131.99
SUBTOTAL	_____
Tax: HST 13%	_____
TOTAL	_____

Shopsmart Men's Wear	
1 Dundas Street South	
Date: 07/04/2013	
children's shoes	29.95
SUBTOTAL	_____
Tax: GST 5%	_____
TOTAL	_____

Read the receipts. Calculate the subtotals, the taxes and the totals.

<i>Shopper's World</i>	
gloves	\$12.89
hat	\$20.99
SUBTOTAL	_____
Tax: HST 13%	_____
TOTAL	_____

<i>Shopper's World</i>	
gloves	\$12.89
hat	\$20.99
SUBTOTAL	_____
Tax: GST 5%	_____
TOTAL	_____



<i>School Cafeteria</i>	
garden salad	\$345
tuna sandwich	\$2.99
small coffee	\$1.09
SUBTOTAL	_____
Tax: HST 13%	_____
TOTAL	_____

<i>Tom's Dry Cleaning</i>	
winter jacket	\$9.99
dress pants	\$8.99
drapes 2@15.99 ea	\$31.99
SUBTOTAL	_____
Tax: GST 5%	_____
TOTAL	_____

Read about Lin’s shopping and complete the receipt. Show your work.

Lin goes shopping. She buys groceries and toiletries. She pays tax on just two things: shampoo and tissue. Calculate the tax, the subtotal and the total.

<i>Shopper’s World</i>	
bananas	\$4.09
tomatoes	\$3.98
shampoo tx	\$4.99
olive oil	\$3.99
6 boxes tissue @0.67 tx	\$4.02
SUBTOTAL:	_____
Tax: HST 13%	_____
TOTAL:	_____

Objective(s) and CLB level

The objective of this series of activities is to familiarize learners with some of the key vocabulary and concepts related to personal income tax in Canada and filing an income tax return. The activities provide practice in vocabulary use, reading, writing, listening and speaking, and are generally appropriate for learners at CLB 2.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Understand what personal income tax is and how it is collected
- Recognize when and how to file a personal tax return
- Identify documents needed for filing a tax return
- Identify information included on T4 slip

Corresponding CLB competencies

- 👂 CLB 1,2: Understand short simple instructions ... related to immediate personal needs.
- 🗣️ CLB 1,2: Ask for basic personal information.
- 🗣️ CLB 1,2: Give personal information to a supportive listener (CLB 2) in response to questions (CLB 1).
- 📖 CLB 2: Get information from short, simple business or service notices.
- 📖 CLB 2: Get information from simple formatted texts.
- 📖 CLB 2: Understand the purpose and some basic details in very simple, short texts related to ... personally relevant situations and topics.

Procedures

A. This text provides basic information about filing a personal income tax return. You may need to pre-teach the following vocabulary: *income, deadline, income tax, income tax return, to prepare a return, to file a return, deductions, refund.*

Answers:

1. What is Andrea's job? ***She is a nurse.***
2. She pays income tax.
3. She files a tax return.
4. The deadline is midnight on April 30.
5. Andrea files her income tax return a few weeks before April 30.
6. She fills out information about her income and her deductions.
7. Because she pays too much tax.

Income Tax

B. This is the first part of the Q&A text; the second part is the listening text in part D. If you have access to computers, you can demonstrate the Canada Revenue Agency (CRA) website and how to search for the list of tax clinics.

C. Answers:

1. ✗ 2. ✓ 3. ✗ 4. ✓ 5. ✗ 6. ✓

D. Transcript

Q: How do I file my income tax return?

A: You can prepare a paper tax return. Fill out the forms and then mail them to the tax centre for your area. You can file a tax return by Internet—this service is called EFILE.

E. Answers:

1. ✗ 2. ✓ 3. ✗ 4. ✗ 5. ✗ 6. ✓

F. This is a speaking activity that provides an opportunity to use the newly learned vocabulary. Learners can make sentences for each prompt.

G. This exercise offers practice in reading a formatted text—a T4 form. This form is quite complex, so it may be appropriate for learners at higher CLB levels. Learners can work in pairs, too. The purpose is to identify the words/terms most commonly used in income tax documents and forms.

H. This information gap provides further speaking practice, where learners have to ask questions about the specific pieces of information.

Beyond the classroom: Learners can make a list of possible receipts/documents they would need when filing their personal income tax. They can also locate a volunteer income tax clinic in the community.

A. Read the text about income tax. Then, write answers for the questions.

Andrea lives in Canada. She works as a nurse. She earns money and she has to pay **income tax**.

Andrea **files a tax return** every year. The **deadline** for income tax is always April 30 at midnight. A few weeks before April 30, Andrea prepares her income tax return. The income tax return is for *last* year, from January to December. She fills out the forms with information about her income and her **deductions**. She sends her tax return to the **Canada Revenue Agency**.

Andrea does this every year. Sometimes, she needs to pay more tax. Sometimes, Andrea pays too much tax. Then, the government **refunds** some tax money to Andrea.

income—money you make; **income tax**—tax you pay on your income

tax return—forms you fill in to calculate your income tax

to file a tax return—to send the forms to the government and pay tax, if needed

deadline—a time limit

deduction—money you can subtract from your income and do not pay tax on

Canada Revenue Agency—the government agency that collects taxes

to refund—to pay back; you can **get a refund** if you pay too much income tax

1. What is Andrea's job? She is a nurse.

2. What does she have to pay?

_____.

3. What does Andrea do every year?

_____.

4. When is the deadline for income tax returns?

_____.

5. When does Andrea file her income tax return?

_____.

6. What information does she fill out on the form?

_____.

7. Why does the government sometimes refund money to Andrea?

_____.

B. Read the questions (Q) and answers (A) about income tax.

Q: *My income is very small and I don't have a job. Do I need to file an income tax return?*

A: *Yes, you have to file an income tax return. It's the law. And you apply for tax benefits and tax credits on your income tax return. Two examples are the Canada Child Tax Benefit and the HST Credit. The government may also refund income tax you paid if your income is low. You need to file a tax return before you can get money back.*

Q: *I don't understand my income tax return. Where can I get help?*

A: *Many people in Canada pay accountants or tax offices to prepare their tax returns. People with low income can get free help at special tax clinics called Community Volunteer Tax Preparation Clinics. You can get information about these clinics on the Canada Revenue Agency website. You can also ask about income tax help at community agencies in your town or city.*

C. Read the sentences. Mark ✓ for correct or ✗ for not correct.

1. You don't need to file a tax return when you don't have a job.
2. When you file a tax return, you apply for tax credits and benefits at the same time.
3. The government refunds your income tax when your income is high.
4. First you file a tax return and then you get money back.
5. Many Canadians don't pay an accountant to do their tax returns.
6. Many communities have free help for people with low incomes.

D. Listen and write the missing words.

Q: _____ can I file my income tax return?

A: You can prepare a _____ tax return. Fill out the forms and then _____ them to the _____ centre for your area. You can file a tax return by _____—this service is called EFILE.

E. Read the sentences. Mark ✓ for correct or ✗ for not correct.

1. You must prepare a paper tax return.
2. You fill out a paper tax return before you mail it.
3. You must mail a paper tax return to the employment centre for your area.
4. You can't file your tax return by telephone.
5. You must mail your tax return when you use the telephone service.
6. The Internet tax service is called TELEFILE.



F. Make questions to ask your classmates about income tax. Write the names of classmates who answer *yes*.

Example: *Did you file an income tax return last year?*

<i>Find someone who...</i>	<i>Name</i>
1. filed an income tax return last year Q: _____	_____
2. knows what taxable income means Q: _____	_____
3. knows the date for filing a tax return Q: _____	_____
4. has employment income Q: _____	_____
5. remembers his or her social insurance number (SIN) Q: _____	_____
6. knows where you can get a tax return form Q: _____	_____
7. knows where to get help with tax returns Q: _____	_____

G. Read about the T4 tax form. Write the letter for each piece of information on the T4 form.

Employers must give all employees a **T4 statement** by the end of February every year. A T4 form has information about the employer, the employee, and all the earnings and deductions for the last tax year.

The image shows a blank T4 form with the following sections and fields:

- Employer's name – Nom de l'employeur** (Line 1)
- Canada Revenue Agency / Agence du revenu du Canada** (Logo)
- Year / Année** (Line 2)
- T4 STATEMENT OF REMUNERATION PAID / ÉTAT DE LA RÉMUNÉRATION PAYÉE** (Title)
- Employment income – line 101 / Revenus d'emploi – ligne 101** (Line 14)
- Income tax deducted – line 437 / Impôt sur le revenu retenu – ligne 437** (Line 22)
- Payroll account number / Numéro de compte de retenues** (Line 54)
- Province of employment / Province d'emploi** (Line 10)
- Employee's CPP contributions – line 308 / Cotisations de l'employé au RRC – ligne 308** (Line 16)
- EI insurable earnings / Gains assurables d'AE** (Line 24)
- Social insurance number / Numéro d'assurance sociale** (Line 12)
- Exempt – Exemption** (Lines 28, 29, 30)
- Employment code / Code d'emploi** (Line 29)
- Employee's CPP contributions – line 308 / Cotisations de l'employé au RRQ – ligne 308** (Line 17)
- CPACPP pensionable earnings / Gains ouvrant droit à pension – RRC/RRQ** (Line 26)
- Employee's EI premiums – line 312 / Cotisations de l'employé à l'AE – ligne 312** (Line 18)
- Union dues – line 212 / Cotisations syndicales – ligne 212** (Line 44)
- RPP contributions – line 207 / Cotisations à un RPA – ligne 207** (Line 20)
- Charitable donations – line 349 / Dons de bienfaisance – ligne 349** (Line 46)
- Pension adjustment – line 206 / Facteur d'équivalence – ligne 206** (Line 52)
- RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB** (Line 50)
- Employee's PPIP premiums – see over / Cotisations de l'employé au RPAP – voir au verso** (Line 55)
- PIIP insurable earnings / Gains assurables du RPAP** (Line 56)
- Other information (see over) / Autres renseignements (voir au verso)** (Table with 6 columns: Box – Case, Amount – Montant)

Source: T4 Statement of Remuneration Paid (slip), Canada Revenue Agency. Retrieved from: <http://www.cra-arc.gc.ca/E/pbgl/tfr4flat-12b.pc>

This is a copy of the original form published by the Government of Canada. The reproduction hasn't been produced in affiliation with, or with the endorsement of the Government of Canada.

- A. information about the employer
- B. name and address of the employee
- C. the tax year
- C. the province
- E. the employee's SIN
- F. the employee's income for the year
- G. the total income tax deduction

H. Tax Return Information Gap: Student A

Read the information to your partner for questions 1–3. Then, listen to your partner and write the information for questions 4–6.

Keep all income tax documents together in a safe place. During the year, you may get receipts and tax statements from your employer and the government. You will need them at income tax time. Here is a list of some documents and information you need when you prepare your tax return.

1. Do you rent your home? You will need rent receipts or a letter from your landlord.

2. Do you have a job? You will need a T4 statement for every job last year.

3. Do you get Employment Insurance? You will need a T4E statement.

4. Do your children play sports or take music lessons? _____

5. Do you buy public transit passes? _____

6. Do you pay for prescription medicine? _____

I. With your partner, answer the questions.

1. What do tenants need from their landlord?
2. What do you need if you have a job?
3. What is the name of the document for EI?
4. What do you need for children's activities?
5. What do you need to keep for public transit?
6. What do you need for your visit to a dentist?

J. Think about your income tax. What documents will you need? Make a list.

H. Tax Return Information Gap: Student B

Listen to your partner and write the information for questions 1–3. Then, read the information to your partner for questions 4–6.

Keep all income tax documents together in a safe place. During the year, you may get receipts and tax statements from your employer and the government. You will need them at income tax time. Here is a list of some documents and information you need when you prepare your tax return.

1. Do you rent your home? You will need _____

2. Do you have a job? You will need _____

3. Do you get Employment Insurance? You will need _____

4. Do your children play sports or take music lessons? You will need receipts for fees.

5. Do you buy public transit passes? You will need to keep your transit passes for the year.

6. Do you pay for prescription medicine, or dentist's bills? You will need receipts to show how much you paid.

I. With your partner, answer the questions.

1. What do tenants need from their landlords?
2. What do you need if you have a job?
3. What is the name of the document for EI?
4. What do you need for children's activities?
5. What do you need to keep for public transit?
6. What do you need for your dental visit?

J. Think about your income tax. What documents will you need? Make a list.

Grocery Shopping



The activities in *Grocery Shopping* introduce basic vocabulary for grocery items, store receipts, coupons, sale signs and flyers, and provide practice in saying and comparing prices, estimating totals by rounding prices, and making shopping lists.

The *Grocery Shopping* section includes five sets of activities:

A Shopping List

A Grocery Receipt

How Much Will It Cost?

Using Coupons

Reading Sale Signs

You can select activities to teach based on the needs and interest of the learners in your class. The activities can be used individually and need not be used in the sequence in which they are presented. You may also add your own activities where appropriate. Suggestions and ideas for extending or complementing the specific activities are included in the teaching notes.

You can complement the activities in this section with online activities at *English for Financial Literacy*>*Online Activities*.

The activities in this section can be connected to the following themes in the *LINC 1–5 Curriculum Guidelines*:

- **Banking, Customer Service and Telephone**
- **Commercial Services and Business**

Learning Outcomes

The sample learning outcomes below can help you plan a lesson or series of lessons about grocery shopping. The outcomes are intended to provide guidance in defining areas of content and contexts for the language instruction. The financial literacy outcomes can help you determine the aspects of financial literacy to include in your instruction in order to facilitate learners' understanding, knowledge and competence. The language outcomes can guide you in selecting and designing language activities at CLB 1–2 that support financial literacy.

The activities included in this section are intended to support the outcomes below.

Sample Financial Literacy Outcomes	Sample Language and Numeracy Outcomes
<p>Understanding and knowledge</p> <ul style="list-style-type: none">• Understand grocery prices• Understand information on a store receipt• Understand price reductions, special offers and discounts• Understand how coupons work; be aware of restrictions and/or conditions that coupons and special offers may have <p>Application</p> <ul style="list-style-type: none">• Identify specific amounts saved with various coupons and special offers• Make a grocery shopping list within a budget• Estimate total cost of shopping• Keep track of spending while shopping by estimating totals• Compare prices of similar products• Get information about how specific offers or deals work	<ul style="list-style-type: none">• Copy grocery items and prices• Copy information from coupons• Get key information from store receipts, coupons and signs• Identify details in a simple listening text about shopping• Ask for and provide information about prices for grocery items• Make statements about estimated prices and totals• Write a shopping list• Understand and use different ways to say prices• Estimate prices and totals• Round numbers

When planning a lesson or series of lessons, you can use the listed outcomes as they are or develop your own based on the needs and interests of the learners in your class. For ideas and strategies for conducting a needs assessment, see the *Instructor Guide*.

Background Information and Key Language Elements

You can use the background information about grocery shopping to familiarize yourself with the concepts and processes that are presented in the learner activities in this section. For sources of more information on the topic of shopping or related classroom resources, please see the *Useful Websites* section.

The sidebar below lists major language elements that you may want to introduce or review to support the thematic content of the activities.

Grocery Shopping

Knowing how to get value for your money is an important financial literacy skill. While many newcomers are adept at comparison shopping and finding the best deals on everyday purchases such as groceries, they may miss out on savings opportunities due to their English language skills or lack of knowledge about North American sales and marketing practices.

Learners need to understand the language of sales flyers and in-store signs, coupons and packaging. They may also need to become aware of factors that encourage spending and impulse buying, such as product placement and store layout.

Estimating Total Spending

Keeping a running total while grocery shopping, either mentally or on paper, is a strategy recommended by many budgeting and financial experts. Tracking spending while shopping can help you stay on budget and avoid impulse buying. Learners may benefit from practice in rounding prices to make estimating easier.

Another strategy recommended by experts is to make and stick to a shopping list. Estimating a total *before* setting foot in the store can also help prevent overspending.

Coupons and Advertised Specials

Using coupons to save money on groceries and other items is more popular than ever, due in part to the availability of coupons and coupon codes on the Internet. Newcomers may need help to understand the language of coupons, including the specific product, brand name and size that the coupon may be used for, as well as the expiry date and any limits or exclusions. Understanding the language of sale flyers and signs is also important, especially when there is small print explaining the conditions and limits of the offer. Common examples include “buy one, get one” and “save up to ____%” advertising. Many supermarkets advertise savings for buying multiple items, such as “3 for \$5.” In some cases, there is no additional savings in buying three of the item, as the price is discounted for each item. In other cases, you must buy three in order to get a discount. The conditions are often described in the small print on the sign, so they are easily overlooked.

Key vocabulary

loaf
carton
box
bunch
tub
dozen
kilogram (kg)
litre (l)
bottle
can
receipt
coupon
rounded (number)
on sale
on special
limit
regular price
a (good) deal

Verbs and verb collocations

to estimate
to save (money) on
to make a shopping list
to round (up/down)

Possible grammar structures

subject/verb agreement
adverbs with prices
(*around, about*)
count and non-count nouns

Objective(s) and CLB levels

The objective of this set of activities is to introduce vocabulary for basic grocery items, containers/ measures and prices. The activities provide practice in vocabulary use, reading, writing, listening and speaking, and are suitable for literacy and CLB 1 learners.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Understand basic vocabulary, common abbreviations and prices for grocery shopping
- Recognize and use different ways to say prices

Corresponding CLB competencies

 CLB 1: Understand very simple information about highly familiar, concrete topics.

 CLB 1: Get information from very short, simple, common formatted texts.

 CLB 1: Copy numbers, letters, words...to complete short tasks.

Procedures

A. This activity introduces very basic grocery items and containers/measures as well as a few partitive expressions (**B**). You can use the cut-out pictures of the grocery items in part D, and have learners put them in the order that they appear in the shopping list; you may also write a new shopping list on the board and have learners copy it and then put the correct picture next to each item.

B. Point out that the word “dozen” is not followed by “of.” You may also want to include some spelling and pronunciation practice with the plurals of box, loaf, bunch, etc. For a more exhaustive list of partitives and related illustrations, refer to a picture dictionary.

C. You can use the pictures and word cards in several ways to help learners build vocabulary and practise pronunciation. Learners can match the pictures with the phrases, or play a “concentration” or “go fish” type of game with a partner. (*I have “bananas.” Do you have “a bunch of....”?*)

D. This is a spelling exercise. You may want to bring an assortment of food and grocery packages to class, along with pictures and/or store flyers so learners can write/copy other words. Learners can create posters with names and pictures of foods grouped under different food categories or supermarket departments (dairy, produce, bakery, etc.). This exercise prepares learners for Part F—making their own shopping list.

E. Transcript:

A bunch of bananas is \$1.49 (one dollar and forty-nine cents).

A dozen eggs is \$4.19.

A loaf of bread is \$3.79.

A can of soup is \$0.79.

A bottle of orange juice is \$2.25.

A tub of ice cream is \$5.49.

A box of cereal is \$5.99.

A carton of milk is \$2.79.

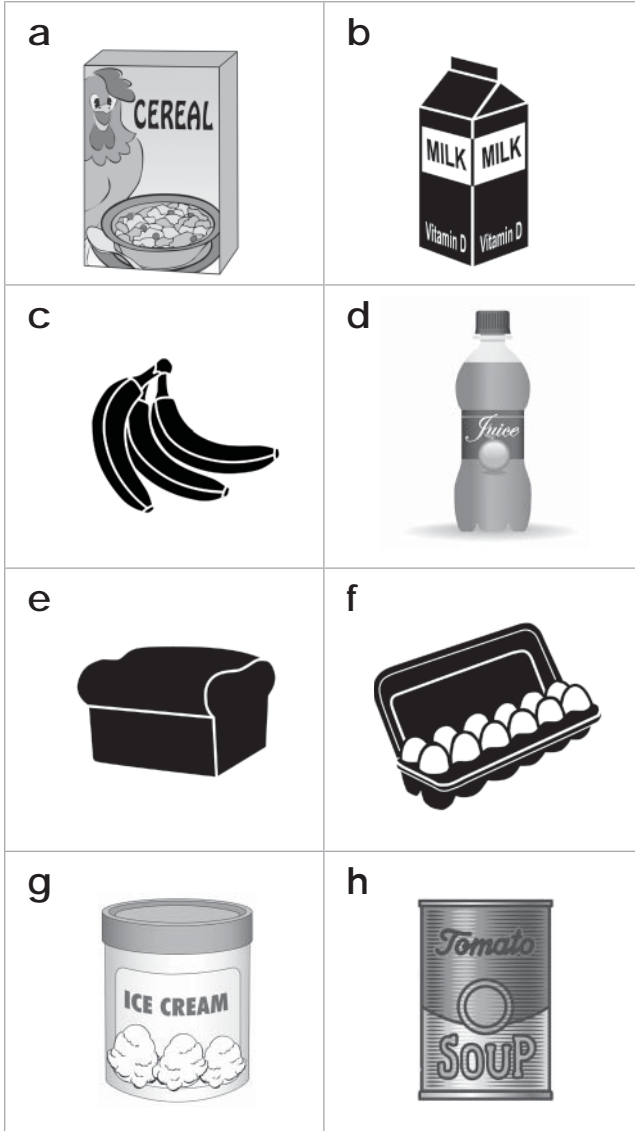
A Shopping List

F. Beyond the classroom

1. In this independent learning assignment, learners prepare a shopping list for their own use. You can assign a specific meal (e.g., dinner for four, kids' lunches for a week) or period of time they are shopping for (e.g., groceries for three days or a week), as well as a specified budget (e.g., under \$50), or you can leave it open. You can have learners create their own table/grid using computers (e.g., Excel) or they can access different shopping list templates online and choose the one they like. You may need to check what lists are most commonly presented in the search results. A good example to use is a template at <http://www.heb.com/myheb/shopping-list.jsp>. Suggested search terms: *sample shopping list, shopping list template*. Learners can work in pairs and ask each other questions about items on the list using the verb *need*, e.g., *Do you need grapes? Yes, I do;* or *What meat do you need? I need chicken and cold cuts.*

2. Take learners on a field trip to the neighbourhood supermarket. Inform the store manager that you are coming. Have learners prepare their shopping lists in advance and ask them to write prices for each item on the list. They could also draw a diagram/map of the store and explain where they need to go to get the items on their list.

A. Read the shopping list. Match the pictures and the words on the list.



Shopping List

 b milk

 orange juice

 bananas

 ice cream

 eggs

 cereal

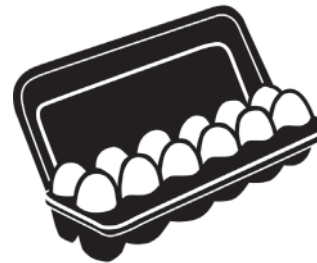
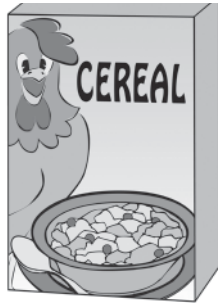
 soup

 bread

B. Match the words with the grocery items.

- | | | | |
|-----------------|------------------|------------------|---------------|
| <u> </u> loaf | <u> </u> bottle | <u> </u> carton | <u> </u> can |
| <u> </u> dozen | <u> </u> bunch | <u> </u> box | <u> </u> tub |

C. Match pictures and the words.





a box of	cereal
a carton of	milk
a loaf of	bread
a bottle of	juice
a tub of	ice cream
a can of	soup
a bunch of	bananas
a dozen	eggs

D. Write the words next to each picture.



a bunch of bananas



a _____
of _____



a _____
of orange _____



a _____
of _____



a _____
of _____



a _____



a _____
of _____



a _____
of _____

Write more words you know.

a box of _____

a carton of _____









a bottle of _____

a bunch of _____

a tub of _____

a can of _____

E. Listen and match the groceries and the prices.

1.		a. \$3.79	5.		e. \$5.99
2.		b. \$4.19	6.		f. \$2.79
3.		c. \$ 0.79	7.		g. \$5.49
4.		d. \$1.49	8.		h. \$2.25

F. Make a shopping list. Use the words you learned.

Write the amounts of dollars and cents.

	dollars	cents
\$1.79	1	79
\$4.00	4	0
\$5.75		
\$12.00		
\$23.56		
\$3.78		
\$2.09		
\$1.99		
\$4.18		
\$2.02		
\$53.05		
\$19.99		

Match the prices with the words. Copy the prices.

\$1.75	\$3.99	\$3.89	\$2.45	\$0.99
\$3.77	\$5.09	\$1.19	\$4.09	\$0.89



	three dollars and ninety-nine cents
	five dollars and nine cents
	one dollar and nineteen cents
	four dollars and nine cents
	three dollars and seventy-seven cents
	eighty-nine cents
	one dollar and seventy-five cents
	three dollars and eighty-nine cents
	ninety-nine cents
	two dollars and forty-five cents

Write the prices in words.

\$1.79 one dollar and seventy nine cents

\$4.00 _____

\$5.75 _____

\$12.00 _____

\$23.56 _____

\$3.78 _____

\$2.09 _____

\$1.99 _____

\$4.18 _____

\$2.02 _____

\$53.05 _____

\$19.99 _____

\$0.99 _____

Put the prices in order, from highest to lowest.



\$3.25	\$1.89	\$0.99	\$5.19	\$1.99
\$2.39	\$4.25	\$7.45	\$7.99	\$2.49

\$7.99

Put the prices in order, from lowest to highest.



\$3.25	\$1.15	\$0.99	\$5.19	\$1.25
\$0.99	\$5.75	\$7.89	\$7.99	\$2.49

\$0.99

Compare the prices. Check off the lower price in each pair.

Example: \$1.75	\$1.57 <input checked="" type="checkbox"/>
\$13.00 <input type="checkbox"/>	\$14.00 <input type="checkbox"/>
\$24.99 <input type="checkbox"/>	\$25.00 <input type="checkbox"/>
\$2.90 <input type="checkbox"/>	\$3.90 <input type="checkbox"/>
\$17.90 <input type="checkbox"/>	\$17.89 <input type="checkbox"/>
\$0.89 <input type="checkbox"/>	\$0.99 <input type="checkbox"/>
\$32.99 <input type="checkbox"/>	\$32.00 <input type="checkbox"/>
\$14.50 <input type="checkbox"/>	\$14.99 <input type="checkbox"/>
\$2.49 <input type="checkbox"/>	\$2.48 <input type="checkbox"/>
\$4.09 <input type="checkbox"/>	\$3.99 <input type="checkbox"/>
\$6.19 <input type="checkbox"/>	\$7.39 <input type="checkbox"/>
\$5.05 <input type="checkbox"/>	\$5.00 <input type="checkbox"/>
\$1.25 <input type="checkbox"/>	\$1.00 <input type="checkbox"/>

Objective(s) and CLB levels

The objective of this set of activities is to introduce vocabulary and abbreviations commonly used on store receipts and practise reading a receipt (formatted text). The activities provide practice in vocabulary use, reading, listening and speaking, with a focus on saying prices in different ways. These activities are suitable for CLB 1 and CLB 2 learners.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Understand basic vocabulary, common abbreviations and prices for grocery shopping
- Recognize and use different ways to say prices.

Corresponding CLB competencies

- 📍 CLB 1, 2: Understand very simple (CLB 1) or simple (CLB 2) information about highly familiar, concrete topics.
- 🗣️ CLB 1, 2: Ask for basic personal information.
- 🗣️ CLB 1, 2: Give basic personal information in response to direct questions from a supportive listener.
- 📖 CLB 1: Get information from very short, simple, common formatted texts (CLB 1); get information from simple formatted texts (CLB 2).
- ✍️ CLB 1: Copy numbers, letters, words...to complete short tasks.

Procedures

A. This activity introduces the abbreviations used on the receipt. You may want to expand the list with other common grocery abbreviations, e.g., *ea, ml, mg, lb, oz*, etc.

B. You may want to touch on retail policies that require store receipts as proof of purchase for refunds or exchanges. You may also want to ask learners if they check their receipts for errors at the checkout.

Extend the activity 1: You can use the receipt in Part B to practise listening and following instructions. Ask learners to look at the receipt and read the following instructions. You may need to demonstrate some of the instructions on the board before learners attempt the exercise.

Extend the activity 2: Learners can use this receipt to practise asking questions about prices in pairs (*How much is/are ...? How much does/do ... cost?*). They can also practise reading prices in different formats—with and without \$ signs.

Transcript for extension to the activity

1. Look at the receipt. Find the date. Cross out the date.
Write the date in words under the numbers you crossed out.
2. Find the price of bread. Underline the price.
3. Find the name of the store. Circle the name of the store.
4. Draw a box around the maple leaf.
5. Cross out the words Thank you.
6. How much is the total? Circle the amount.
7. Put checkmarks next to each of the grocery items on the receipt.
8. Write G-R-O-C-E-R-I-E-S at the top of the receipt, above the date.
9. Find HST. Cross out HST. Put a check next to the amount.

A Grocery Receipt

Extend the activity: Bring in authentic receipts or ask learners to bring their own grocery receipts to class. Write questions on the board and have learners answer them; learners can also use them in pair work, e.g., *What is the name of the store? What is the date? What did you buy? What is the total? How did you pay?*

C. Learners practise saying prices in two different forms—the full form with stated *dollar(s) and cent(s)*, and the more common short form which omits the words *dollar(s) and cents(s)*.

D. You may choose to present the prices in their full forms first, then repeat the activity with the short forms, depending on learners' listening skills. Before learners practise in pairs, make sure they understand that they say *one* of the two numbers in each row, without pointing or indicating it to their partner. The listening partner then points to the number they heard. If saying and understanding the prices is difficult for learners, tell them to use the full form, with dollars and cents.

E. The information gap provides practice in asking and answering questions about the words and prices on the receipts. You may want to review subject–verb agreement before learners do the activity, e.g. *how much is/how much are; cost/costs*. Learners can practise the example questions and answers at the top of the worksheet before they begin.

F. Estimating and keeping track of total expenditures is one of several financial literacy strategies/skills. Rounding numbers is a numeracy skill that makes estimating easier. Some learners may not be familiar with rounding numbers, and can benefit from the practice worksheets in the numeracy section. Other learners may have the numeracy skills to do this easily, and they can round the prices to whatever place value they normally use.

G. Learners copy the prices from their completed receipt in part **E**. They round the number up or down to get an approximate price, then add the rounded prices and compare the total with the total on the receipt.

H. Learners use their own shopping experience and knowledge to estimate prices that they usually pay for the grocery items in the table. Learners can guess prices for items they don't normally buy. The prices they write will be used to compare with a partner in Part **I**.

I. ☞ The sample dialogues illustrate different ways to ask and answer questions about prices. Point out the difference between “*I pay \$5.19*” and “*I pay around/about \$5.*” Learners can practise the dialogues in pairs before they ask about the items on the chart.

J. Before learners write sentences about the prices they usually pay, teach adverbs of frequency (*usually, sometimes*, etc.) and their possible positions in the sentence.

K. Cut out the cards and have learners match the numeral form with the written full and short forms. You can also say a series of prices from the cards and have learners listen and identify the correct numeral card. Learners can also order the prices from lowest to highest.

Beyond the classroom: Ask learners to use what they have learned in class and report back.

A. Match the short forms and the words. Write the words under the short forms.

gram	litre	dozen	kilogram
<i>L</i> means	<i>Kg</i> means	<i>g</i> means	<i>doz</i> means
_____	_____	_____	_____

B. Read the receipt and answer the questions.

08-25-2013	5:14 p.m.
	
Fred's Superstore	
2 % milk 4 L	\$4.76
orange juice 1L	\$3.79
bread	\$2.49
eggs 1 doz	\$3.69
bananas 33 Kg	\$1.83
cereal 400 g	\$4.39
TOTAL	\$20.95
CASH	\$25.00
CHANGE	\$4.05
	
<i>Thank you for shopping at Fred's Superstore. Please come again.</i>	

- What is the name of the store?

- What is the date?

- How many litres of milk does the customer buy?

- What is the price of bread?

- How many eggs does the customer buy?

- How does the customer pay for the groceries?

- How much change does the customer get?

C. Say the amounts on the receipt.

\$4.76	four dollars and seventy-six cents	four seventy-six
\$3.79	three dollars and seventy-nine cents	three seventy-nine
\$2.49	two dollars and forty-nine cents	two forty-nine
\$3.69	three dollars and sixty-nine cents	three sixty-nine
\$1.83	one dollar and eighty-three cents	one eighty-three
\$4.39	four dollars and thirty-nine cents	four thirty-nine
\$20.95	twenty dollars and ninety-five cents	twenty ninety-five
\$25.00	twenty-five dollars	twenty-five (dollars)
\$4.05	four dollars and five cents	four-oh-five

D. Listen to your partner. Circle the amounts you hear. Then read the prices to your partner.

1. \$14.76 \$ 44.96
2. \$3.40 \$30.43
3. \$1.18 \$1.83
4. \$2.94 \$2.19
5. \$5.19 \$5.98
6. \$14.96 \$40.76
7. \$3.14 \$13.47
8. \$11.08 \$18.00
9. \$20.95 \$2.95
10. \$15.99 \$5.90

E. PARTNER A: Work with a partner. Take turns asking and answering questions about the missing words and prices on your receipt. Write the missing information.

Example:

A: How much is milk?



B: How much are eggs?

A: What costs \$3.69?

B: Milk is \$4.76.

A: Eggs are \$3.69.

B: Cereal costs \$3.69.

08-25-2013	5:14 p.m.
	
Fred's Superstore	
	\$4.76
apple juice	\$3.79
bagels	\$2.49
	\$3.69
onions	\$1.52
grapes	\$1.83
yogurt	
broccoli	
TOTAL	\$23.96
CASH	\$25.00
CHANGE	
	
<p><i>Thank you for shopping at Fred's Superstore. Please come again.</i></p>	

E. PARTNER B: Work with a partner. Take turns asking and answering questions about the missing words and prices on your receipt. Write the missing information.

Example:

A: How much is milk?



B: How much are eggs?

A: What costs \$3.69?

B: Milk is \$4.76.

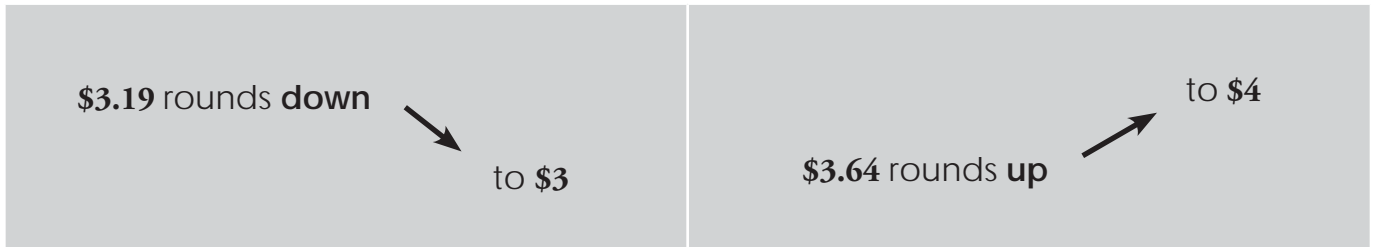
A: Eggs are \$3.69.

B: Cereal costs \$3.69.

08-25-2013	5:14 p.m.
	
Fred's Superstore	
tea	\$4.76
apple juice	_____
bagels	_____
chicken	\$3.69
_____	\$1.52
_____	\$1.83
yogurt	\$4.39
broccoli	\$1.49
TOTAL	_____
CASH	\$25.00
CHANGE	\$1.04
	
<i>Thank you for shopping at Fred's Superstore. Please come again.</i>	

F. Read the text.

When you shop, you want to know how much money you will spend. You can round the prices and then add them to estimate the total. Rounded numbers are easy to add. You can round the cents up or down to the nearest dollar. For example:



Rina is shopping at Fred’s Superstore. She is buying the items below. She wants to know how much she will spend. She estimates her total as she shops. She rounds the prices up or down. She knows *about* how much she will pay the cashier.

G. Look at the receipt in Part E. Copy the exact prices and the exact total from the receipt. Round the prices up or down. Write the rounded prices. Add them together and write the rounded total.

ITEM	EXACT PRICE	ROUNDED PRICE
tea	\$4.76	\$5
apple juice	\$_____	\$_____
broccoli	\$_____	\$_____
bagels	\$_____	\$_____
chicken	\$_____	\$_____
yogurt	\$_____	\$_____
grapes	\$_____	\$_____
onions	\$_____	\$_____
Exact total	\$_____	Rounded total \$_____

H. Complete the chart with the prices you usually pay. Write the rounded prices. Estimate the totals. Compare your prices to the prices at Fred’s Superstore.

ITEM	FRED’S SUPERSTORE PRICE	MY ROUNDED PRICE
4 L milk	\$4.76	
1 L orange juice	\$3.79	
1 L apple juice	\$3.79	
1 lb grapes	\$2.99	
bread	\$2.49	
8 bagels	\$2.49	
1 doz eggs	\$3.69	
broccoli	\$1.49	
1 lb onions	\$1.52	
650 g yogurt	\$3.49	
tea	\$5.89	
1 lb chicken breast	\$3.69	
cereal	\$4.39	
TOTAL	_____	_____

I. Listen to the conversations below. Then, ask your partner about the prices of the items on your chart. How much do you pay at your store?

CONVERSATION 1	CONVERSATION 2
A: How much do you pay for orange juice?	B: How much do you pay for four litres of milk?
B: I usually pay \$3.99. How much do you pay?	A: I pay \$5.19 How much do you pay?
A: I think I pay around \$3.00.	B: I think I pay \$7.00
B: That’s a good price. Where do you shop?	A: That’s a lot.
A: At Freshmart.	

J. Write sentences about the prices you usually pay.

Example: *I usually pay about \$4.00 for cereal. I pay around \$3.00 for eggs.*

K. Saying prices: Review



\$4.76	\$3.79	\$2.49	\$3.69
\$2.94	\$4.05	\$1.38	\$20.95
\$5.19	\$5.99	\$12.10	\$10.12
\$1.83	\$14.76	\$17.76	\$5.90



four dollars and seventy-six cents

three dollars and seventy-nine cents

two dollars and forty-nine cents

three dollars and sixty-nine cents

five dollars and nineteen cents

two dollars and ninety-four cents

twenty dollars and ninety-five cents

four dollars and five cents



one dollar and thirty-eight cents

fourteen dollars and seventy-six cents

five dollars and ninety cents

seventeen dollars and seventy-six cents

twelve dollars and ten cents

ten dollars and twelve cents

five dollars and ninety cents

one dollar and eighty-three cents



four seventy-six

three seventy-nine

two forty-nine

three sixty-nine

one eighty-three

two ninety-four

twenty ninety-five

four-oh-five

one thirty-eight

five nineteen

five ninety-nine

twelve ten

ten twelve

fourteen seventy-six

seventeen seventy-six

five ninety

Add these amounts.

<i>FRED'S MARKET</i>	
bananas	\$4.09
tomatoes	\$3.98
milk 2%	\$4.99
olive oil	\$3.99
TOTAL:	<hr/>

Add these amounts.

<i>FRED'S MARKET</i>	
milk	\$4.99
butter	\$5.49
eggs	\$3.29
feta cheese	\$4.49
onions	\$1.99
bread	\$2.99
TOTAL:	<hr/>

How much do they cost? Calculate.

Example:

3 buns @\$0.25 each

$$\underline{0.25 + 0.25 + 0.25 = 0.75}$$

or: $\underline{3 \times 0.25 = 0.75}$

6 buns @\$0.25 each

2 lbs. of tomatoes @\$1.49/lb.

3 cans of soup @\$0.99 each

2 cartons of juice @\$3.99 each

3 boxes of cereal @3.49 each

3 bags of onions @\$1.99 each

3 cans of beans @\$1.09 each

6 bottles of water @1.00 each

2 dozen eggs @3.49 each

2 kg of potatoes @\$0.99/kg

Read about Liu and Mei. Complete the receipts. Calculate the totals.

Liu buys a carton of milk for \$4.29, a bag of potatoes for \$2.99, strawberries for \$3.25, and butter for \$4.59. How much does she pay?

<i>FRED'S MARKET</i>	
milk	\$4.29
potatoes	_____
strawberries	_____
butter	_____
TOTAL:	_____

Mei buys onions for \$3.24, broccoli for \$2.59, chicken for \$7.18 and two cans of tuna, \$1.19 each. How much does she pay?

<i>FRED'S MARKET</i>	
_____	_____
_____	_____
_____	_____
_____	_____
TOTAL:	_____

Solve the problems below. Show your work.

Tina buys a carton of juice for \$3.99, a bag of onions for \$1.99, and a loaf of bread for \$2.49. How much does she pay? Calculate.

Binu buys a dozen eggs for \$3.29, two loaves of bread for \$1.99 each, and a box of cereal for \$4.99. How much does he pay? Calculate.

Thomas buys six buns for \$0.25 each, a bottle of olive oil for \$5.99, a carton of chocolate milk for \$3.59, and a box of tea for \$3.99. How much does he pay? Calculate.

Read the receipts. Calculate the change.

<i>FRED'S MARKET</i>	
milk	\$4.99
6 buns @\$0.25	\$1.50
broccoli	\$1.49
eggs	\$3.69
cereal	\$4.29
TOTAL:	\$15.96
CASH:	\$20.00
CHANGE:	_____

<i>FRED'S MARKET</i>	
orange juice	\$4.28
2 muffins @\$0.99 each	\$1.98
grapes	\$3.85
butter	\$5.69
onions	\$1.99
TOTAL:	\$17.79
CASH:	\$20.00
CHANGE:	_____



<i>FRED'S MARKET</i>	
apple juice	\$4.99
4 muffins @\$0.99	\$3.96
strawberries	\$2.99
broccoli	\$1.89
coffee	\$4.69
TOTAL:	\$18.52
CASH:	\$20.00
CHANGE:	_____

<i>FRED'S MARKET</i>	
chicken	\$7.56
olive oil	\$5.29
lettuce	\$2.19
red peppers	\$3.04
cheese	\$5.46
TOTAL:	\$23.54
CASH:	\$40.00
CHANGE:	_____

Solve the problems below. Show your work.

Gina buys groceries. They cost \$15.84 in total. She gives the cashier \$20. How much change does she get? Calculate.

Lynn buys groceries. They cost \$36.78 in total. Lynn pays with two twenty-dollar bills. How much change does she get? Calculate.

Vijay goes shopping. He buys groceries for \$21.03. He gives a cashier \$20, \$5, and 3 cents. How much change does he get? Calculate.

Solve the problems below. Show your work.

Pete has \$5. He wants to buy a carton of milk for \$2.99 and a muffin for \$0.99.

Does he have enough money? Estimate.

How much does he pay? Calculate.

How much change does he get? Calculate.

Mimi has \$10. She buys a bag of potatoes for \$3.99, a dozen eggs for \$3.69, and three buns for \$0.50 each.

Does she have enough money? Estimate.

How much does she pay? Calculate.

How much change does she get? Calculate.

Round the prices to the nearest dollar. Show if you round up or round down.

exact price rounded price

\$2.75 \$3 ↑

\$3.45 \$3 ↓

\$0.99 _____

\$12.09 _____

\$2.98 _____

\$4.52 _____

\$3.56 _____

\$6.76 _____

\$5.34 _____

\$3.49 _____

\$10.45 _____

\$25.59 _____

\$7.91 _____

Objective(s) and CLB levels

The objective of this set of activities is to introduce the concept of planning and budgeting for grocery shopping by making a shopping list and checking sale flyers. The activities provide practice in vocabulary use, listening and writing. These activities are suitable for CLB 2 learners but may be adapted for CLB 1.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Make a grocery shopping list with a budget in mind
- Estimate total costs of shopping
- Compare prices of similar products

Corresponding CLB competencies

- 👂 CLB 1, 2: Understand very simple (CLB 1) or simple (CLB 2) information about highly familiar, concrete topics.
- 🗣️ CLB 1, 2: Ask for basic personal information.
- 🗣️ CLB 1, 2: Give basic personal information in response to direct questions from a supportive listener.
- 📖 CLB 1: Get information from very short, simple, common formatted texts (CLB 1); get information from simple formatted texts (CLB 2).
- ✍️ CLB 1: Copy numbers, letters, words...to complete short tasks.
- ✍️ CLB 1, 2: Write a few words to complete a short, guided text ...

Procedures

Warm up by asking about shopping lists. *Do you usually make a shopping list? Do you read it in the store? Do you buy things that are not on your list? Do you try to add the prices to estimate the total?* You can also review vocabulary for various grocery items (e.g., using pictures) and partitives.

A. You can have learners read the checklist before they listen to make sure the vocabulary is familiar. Learners listen and check off the items they hear in the conversation.

🗣️ Transcript

- R: We need to go grocery shopping. Let's decide what to buy.
H: I can make the shopping list. So, what do we need?
R: Okay. Hmm, milk—we need two litres of 2 percent. And orange juice.
H: All right, what else?
R: Oh, yogurt—we will need two tubs.
H: Yogurt—two, okay. And?
R: Let's get a whole chicken for dinner. And fish for tomorrow.
H: Right—chicken and fish. Is that all?
R: No—we need a lot of things. Fruit—oranges, grapes, maybe pineapple?
H: Okay, oranges, grapes, pineapple. How about vegetables?
R: Yes—we need onions and broccoli... tomatoes and peppers.
H: Okay ...and we need lettuce..... and beans.
R: This is a lot. Let's check the store flyers. Maybe there are some sales.
H: Good idea. Here are the store flyers for this week.

How Much Will It Cost?

B. 🗣️ Learners listen to the rest of the conversation and write the prices they hear.

Transcript

R: Milk is on sale—\$2.49 for a 2-litre carton.
H: Look—yogurt is on sale, too. \$2.79 a tub.
R: That's good. Do you see chicken?
H: No. Chicken is not on sale this week.
R: I see pineapples for \$2.99 each.
H: That's a good deal. And—broccoli is \$0.79 a bunch.
R: Here is another good deal—tomatoes are \$1.29 a pound.
H: This shopping list is long. How much will everything cost?
R: Well, let's estimate

C. You may want to ask learners to bring in flyers from local supermarkets, or you may bring in multiple copies for the class to use for price estimates on their shopping lists.

Beyond the classroom

Have learners work in small groups or pairs; ask them to plan a meal and give them a budget to work within. Their task is to decide what to buy, make a shopping list, and estimate a cost. You can assign a different meal, e.g., one group has school lunches for two children, another group has breakfast for a family of four, or dinner for a couple. Learners then go to the local store to compare prices with their estimates, and present their lists with prices to the class.

For more ideas, look at the grocery shopping worksheets from Bow Valley College's *Financial Literacy Toolkit* at <http://www.esl-literacy.com/flt/grocery.html>.

A. 🎧 Rina and Henri are making a shopping list. Listen and check off the items on the shopping list.

✓	milk	broccoli
	apple juice	peppers
	orange juice	pears
	cheese	potatoes
	yogurt	beans
	chicken	peas
	bananas	onions
	pineapple	grapes
	oranges	tomatoes

B. 🎧 Listen to Rina and Henri talk about the store flyers. Write the prices.

milk orange juice yogurt
 \$ _____ \$ _____ \$ _____

pineapple broccoli tomatoes
 \$ _____ \$ _____ \$ _____



C. Write your own shopping list. Write the items you need. Estimate the prices. You can check store flyers for sale prices. How much will it cost? Estimate the total.

<i>Shopping List</i>	
	\$ _____
	\$ _____
	\$ _____
	\$ _____
	\$ _____
	\$ _____
	\$ _____
	\$ _____
	\$ _____
	\$ _____
	\$ _____
	\$ _____
<i>Total</i>	\$ _____

D. You have collected \$50.00 for a class lunch party for 15 students. You will shop for the food. Decide what you will buy for \$50.00. Make a shopping list. Estimate prices for each item on your list.

Objective(s) and CLB levels


The objective of this set of activities is to introduce the concepts and key vocabulary for using coupons. The activities provide practice in vocabulary use, reading and writing, and are suitable for CLB 1 and CLB2.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in teaching notes will help learners achieve the following financial literacy outcomes:

- Understand how coupons may be used to reduce prices
- Be aware that coupons and special offers have restrictions and/or conditions
- Identify specific amounts saved with various coupons and special offers

Corresponding CLB competencies

 CLB 1: Get information from very short, simple, common formatted texts (CLB 1); get information from simple formatted texts (CLB 2).

Procedures

A. Introduce the topic; you may want to collect a few different grocery coupons, including those that you must cut from newspapers, magazines or product packaging. Ask learners where they can find coupons (store, mail, Internet, flyers, newspaper, etc.). Ask learners about their own experiences or problems they may have had using coupons. Point out the difference between a store coupon (which can usually only be used for a specified product in that store) and a manufacturer's coupon (for use on a on specified product in any store).

B. The reading activity focuses learners' attention on specific features of the coupon and provides practice in reading and following a simple set of instructions.

C. Answers:

1. The milk costs \$1.50. ✗
2. The coupon is for Fred's Superstore. ✓
3. The coupon is for a 1-litre carton of milk. ✗
4. The coupon is good in September, 2013. ✗
5. The sale price is less than the regular price. ✓
6. The coupon is only for 2% milk. ✗
7. A family can't use more than three coupons. ✓

D. The receipt shows how coupon discounts appear on the receipt, below the regular price. Ask learners to identify the minus symbol. You can also tell learners that it's a good idea to watch the checkout display or to check their receipt to make sure the discount has been applied correctly.

Answers:

1. First, the cashier scans the milk. ✓
2. The regular price of 2% milk is \$3.79. ✓
3. You pay \$1.50 for the milk. ✗
4. Milk is \$1.50 less with the coupon. ✓
5. You buy three 2-litre cartons of milk. ✓
6. You buy only one type of milk. ✗
7. 1%, 2% and homo milk are the same price. ✗
8. You use three coupons. ✓
9. You save \$4.50 on the milk. ✓
10. You pay cash for the milk. ✗

Using Coupons

E. You can add more examples of discount vocabulary from store flyers and ask learners to complete statements about the discount, as in the exercise.

Answers:

1. Save 50¢ is the same as **50¢ off**.
2. You don't pay any money is the same as **free**.
3. Save \$2.00 is the same as **\$2.00 off**.
4. Which coupon saves you the most money? **Free** or **\$2.00 off**. (depends on the value of the free item)

F. You can teach the term **brand name** and change **product name** in the table. You may also ask learners to identify the type of product, e.g. New Pedigree/dog food; Huggies/diapers.

A. When do you use coupons? Where do you get coupons?

B. This is a store coupon. Read the coupon and follow the instructions below.



SAVE MORE! SAVE MORE! SAVE MORE! SAVE MORE! SAVE MORE! SAVE MORE!

at  Fred's Superstore

SAVE \$1.50

on *any* 2-litre carton of milk



Good until 08/30/2013
Limit: 3 coupons per family

1. Circle the name of the store.
2. Underline the date.
3. Put a check beside the amount you save.
4. Cross out the number of coupons per family.

C. Now read the sentences. Mark ✓ for correct or ✗ for not correct.

1. The milk costs \$1.50. ✗
2. The coupon is for Fred's Superstore.
3. The coupon is for a 1-litre carton of milk.
4. The coupon is good in September, 2013.
5. The sale price is less than the regular price.
6. The coupon is only for 2% milk.
7. A family can't use more than three coupons.

D. Read the receipt. Then, read the sentences. Mark ✓ for correct or ✗ for not correct.

08-25-2013	5:14 p.m.
 Fred's Superstore	
2 % milk 2 L.....	\$3.79
store coupon.....	-\$1.50
1% milk 2 L.....	\$4.29
store coupon.....	-\$1.50
homo milk 2 L.....	\$4.69
store coupon.....	-\$1.50
TOTAL	\$8.27
DEBIT	\$8.27
CHANGE	\$0.00

1. First, the cashier scans the milk. ✓
2. The regular price of 2% milk is \$3.79.
3. You pay \$1.50 for the milk.
4. Milk is \$1.50 less with the coupon.
5. You buy three 2-litre cartons of milk.
6. You buy only one type of milk.
7. 1%, 2% and homo milk are the same price.
8. You use three coupons.
9. You save \$4.50 on the milk.
10. You pay cash for the milk.

E. Read the coupons. Finish the sentences with words from the coupons.

1. Save 50¢ is the same as

2. You don't pay any money is the same as _____

3. Save \$2.00 is the same as

4. Which coupon saves you the most money?



F. Bring coupons to class. Copy information from the coupons to the chart below.



Product name	Savings	Other information
<i>Example: New Pedigree Food for Dogs</i>	<i>\$3.00 off</i>	
1.		
2.		
3.		
4.		
5.		
6.		

Objective(s) and CLB levels

The objective of this set of activities is to introduce the concepts and key vocabulary for understanding store signs advertising discounts and special offers. The activities provide practice in vocabulary use, reading, listening and speaking. These activities are suitable for CLB 2 but may be adapted for CLB 1.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in teaching notes will help learners achieve the following financial literacy outcomes:

- Understand price reductions, special offers and discounts
- Be aware that special offers have restrictions and/or conditions
- Identify specific amounts saved on special offers
- Get information about how specific offers or deals work

Corresponding CLB competencies

🔗 CLB 1, 2: Understand very simple (CLB 1) or simple (CLB 2) information about highly familiar, concrete topics.

📖 CLB 1: Get information from very short, simple, common formatted texts (CLB 1); get information from simple formatted texts (CLB 2).

Procedures

A. Introduce the topic by writing some common advertising terms, e.g. BOGO—buy one get one, 2 for 1 sale, special, on sale, reduced; ask learners if they have seen signs or television ads for these types of sales.

B. Answers:

1. The sale is for one day. ✓
2. The sale is for all items in the store. ✗
3. The sale is only for Fred's Bakery bread. ✓
4. All Fred's Bakery bread is half price. ✗
5. You need to buy two loaves of bread to save money. ✓

C. Answers:

1. She is shopping at Fred's Superstore.
2. The sign is next to the bread.
3. She understands that Fred's Bakery bread is on sale. She understands that the sale is today only.
4. She doesn't understand how much the bread will cost.
5. No, the sign doesn't have a price.
6. Fred's Bakery bread is on sale.

D. Have learners listen to the conversation for gist first, and to identify the question that Rina asks the cashier. Then ask them to listen again for the information to complete the chart.

Reading Sale Signs

🔊 Transcript

Rina: The sign says the second loaf is half price and something about *lesser value*. What does it mean?

Cashier: You need to buy two loaves. You pay the regular price for the more expensive loaf. You pay half price for the cheaper loaf. See, you have two loaves. The whole wheat bread is \$3.97, and the Italian bread is \$2.79. You pay the regular price for the whole wheat. You pay half price for the Italian because it is the cheaper loaf.

Rina: Oh, now I get it. It's half price for the lower price—\$2.79. So, I pay ... ?

Cashier: Look at the register—the computer calculates the discount. Half off is 50 per cent. You'll see it on the receipt. You pay \$1.39.

Rina: Good. Now I know how much I'll save when I see "Buy One Get One for Half Price." Thanks.

Cashier: You're welcome. Have a great day.

Answers:

Kind of Bread	Regular Price	Sale Price
whole wheat	\$3.97	\$3.97
Italian	\$2.79	\$1.39

E. This is pronunciation practice where learners take turns asking and answering questions. Ask learners to make their own lists of food items with prices for additional practice.

F. This exercise provides practice in identifying the loaf which is of lesser or equal value and calculating the discount for the second loaf. Depending on the numeracy skills of the class, you may want to demonstrate the first problem. Note: you will need to round the totals.

Step 1: Identify the discount loaf. The round white has the lower price, so it will be half price.

Step 2: Calculate the price: $\$3.29 \div 2 = \1.65 .

Step 3: Add the price for the multigrain dark rye and the round white: $\$4.19 + \$1.65 = \$5.84$.

Step 4: Identify the savings: $\frac{1}{2}$ the cost of the round white = \$1.65.

Answers:

1. One round white and one multigrain dark rye. Rina pays \$5.84. She saves \$1.65.
2. One raisin bread and one white Italian bread. Rina pays \$5.94. She saves \$1.45.
3. One flaxseed and one herb flatbread. Rina pays \$5.79. She saves \$1.80.

G. This activity provides learners with practice in saying prices and calculating the total using a formula in a store sign. Have learners work in pairs. Their task is to decide on two kinds of bread and calculate the total to stay within their budget of \$6. Have learners read the sample dialogue to practise questions and possible answers. Then, learners make their own dialogues using this model. They will need to calculate the price for the second loaf of bread and the total for two loaves of bread. They may need to repeat their dialogues until they get the right combination of types of bread to stay under \$6. As an extension, they can write sentences about their choices and costs, and present them to the class.

H. This is an additional exercise with focus on vocabulary and spelling. Learners can work in pairs or individually. You can use this worksheet earlier during the lesson, or at the end, as a review.

Beyond the classroom: Learners can scan flyers, web pages and store shelves for various ways to advertise discounts.

A. Read the sign. What is on sale?

SAVE MORE! SAVE MORE! SAVE MORE! SAVE MORE! SAVE MORE!

Bakery Special

TODAY ONLY

**Buy *any* loaf of Fred's Bakery bread
and get a 2nd loaf* for 1/2 price**

*2nd loaf of lesser or equal value


B. Read the sentences. Mark ✓ for correct and r for not correct.

1. The sale is for one day. ✓
2. The sale is for all items in the store.
3. The sale is only for Fred's Bakery bread.
4. All Fred's Bakery bread is half price.
5. You need to buy two loaves of bread to save money.

C. Read the story and answer the questions.

Rina is shopping at Fred's Superstore. She sees a sign next to the bread. She reads the sign. She understands that Fred's Bakery bread is on sale. She understands the sale is today only. She doesn't understand how much the bread will cost.

1. Where is Rina shopping?
2. Where is the sign?
3. What does Rina understand on the sign?
4. What doesn't she understand on the sign?
5. Does the sign have a price for the bread?
6. What kind of bread is on sale?







D.  Read the sale sign in the bakery. Listen to the conversation and complete the table.

Buy *any* loaf of Fred's Bakery bread
and get a 2nd loaf* for ½ price.
*2nd loaf of lesser or equal value

Kind of bread	Regular price	Sale price
Whole wheat		\$3.97
	\$2.79	

E. Read the flyer with different kinds of bread from the bakery at Fred's Superstore. Ask your partner about prices.

Example: A: *How much is round white bread?* B: *It's \$3.29.*

		
<p>herb flatbread \$3.59</p>	<p>raisin bread \$4.49</p>	<p>white Italian \$2.89</p>
		
<p>round white \$3.29</p>	<p>flaxseed \$3.99</p>	<p>multigrain dark rye \$4.19</p>

F. Read the flyer again. Complete the sentences below. How much does Rina pay for two loaves of bread? How much does she save?

1. Rina buys round white bread and multigrain dark rye bread.

Rina pays \$_____. She saves \$_____.

2. Rina buys raisin bread and white Italian bread.

Rina pays \$_____. She saves \$_____.

3. Rina buys flaxseed bread and herb flatbread.

Rina pays \$_____. She saves \$_____.

G. Work with a partner. You have \$6.00 to spend on bread. Decide which bread you like and calculate the cost. Which two loaves can you buy for \$6.00 or less? Complete the sentences.

Example:

Dialogue

A: Let's buy bread. We have \$6. What kind of bread do you want?

B: I like flaxseed bread. How about you?

A: I like raisin bread. Can we buy both?

B: The flaxseed bread is \$3.99. How much is the raisin bread?

A: The raisin bread is \$4.49. Let's calculate the total.

B: OK. \$4.49 plus \$2.00 is \$6.49. We can't buy raisin bread and flaxseed bread. We don't have enough money.

Sentences:

We want to buy _____ and _____. _____ costs \$ _____ and _____ costs \$ _____. The total is \$ _____. We _____ enough money.

H. Find and circle the supermarket words in the puzzle.

- | | | | |
|---------|---------|---------------|-------------|
| bargain | coupon | discount | free |
| half | price | sale | special |
| cashier | deal | fifty percent | groceries |
| loaves | regular | saving | supermarket |



Fraud



The activities in this section introduce the concept of identity fraud. The activities provide practice of key terms and language functions related to identity theft, and explore some common types of consumer fraud.

The *Fraud* section includes five sets of activities:

Protect Your ID

ID Crimes

Identity Fraud

Warning: Guard Your Identity!

Scams—Be Careful!

You can select activities to teach based on the needs and interest of the learners in your class. The activities can be used individually and need not be used in the sequence in which they are presented. You may also add your own activities where appropriate. Suggestions and ideas for extending or complementing the specific activities are included in the teaching notes.

You can complement the activities in this section with online activities at *English for Financial Literacy > Online Activities*.

The activities in this section relate to the following themes in *LINC 1–5 Curriculum Guidelines*:

- **Banking, Customer Service & Telephone**
- **Commercial Services and Business**

Learning Outcomes

The sample outcomes below can help you plan a lesson or series of lessons about fraud. The outcomes are intended to guide you in defining areas of content and contexts for the language instruction. The financial literacy outcomes can help you determine the aspects of financial literacy to include in your instruction in order to facilitate learners' understanding, knowledge and competence. The language outcomes can guide you in selecting/designing language activities at CLB 1–2 that support financial literacy.

The activities included in this section are intended to support the outcomes below.

Sample Financial Literacy Outcomes	Sample Language and Numeracy Outcomes
<p>Understanding and knowledge</p> <ul style="list-style-type: none">• Understand what constitutes a person's identity• Understand the importance of safeguarding personal identification information and documents• Understand various consequences of not adequately protecting identification information and documents• Understand how identity fraud works• Understand how a scam targets specific victims <p>Application</p> <ul style="list-style-type: none">• Identify the information that constitutes one's identity• Identify ways to protect identity• Identify when a request for personal information or identification is legitimate• Refuse to give information or show identification when request is not legitimate• Recognize a common scam• Respond appropriately to potential fraud/scams or dubious offers	<ul style="list-style-type: none">• Copy statement with advice about protecting one's personal identity• Demonstrate understanding of short text with advice about protecting personal identification and documents• Demonstrate comprehension of short text about identity fraud• Write simple statements with warnings about protecting identification• Ask for and provide information about protecting own identification information and documents• Write a brief description of a scam• Give advice and warnings about scams

When planning a lesson or series of lessons, you can use the listed outcomes as they are or develop your own based on the needs and interests of the learners in your class. For ideas and strategies for conducting a needs assessment, see the *Instructor Guide*.

Background Information and Key Language Elements

The text below provides background information on the topics of fraud and scams. You can use it to familiarize yourself with the key concepts that are presented in the learner activities in this section. For sources of more information on the topic of fraud or related classroom resources, please see the *Useful Websites* section.

The sidebar below lists major language elements that you may want to introduce or review to support the thematic content of the activities.

Identity Theft

Identity theft is one of the fastest-growing crimes in Canada. It occurs when someone steals your name and other personal information with the intention of assuming your identity in order to gain access to your finances, make purchases and incur debts in your name, or commit other crimes. In addition to names, addresses and phone numbers, thieves steal social insurance numbers (SINs), driver's license numbers, credit card and banking information, bank cards, calling cards, birth certificates and passports. Once stolen, this information can be used to finance purchases and open new bank accounts or to redirect your mail and apply for loans, credit cards and social benefits.

Learners need to understand the importance of keeping important documents and identification in a safe place, and the risks of carrying unnecessary identification in one's wallet or handbag as a matter of habit. Learners also need to know the precautions they can take to reduce the risk of identity theft, such as being careful about sharing personal information over the Internet and telephone, and protecting their mail. They also need to recognize that many different types of documents and everyday correspondence, such as bank or credit card statements, income tax and other government correspondence, and even *résumés*, contain confidential information that criminals can use to commit fraud. Thus, knowing how to safely dispose of old papers is essential.

In addition, learners need to know when it is appropriate or necessary to provide confidential information—such as a social insurance number—and how to politely question or refuse requests for this information.

Fraud

Identity fraud, identity theft, telemarketing scams, phishing and other threats to consumers are increasing, and newcomers may be specifically targeted. Learners need to be able to identify warning signs in order to minimize the risks. However, identifying the signs often involves understanding the language, particularly with phishing emails and telemarketing scams. There are specific scams in circulation all the time, and it may be helpful for learners to be familiar with them. The so-called “Windows” or “anti-virus scam,” the “grandparents scam,” the “scareware scam” and the “Nigerian letter scam” are all examples of scams that will likely continue to be active for some time. Detailed, up-to-date information and warnings about specific scams can be found on the Canadian Anti-Fraud Centre's website (<http://www.antifraudcentre-centreantifraude.ca/english/home-eng.html>) as well as on the websites of all major Canadian banks and credit card companies.

Key vocabulary

identity
identification
documents
personal information
to cheat
to steal
crime
criminal
thief
fraud
to guard
to protect
warning
paper shredder
scam
computer virus
link
to click

Abbreviations

ATM
ID
PIN
SIN

Possible grammar structures

imperatives for giving advice or warning
adverbs *always, never*

Objective(s) and CLB level

The objective of this series of activities is to familiarize learners with some of the key vocabulary and concepts related to protecting one's identity. The activities provide practice in vocabulary use, reading, listening and speaking, and are generally appropriate for learners at CLB 1 and CLB 2.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Understand what constitutes a person's identity
- Understand the importance of safeguarding personal identification information and documents
- Identify ways to protect personal identification information and documents

Corresponding CLB competencies

- 🔗 CLB 1, 2: Understand simple information about familiar, concrete topics.
- 🗣️ CLB 1, 2: Ask for basic personal information.
- 🗣️ CLB 1, 2: Give personal information to a supportive listener (CLB 2) in response to questions (CLB 1).
- 📖 CLB 2: Understand the purpose and some basic details in very simple, short texts...

Procedures

A. Introduce the topic by asking learners to name some types of identification they have or know of. Many learners will probably have ID with them in class, and will show it freely. One of the objectives of the lesson is to identify safe places to keep ID, so it might be best *not* to ask learners to display the ID they carry with them.

B and C. These are speaking activities that involve asking and responding to questions in pairs. Learners can then write sentences with conclusions about themselves and about the class, e.g., *All classmates have SIN cards. Three classmates have driver's licences.*

E. 🎧 This is a listening/reading activity. You may use it with CLB 2 learners as listening comprehension; learners at CLB 1 can read and listen to the text at the same time. Many newcomers to Canada may not realize how important it is to safeguard their social insurance numbers. This text introduces the idea that giving the SIN isn't really necessary in many of the situations where one is routinely asked to give it. You may want to emphasize that it is acceptable to question or politely refuse such requests.

D. Have learners brainstorm safe places to keep their ID and write a list.

F. Answers:

1. don't need
2. need
3. don't need
4. need
5. don't need

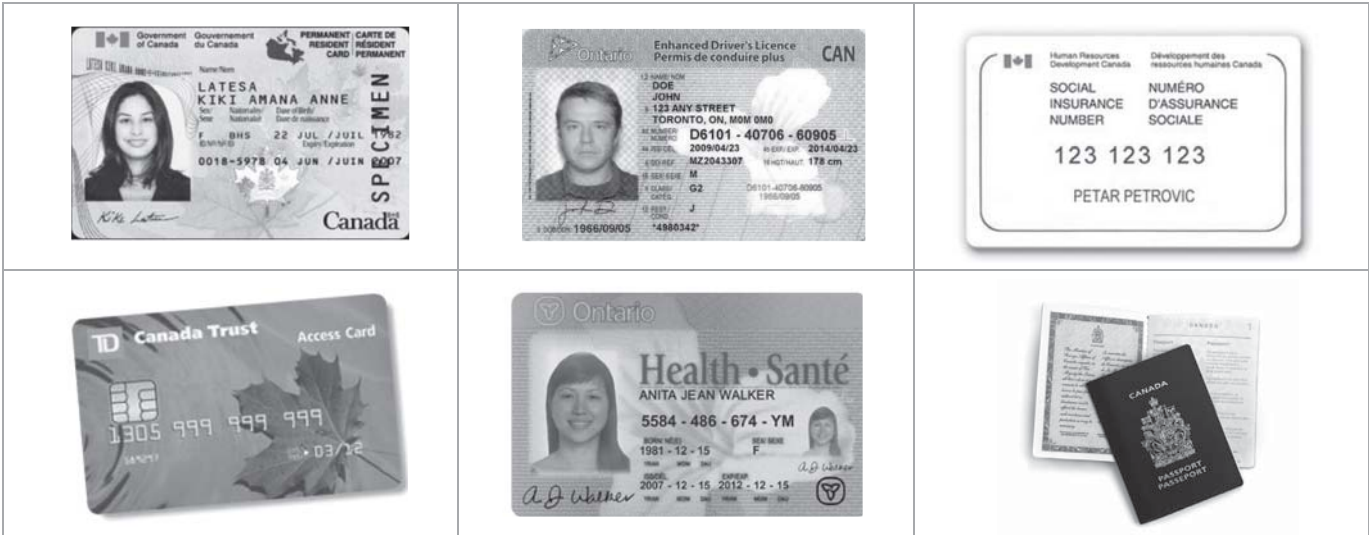
Extend the activity:

1. In groups or pairs, learners can make lists of places/situations when they need or don't need to give their SIN.

2. Students can practise saying, *"I'm sorry, I don't want to give you my SIN. It's private information,"* and *"Why do you need my SIN?"* Make a number of requests for different types of identification. Change the type of ID, e.g., *"Can I please have your health card number/passport/bank card?"* *"I'm sorry; I don't want to give you my health card number/passport/bank card. It's private."* Or, *"Why do you need my health card number/passport/bank card?"* Call on a few individual learners, and then have the class role-play in pairs.

Beyond the classroom: Learners can check where their IDs are and make sure they are in safe places.

A. "ID" is short for identification. ID shows who you are. People have many different ID cards and documents. Which ID cards do you have?



B. Read the questions. Check ✓ the ID you have. Then, ask your classmates.

Do you have ID?	Name 1:	Name 2:
1. Do you have a PR card? <input type="checkbox"/>	_____	_____
2. Do you have a driver's licence? <input type="checkbox"/>		
3. Do you have a SIN card? <input type="checkbox"/>		
4. Do you have a bank card? <input type="checkbox"/>		
5. Do you have a health card? <input type="checkbox"/>		
6. Do you have a passport? <input type="checkbox"/>		

C. Read the questions. Mark your answers with a check ✓ .

Where is your ID?	in my wallet	at home	other
1. Where is your SIN card?			
2. Where is your health card?			
3. Where is your bank card?			
4. Where is your passport?			

D. Ask your partner the questions in Part C and write his/her answers. In a group, discuss which places are safe.

Example: A: "Samir, where is your SIN card?" B: "At home."
Sentence: *Samir's SIN card is at home.*

1. _____'s SIN card is _____.
2. _____'s passport is _____.
3. _____'s bank card is _____.
4. _____'s health card is _____.

E.  Listen and read.

Sometimes, different people ask you for your ID. Sometimes, you do not know it is wrong for them to ask you for your ID.

Here is an example.

You are applying for a job. The job application form tells you to write your Social Insurance Number or SIN. You don't need to write your SIN on the application form. You need to give your SIN only after you get the job.

You can say, "I'm sorry, I don't want to give you my SIN. It's private information."

You can also ask, "Why do you need my SIN?"

Your SIN is your private information. You need to give your SIN to your employer for income tax. You need to give your SIN to the government for benefits and income tax. You don't need to give your SIN to a credit card company, your doctor or your landlord.

F. Circle the correct answer. In pairs, make a list of situations when you need and don't need to give your SIN.

1. You need/don't need to give your SIN when you apply for a job.
2. You need /don't need to give your SIN after you get a job.
3. You need/don't need to give your SIN to your employer for income tax.
4. You need/don't need to give your SIN to a credit card company.
5. You need /don't need to give your SIN to your landlord.

Objective(s) and CLB level

The objective of this series of activities is to familiarize learners with some of the key vocabulary and concepts related to identity theft and identity fraud. The activities provide practice in vocabulary use, reading, writing and speaking. These activities are generally appropriate for learners at CLB 2 and can be used independently or after introducing *Protect Your ID*.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Understand the importance of safeguarding personal identification information and documents.
- Identify ways to protect identity documents.

Corresponding CLB competencies

- 📖 CLB 1: Get information from very basic texts; identify specific details.
- 📖 CLB 2: Get information from very basic texts; identify main idea and specific details.
- 🗣️ CLB 1: Give basic personal information.
- 🗣️ CLB 2: Give expanded basic personal information.
- ✍️ CLB 1/ 2: Describe personal situation by completing guided texts.

Procedures

A. Introduce the topic by describing the picture, e.g., *The man is a thief. He's showing a bank card or maybe a credit card. He is near the bank.* Learners can brainstorm things a thief could do using stolen ID.

B. This text provides information on potential risks and consequences of identity theft.

C. Answers: 1. B 2. D 3. F 4. A 5. E 6.C

D. Answers:

1. ID 2. money/accounts 3. credit cards 4. safe 5. don't need 6. home 7. anyone 8. statements 9. problem

E. Answers:

1. You don't need your SIN card every day.
2. Criminals use your ID to get new credit cards.
3. Criminals buy things with your credit cards.
4. Don't give your PIN to anyone.

F. You may want to introduce the idea of do's and don'ts by using everyday examples, e.g., a good student, healthy habits, etc. Write headings on the board and have learners suggest a few examples to write under each heading. Learners can rewrite the sentences in the **Don't** column as negative imperatives (*Don't carry all your ID cards every day*).

Do this. It is a good idea.	Don't do this. It is not a good idea.
Keep your ID safe.	Carry all your ID cards every day.
Keep your passport safe at home.	Give your bank card to someone.
Keep your SIN card safe at home	Give your bank account number to someone.
Call your bank when you see a problem.	Give your PIN to your classmate.
Check your bank statements and credit card statements.	

Beyond the classroom: Learners can ensure that their own and their family members' IDs are safe. Learners can teach their children/family members about ID crimes.

A. In small groups, answer the questions.

1. Who is in the pictures? What is he doing?
2. A criminal has your ID documents. What can he do with them?

**B. Read the text about ID crimes.****ID Crimes**

Criminals can steal your ID and get information about you.

Criminals take money from your bank accounts.

They buy things with your credit cards.

They use your ID to get new credit cards. Your name is on the new credit cards.

The police say: "Keep your ID safe. Don't carry all your ID cards with you every day."

You don't need your passport every day. Keep it safe at home.

You don't need your SIN card every day. Keep it safe at home.

Call the police when someone steals your ID.

The banks say: "Don't give your bank card to anyone. Protect your PIN."

Don't give your bank account number to anyone.

Don't give your PIN to anyone.

Check your bank statements. Check your credit card statements.

Call your bank when you see a problem.

C. Match the sentence parts.

- | | |
|--------------------|--|
| 1. The police say, | A. steal your ID and get information about you. |
| 2. The banks say, | B. "Keep your ID safe." |
| 3. The police say, | C. take money from your bank accounts. |
| 4. Criminals | D. "Check your bank statements." |
| 5. The banks say, | E. "Call your bank when you see a problem." |
| 6. Criminals | F. "Don't carry all your ID cards with you every day." |

D. Write the missing words in the sentences.

- Criminals can steal your _____ and get information about you.
- Criminals take _____ from your bank _____.
- Criminal use your ID to get new _____.
- The police say, "Keep your ID _____".
- You _____ your passport every day.
- Keep it safe at _____.
- Don't give your PIN to _____.
- Check your bank _____.
- Call your bank when you see a _____.

E. Unscramble the words to make sentences about ID crimes. Start with a capital letter and end with a period.

- your / don't / SIN card / every day / need / You

_____.

- use / Criminals / to get / credit cards / your ID / new /

_____.

- with / buy / your / credit cards / Criminals / things /

_____.

- PIN / to anyone / your / give / Don't

_____.

F. Copy these sentences in the correct place in the chart.

Keep your ID safe.

Carry all your ID cards with you every day.

Keep your passport safe at home.

Give your bank card to someone.

Give your bank account number to someone.

Keep your SIN card safe at home.

Check your bank statements and credit card statements.

Call your bank when you see a problem.

Give your PIN to your classmate.

Do this. It is a good idea.	Don't do this. It is not a good idea.
Keep your ID safe.	Carry all your ID cards every day.

G. With a partner, take turns asking and answering questions about ID crimes.

1. What do criminals steal?
2. What do criminals take from your bank accounts?
3. What do criminals get with your ID?
4. Where is your passport safe?
5. Where is your SIN card safe?
6. What do banks say?
7. What do you need to check?
8. Who do you call when you see a problem?

H. Write five sentences with advice about protecting personal ID.

Objective(s) and CLB level

The objective of this series of activities is to familiarize learners with some of the key vocabulary and concepts related to identity fraud. The activities provide practice in vocabulary use, reading, writing and speaking. These activities are generally appropriate for learners at CLB 2, but some exercises could be adapted for CLB 1.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Understand what constitutes a person's identity.
- Understand the importance of safeguarding personal identification information and documents.
- Identify the information that constitutes one's identity.
- Identify ways to protect identity.

Corresponding CLB competencies

- 📖 CLB 1: Get information from very basic texts; identify specific details.
- 📖 CLB 2: Get information from very basic texts; identify main idea and specific details.
- 🗣️ CLB 1: Give basic personal information.
- 🗣️ CLB 2: Give expanded basic personal information.

Procedures

A. Elicit vocabulary about the pictures—*ID, cards, information, address, name*; introduce *identity* as consisting of many types of information about an individual person.

C. You may need to introduce vocabulary such as *identity fraud, crime, thief, pretend, bill collector*. Learners read the story, answer comprehension questions and then choose the correct question heading for each section of the story.

D. Answers:

1. ✘ 2. ✔ 3. ✘ 4. ✔ 5. ✘ 6. ✔

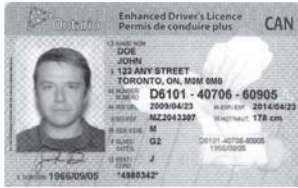
E. Answers:

3. How do you learn about the fraud?
2. How does a thief use your identity?
1. What is identity fraud?

F-G. Encourage learners to go beyond the examples in the text and to think about what is possible. You could have learners write their lists on chart paper, then post them for the class to read and discuss.

H. You may need to teach the verb *can* before learners try this activity.

A. Here are some things with information about a person’s identity. Name other things that have information about a person’s identity.



B. What kinds of information are part of your identity? Work with a partner and make a list.
Example: *my first name and my last name*

C. Read about identity fraud.

IDENTITY FRAUD

1. _____

Identity fraud is a crime. Identity fraud happens when a thief uses your personal information. It can be your name, your Social Insurance Number or other information. You don't know about it.

2. _____

Here are examples of identity fraud:

- The thief uses your information to get a credit card. Your name is on the credit card. The thief goes shopping. You get the bill.
- The thief rents a house or apartment. The thief uses your information. The thief pretends to be you. Your name and your information are on the lease.
- Maybe the thief uses your information to get an account for a telephone or for electricity. Your name is on the account.

3. _____

Later, you learn about the fraud. You get a telephone call. The caller is a bill collector. The bill collector says you must pay the bills. It's a lot of money.

D. Read the sentences. Mark a ✓ if the sentence is correct or ✗ if the sentence is not correct.

1. A thief uses your telephone number.
2. You don't know about the thief.
3. The thief's name is on the lease.
4. Your name is on the credit card.
5. The thief uses your identity to get a bill for electricity.
6. The bill collector says you must pay the telephone bill.

E. Read the three questions below. Read the text in question C again. Copy the correct questions on the lines above each part of the text.

How do you learn about the fraud?

How does a thief use your identity?

What is identity fraud?

F. Answer the questions about identity fraud.

1. What personal information can a thief use?
2. What can a thief rent?
3. What can a thief get with your name on it?
4. What will you get later?

G. Talk with a partner. What can a thief do with your identity information? Add your ideas to this list:

- *rent an apartment*
 - *take money from my bank account*
 - *get a cell phone*
-
-
-
-
-
-
-
-
-
-

H. Use your ideas from the list in Part F. Make sentences with *can + base form of the verb*.

1. rent a house

The thief can rent a house

2.

3.

4.

5.

6.

7.

8.

Objective(s) and CLB level

The objective of this series of activities is to familiarize learners with some of the key vocabulary and concepts related to identity fraud. The activities provide practice in vocabulary use, reading, writing, listening and speaking. These activities are generally appropriate for learners at CLB 2.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Understand what constitutes a person's identity.
- Understand the importance of safeguarding personal identification information and documents.
- Understand how identity fraud works
- Identify ways to protect identity

Corresponding CLB competencies

- 🔗 CLB 2: Follow instructions and positive and negative commands.
- 🗣️ CLB 2: Give common instructions and positive and negative commands.
- 📖 CLB 1: Get information from very basic texts; identify specific details.
- 📖 CLB 2: Get information from very basic texts; identify main idea and specific details.
- 📄 CLB 1, CLB 2: Copy information under correct headings.

Procedures

A. Introduce any new vocabulary, e.g., *always, never, danger, warning, wallet, thief, steal, lose*.

B. Elicit vocabulary by discussing what is happening in the pictures and predicting what could happen as a result. In the ATM picture, point out that people are standing very close to the woman who is using the ATM. Ask questions such as, *What could happen? Someone could see her PIN number as she enters it. What can you do at the ATM to protect your PIN? Cover the pinpad with your other hand.*

For the picture with the woman holding papers and the wastebasket, ask learners what she is reading, and suggest some possible answers, such as bank statements, income tax forms, credit card application forms. Ask them if it is safe to throw these papers in the garbage.

C. You may need to teach or review the verb *can* before learners do this exercise.

D. You may need to teach or review imperatives and adverbs of frequency *always/never* before learners do this exercise.

E. This is an information gap activity for CLB 2 learners. Before they do the activity, review possible questions to ask for repetition, clarification and spelling, e.g., *Please repeat the word. Sorry, I didn't get that. Can you please spell that? How do you spell?* Instruct learners to speak slowly and to give time for their partner to write the words. When they finish, pairs can check their answers by comparing texts and reading the full text aloud together.

F. Answers: 1. No, it isn't. 2. No, it isn't. 3. Yes, it is. 4. Yes, it is. 5. No, it isn't. 6. Yes, it is.

Warning: Guard Your Identity!

H. Possible answers:

1. Use a shredder. / Don't throw them in the garbage. 2. Don't give your PIN to your teacher. / Don't give your PIN to anyone. 3. Don't carry your passport with you every day. / Don't lose your passport. 4. Use scissors to cut your old papers. 5. Cover the PIN pad with your hand. 6. Don't throw them in the garbage. / Cut them in small pieces. 7. Leave your SIN at home. / Don't carry your SIN card every day. 8. Put your bank card in your wallet. / Don't lose your bank card.

I. Encourage learners to use graphic elements like the ones in the readings or other pictures to illustrate the tips and make them clearer and more memorable. Display the posters. Learners can present their posters by reading their tips to the class.

Beyond the classroom: Ask learners to visit several ATMs in their area to see whether or not there are any warning posted on the machine about security. Does the ATM have a shield or cover around the PIN pad to help conceal the user's PIN? You could provide a simple worksheet like the one below.

	ATM #1	ATM #2	ATM #3
Address or location: Where is the ATM?	<i>No Frills</i>		
Is there a safety warning on the ATM?	<i>Yes</i>		
Is there a plastic cover around the PIN pad?	<i>Yes</i>		

A. Look at the pictures. Read the text. What is happening? What may happen next?

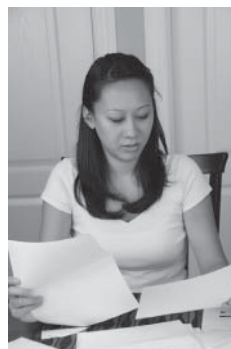
A warning tells someone about danger. We use warnings to help other people. Strong warnings use words like *always* and *never*.

Here are some warnings:

Always zip up your purse.

Never leave your wallet in your car.

Keep your passport in a safe place.



B. Work with a partner. Talk about the things you usually have in your wallet. Make a list.

Example: *I have my bank card and my credit card in my wallet. How about you?*

C. Think about the things in your wallet. What can happen if you lose your wallet? Make a list.

Example: *Someone can use my credit card. Someone can take my cash.*

D. Give warnings about the dangers in the pictures.

Example: *Always close your purse. Don't put your wallet in your back pocket.*

E. Partner A. Your story and your partner's story have some missing words. Read the first two parts slowly to your partner. Your partner will write the missing words. Then, change roles. Your partner will read and you will write the missing words.

Guard your identity!



Guard your PIN.

Always cover the pinpad with your hand when you enter your PIN at an ATM. Never give your PIN or password to anyone, including friends, family, bank tellers or the police.



Protect your personal information.

Keep your important ID safe at home. Don't keep your birth certificate, social insurance card or passport in your bag or wallet.



Carry _____ the cards you _____.

Carry _____ the cards you need _____,
like your _____ card or _____ card.

_____ take _____ your ID with you
_____ day.



Be _____ with old papers.

_____ and other _____ have your personal
information.

_____ put them in the _____.

A thief _____ get _____ from your
garbage.

Use a paper _____ to _____ up
your papers. Then, _____ them in the garbage.

Cut up old _____ and _____ cards,
too.

E. Partner B. Your story and your partner's story have some missing words. Your partner will read the first two parts to you. Write the missing words. Then, change roles. You will read and your partner will write the missing words.

Guard your identity!



Guard your _____.

Always cover the _____ with your hand when you
_____ your PIN at an ATM.

Never give your PIN or _____ to anyone,
including friends, _____, bank tellers or the
_____.



_____ your personal information.

Keep your _____ ID safe at home.

Don't keep your _____ certificate, social insurance
card and _____ in your bag or _____.



Carry only the cards you need.

Carry only the cards you need today, like your bank card or credit card.
Don't take all your ID documents with you every day.



Be careful with old papers.

Bills and other papers have your personal information.

Don't put them in the garbage. A thief can get information from your garbage.

Use a paper shredder to cut up your papers. Then, put them in the garbage.

Cut up old credit and bank cards, too.

F. Read the text again. Answer the questions. Write *Yes, it is.* or *No, it isn't.*

1. Is it safe to give your PIN to anyone?
2. Is it safe to take your passport and social insurance card with you every day?
3. Is it safe to carry your bank card with you every day?
4. Is it safe to leave your birth certificate and your passport at home?
5. Is it safe to put old bills and credit card statements in the garbage?
6. Is it safe to cut up your old bank card and put it in the garbage?

G. Make a list of things that are safe to do, and a list of things that are not safe to do.

Safe To Do	Not Safe To Do
<ul style="list-style-type: none"> • <i>cover the pinpad when you type your PIN</i> 	<ul style="list-style-type: none"> • <i>give your PIN to someone</i>

H. Grammar: Using imperatives

A tip is a good or helpful idea. A warning is a tip about a dangerous situation. We use imperatives for tips and for warnings.

- Guard** your PIN. **Use** a paper shredder. **Be careful** with your ID
- Don't share** your PIN. **Don't lose** your ID. **Don't tell** your password.

Always and *never* make tips and warnings strong. Use *never* or *don't*.

- Always use** a paper shredder. **Always guard** your PIN.
- Never give** your SIN to a stranger. **Never share** your PIN.
- or: **Don't give** your SIN to a stranger. or: **Don't give** your SIN to a stranger.

Use imperatives to write tips about protecting your important information. Compare your sentences with a partner.

Example:

You have many old bank statements.

Don't throw old bank statements in the garbage.

1. You have many old credit card bills. _____

2. Your teacher asks for your PIN. _____

3. Your passport is in your backpack today. _____

4. You don't have a paper shredder. _____

5. You are using an ATM. _____

- 6. You have old credit cards. _____

- 7. You carry your SIN card in your wallet. _____

- 8. You will buy go shopping after school. You don't have any cash. _____

I. Work with a partner or a small group. Make a poster with tips and warnings about protecting your identity. Use imperatives with *always* and *never* for strong warnings. Present your poster to the class.

Objective(s) and CLB level

The objective of this series of activities is to familiarize learners with some of the key vocabulary and concepts related to a common scam. The activities provide practice in vocabulary use, reading, writing, listening and speaking. These activities are generally appropriate for learners at CLB 2.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Understand how identity fraud works and how it targets specific victims.
- Respond appropriately to potential fraud/scams or dubious offers.

Corresponding CLB competencies

- 📖 CLB 1: Get information from very basic texts; identify specific details.
- 📖 CLB 2: Get information from very basic texts; identify main idea and specific details.
- ✍️ CLB 1, CLB 2: Copy information.
- ✍️ CLB 1, CLB 2: Describe personal situation by a completing guided text.

Procedures

Introduce vocabulary for the readings: *scam, cheat, protect, steal, seniors, newcomers, Windows*.

A. Remind learners to begin each sentence with a capital letter and to end with a period. When the learners have copied all the sentences correctly, read the questions and answers aloud together a few times. Ask learners questions (out of order) to be sure they understand the information about the scam.

B. Tell learners that this scam is real and sometimes seniors are cheated. Ask why they think the criminal uses this scam to cheat seniors.

C. Answers: 1. ✗ 2. ✓ 3. ✗ 4. ✓ 5. ✓ 6. ✗

E. Answers: 1. ✓ 2. ✗ 3. ✓ 4. ✗ 5. ✓ 6. ✓ 7. ✗ 8. ✗ 9. ✓

F. Answers:

3. Next, he says there is a problem with your Windows.
5. He asks you for your email address.
2. He says he works for Microsoft.
4. Then, he tells you he can fix it.
1. First, a person calls you.
6. Then, he sends an email with a link.
7. The email asks for your credit card number.

H. The writing activity can be more or less guided, depending on the level of the learners. If writing warnings about the scam is too challenging for some learners, they can simply change the salutation and the closing and copy the text from Sam's email in Part G. Higher-level learners can use imperatives to convey warnings, e.g., *Never give your email address to a stranger on the phone. Don't listen to him. Don't give your credit card number.*

A. Unscramble the words to make answers to the questions. Then, read the questions and answers to learn about the “Windows scam.”

A scam is a way for criminals to cheat you and steal your money. There are many different scams. You need to protect yourself, your family and your money from scams. Some criminals try to cheat seniors or newcomers.

1. What is Windows?

is / a computer operating system / Windows / from Microsoft /

2. What is a scam?

to trick people / to take money / a way / is / A scam / and /

4. How does the “Windows scam” trick people?

lies to you / The criminal / about / with your computer / a problem

5. What happens first?

calls you / about a problem / The criminal / with your Windows operating system /

6. How does the caller take your money?

to fix / with your credit card / You pay / your computer

7. Why is it a trick?

doesn't have / Your computer / any problems



B. Read about Sam.

Sam is a senior. He has a computer. He knows how to use his computer a little, for email and the Internet. He doesn't know how to fix his computer. One afternoon, Sam's telephone rings.

"Hello?" Sam answers.

"Hello. My name is Jay. I work for Microsoft. I'm calling about the Windows operating system on your computer," a man says.

"My computer is okay. Why are you calling?" Sam asks the man.

"There is a problem with your Windows. I can help you fix it," the man answers.

"Oh, no! What is wrong with my computer?" Sam asks.

"Your computer has a virus. You need to fix it quickly," the man answers.

"Tell me how to fix it," Sam says.

C. Read the sentences. Mark ✓ if the sentence is correct. Mark ✗ if the sentence is not correct.

1. Sam is a young man.
2. Sam doesn't know how to fix computers.
3. The windows in Sam's house have a problem.
4. The man says he works for Microsoft.
5. Sam says his computer is okay.
6. The man asks Sam how to fix it.

D. Read the rest of the story about Sam's telephone call.

Sam is worried. He thinks his computer will break down.

"Tell me your email address. I will send you an email with instructions. Then, I'll call you again. " the man says.

Sam tells the man his email address. He says goodbye and he hangs up the phone. Then he checks his email. He has one new message. He reads the new email.

The email says,

Your Windows operating system has a virus. Click on the link:

<http://microsoftwindowsrepair.com/12-fixitnow/>

Follow the instructions to remove the virus.

Please have your credit card number ready.

Now, Sam is nervous. He doesn't want to click on the link. He doesn't want to give his credit card number. He calls his son. He tells his son about the caller and the computer virus.

"Is your computer working, Dad?" his son asks.

"Yes, it is working fine," Sam answers.

His son says, "I think this is a scam."

"What do you mean?" Sam asks.

His son answers, "That guy does not work for Microsoft.

Microsoft doesn't call customers about problems.

Don't click on the link. When he calls again, hang up.

I will check your computer tonight."

E. Read the sentences. Mark ✓ if the sentence is correct, and ✗ if the sentence is not correct.

1. Sam tells the man his email address.
2. The emails says, Please have your social insurance number ready.
3. The email tells Sam to click on the link.
4. Sam wants to click on the link.
5. Sam's son thinks the telephone call is a scam.
6. Microsoft doesn't call customers about problems.
7. Sam's son thinks the caller works for Microsoft.
8. Sam says his computer is working okay.
9. Microsoft will check Sam's computer tonight.

F. Sam sends his friend Delia an email about the scam. Put the sentences in the correct order. Then, copy them in the correct order into the email message on the next page.



___	Next, he says there is a problem with your Windows.
___	He asks you for your email address.
___	He says he works for Microsoft.
___	Then, he tells you he can fix it.
1.	First, a person calls you.
___	Then, he sends an email with a link.
___	The email asks for your credit card number.

G. Copy the sentences into the email message.

From:	samh@samiam.com
Subject:	Windows scam
Date:	To: deliag@samiam.com
To:	Windows scam

Hi Delia,
I learned about the “Windows scam” today. This is how it works.

Don't worry. Your computer is fine. Don't give the caller any information. Hang up. He is lying to you. He wants to get money from your credit card. Never click on a link in an email. Always be careful with your credit card number.

Sam

H. Write an email message to a friend or family member. Tell them about the Windows scam. Give strong warnings with always and never.

I. Put the sentences in the correct order. Practise the conversation with a partner.



Hello?

Hello. My name is Jason and I work for Microsoft.

I'm calling about the Windows system on your computer.

My computer is working fine. Why are you calling me?

There is a big problem with your Windows system. I can help you fix it.

Oh, no! What is the problem with my Windows?

Your computer has a virus. You need to fix it quickly.

Can you tell me how to fix it?

Yes, I can.

First, give me your credit card number and your email address.

I will send you an email with instructions.

I think this is a scam. I am not going to give you my credit card number.

Don't call me again. Goodbye.

Insurance



The activities in this section introduce, in very general terms, different types of insurance and how insurance works using the example of tenant insurance. The activities introduce the concept through simple texts and provide opportunities to practice basic vocabulary and functions related to buying insurance (asking for and providing information).

The Insurance topic includes three sets of activities:

Types of Insurance

Buying Tenant Insurance

Tenant Insurance: Regina's Story

You can select activities to teach based on the needs and interest of the learners in your class. The activities can be used individually and do not need to be used in the sequence in which they are presented. You may also add your own activities where appropriate. Suggestions and ideas for extending or complementing the specific activities are included in the teaching notes.

You can complement the activities in this section with online activities at *English for Financial Literacy > Online Activities*.

The activities in this section relate to the following themes in *LINC 1–5 Curriculum Guidelines*:

- **Commercial Services and Business (Types of Insurance)**
- **At Home (Buying Tenant Insurance, Tenant Insurance: Regina's Story)**

Learning Outcomes

The sample learning outcomes below can help you plan a lesson or series of lessons about insurance. The outcomes are intended to guide you in defining areas of content and contexts for the language instruction. The financial literacy outcomes can help you determine the aspects of financial literacy to include in your instruction in order to facilitate learners' understanding, knowledge and competence. The language outcomes can guide you in selecting/designing language activities at CLB 1–2 that support financial literacy.

The activities included in this section are intended to support the outcomes below.

Sample Financial Literacy Outcomes	Sample Language and Numeracy Outcomes
<p>Understanding and knowledge</p> <ul style="list-style-type: none">• Understand basic vocabulary related to insurance• Understand concepts of risk and coverage; identify need for insurance• Distinguish between different types of insurance• Understand how tenant insurance works <p>Application</p> <ul style="list-style-type: none">• Identify the right type of insurance for specific situations• Find an insurance company, agent or broker to buy insurance from• Ask for basic information about the type of insurance needed	<ul style="list-style-type: none">• Copy sentences about types of insurance• Demonstrate comprehension of the gist, factual details and some implied meanings in a listening text about insurance• Get key information and important details in a short text about tenant insurance• Identify details in a simple listening text about someone's experience with tenant insurance• Ask for and provide information about details of tenant insurance in a role play

When planning a lesson or a series of lessons, you can use the listed outcomes as they are or develop your own based on the needs and interests of the learners in your class. For ideas and strategies for conducting a needs assessment, see the *Instructor Guide*.

Background Information and Key Language Elements

You can use the background information about insurance to familiarize yourself with the key insurance concepts and processes that are presented in the learner activities in this section. For sources of more information on the topic of insurance or related classroom resources, please see the *Useful Websites* section.

The sidebar below lists major language elements that you may want to introduce or review to support the thematic content of the activities.

What is Insurance?

Insurance is a means to reduce or eliminate the risk of potential loss or hardship. It can help cover the cost of unexpected losses stemming from property damage, theft or illness; it can also provide dependants with money upon the insured person's death. Insurance, in general, works like a contract between the insured and the insurer: the insured makes payments (premiums) to the company, which assumes some portion of the risk. The premiums cover the insured in case something happens; the insurance company covers these potential costs with the revenues it collects from all those who have policies and pay premiums. The insurance company accepts risks on behalf of its clients, hoping the insured will not make a claim.

Types of Insurance

There are various types of insurance to cover different types of risks, but in general, two primary types can be distinguished: general insurance (covering property and physical assets) and life and health insurance. General insurance policies can cover, for example, a car, a house, or a cottage, and will compensate the insured for the loss of or damage to any of these physical assets. Life and health insurance, on the other hand, provides for the insured or his/her dependants in case of disability, illness or death. Commonly, we distinguish various types of insurance based on the situations they provide coverage for, such as travel insurance, extended health insurance, auto insurance, tenant insurance, home insurance, etc. Learners need to know that most types of insurance are optional except for auto insurance, which is mandatory across Canada. Also, It is important for learners to know that the decision to buy insurance depends on a person's stage in life and specific circumstances.

Tenant Insurance

Tenant insurance is increasingly required by landlords, so learners may be interested in knowing how it works. Tenant insurance usually includes basic liability (coverage for damage to the property caused by tenants and their guests) and contents coverage (coverage to replace personal things that are lost or damaged). With tenant insurance, tenants need to make a list of insurable contents. For tenants on social assistance, tenant insurance may be included in their shelter allowance.

Key vocabulary

loss
damage
theft
injury
illness
protection
insurance
coverage
policy
agent, broker
premium
insured
contents
valuable

Verbs and verb collocations

to insure
to buy insurance
to cover
to pay premiums
to make a claim

Possible grammar structures

participial adjectives (*covered, insured, stolen, damaged, etc.*)
sentences with *because*
yes/no questions
wh- questions

Objective(s) and CLB level

The objective of this series of activities is to introduce different types of insurance and provide opportunities to practice related vocabulary and simple statements about types of insurance. These activities are appropriate for learners at CLB 1 and 2.

Targeted financial literacy outcomes

- Distinguish between different types of insurance
- Identify the right type of insurance for specific situations

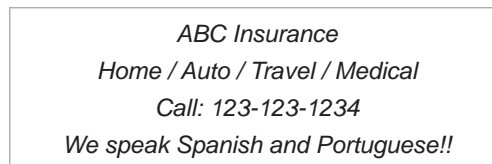
Corresponding CLB competencies

- 🗨️ CLB 1/2: Provide basic personal information (CLB 1), expanded personal information (CLB 2) related to the context.
- 📄 CLB 1/2: Copy information.
- 🗨️ CLB 1/2: Describe personal situation by completing a short guided text or answering simple questions ...

Procedures

You can preface these activities by introducing the word *insurance* (writing it on the board) and asking learners to look it up in their dictionaries. You can make simple statements, e.g., *I drive a car. I have car insurance.* You could also ask a *yes/no* question: *Do you have insurance?* and elicit responses: *Yes, I do; No, I don't.*

Alternatively, you could present a simple ad for insurance (see example below). This could help you introduce the concept and ask *yes/no* questions.



A. This picture-based activity can introduce (CLB 1) or reinforce (CLB 2) vocabulary related to types of insurance. At CLB 1, you can use it as is and have learners copy words into appropriate spaces under pictures; alternatively, you could cut up words and pictures and have learners match them in picture-and-caption pairs. With CLB 2 learners, you could cover the words and elicit what they can see in each picture, guiding them to the vocabulary they will need to use as a caption.

B. In this activity, learners use the vocabulary learned in part A in questions (*Do you have ...*) and simple statements. Have learners work in pairs using a set of pictures per pair, face down. Each learner will draw a picture and ask a question about the type of insurance it represents. Model the question and the answer with the verb *have* (the example under the pictures) and have learners demonstrate one or two examples for the class. If you have both CLB 1 and CLB 2 learners in your class, you could pair them up (mixed level pairs) and have the CLB 2 learner ask questions while the CLB 1 learner gives short answers. You could also introduce the verb *need* and have learners ask two questions: *Do you have home insurance? No, I don't. Do you need home insurance? Yes, I do.*

C. In this activity, learners complete statements about types of insurance needed in specific situations. With CLB 1 learners, you could use it as is. With CLB 2 learners, you could use just the first statement and delete the prompts in

Types of Insurance

the sentences underneath. Learners would need to identify and use the correct personal pronoun as well as apply the third-person singular *-s* in verbs, where needed.

D. In this part of the activity, learners ask and answer questions using pronouns and correct verb forms. You may need to monitor the correct use of these elements of grammar. As a follow-up, learners can do this part in writing.

E. In this part of the activity, learners answer the questions about insurance with a short statement starting with *because*. For more advanced learners in your class, or as practice in forming questions, you could scramble the questions and have learners write them out in correct versions. Or, alternatively, you could give them just prompts and they would ask questions with the verb *need*. For example:

Tanya, travel insurance?

Why does Tanya need travel insurance?

F. Learners can work in assigned groups of three or walk around and ask various classmates about insurance they need. They can also write out the answers they collected in full sentences, e.g., *Ping needs tenant insurance. He rents an apartment.* More advanced learners can combine these pairs of sentences using *because*, e.g., *Ping needs tenant insurance because he rents an apartment.* Or: *Gina doesn't need car insurance because she doesn't have a car.*

G. This part of the activity personalizes what has been learned so far. Learners write simple statements about insurance relating what they have learned to their personal situation.

H. This activity can be done with learners at CLB 2. Before learners can go around and complete their handouts, you will need to review the questions they will ask. You could elicit the questions and write them on the board, or ask learners to write the question under each point. Have learners compare and report the information they gathered. They can also compile the data as in a survey and write sentences about it, e.g., *Two students in the class have car insurance. One student needs home insurance.*

Beyond the classroom: To extend these activities and connect them to the real-world task, you can have learners locate ads that mention insurance companies and their services. Learners can scan local newspapers and magazines or watch TV to identify and take notes of the required information. They can complete a table (see a sample below) and present it to the class.

Insurance company	Type of insurance	Contact (telephone, website)
1.		
2.		
3.		

A. Match the words with the pictures.

home insurance

car insurance

dental insurance

travel insurance

health insurance

tenant insurance



1. _____

2. _____



3. _____

4. _____



5. _____

6. _____

B. In pairs, ask and answer questions about types of insurance you need. Use the pictures below.



Example:

You: *Do you have home insurance?*

Your partner: *No, I don't. OR Yes, I do.*

C. Complete the sentences with correct words.

home insurance

car insurance

dental insurance

travel insurance

health insurance

tenant insurance

1. Mona and Ahmed buy a new house.

They need _____.

2. Tanya travels to China for six months.

She needs _____.

3. Pete has a new car.

_____.

4. Maria's children often are sick and need medicine.

_____.

5. The Rodriguez family rents an apartment.

_____.

6. Pavlo often goes to the dentist.

_____.

D. In pairs, ask and answer questions for each sentence.**Example:**

You: *Pete has a new car. What insurance does he need?*

Your partner: *Pete needs car insurance.*

E. Answer the questions below.

1. Why do Mona and Ahmed need home insurance?

Because they_____.

2. Why does Tanya need travel insurance?

Because she_____.

3. Why does Pete need car insurance?

Because _____.

4. Why do Maria's children need health insurance?

_____.

5. Why does The Rodriguez family need tenant insurance?

_____.

6. Why does Pavlo need dental insurance?

_____.

F. Interview three classmates about insurance they need. Write the information in the table.

Name	What insurance?	Why?
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____

G. Write sentences about yourself.

I have _____.

I don't have _____.

I need _____.

H. Go around the classroom. Ask your classmates questions and complete this page.

Find someone who ...

1. doesn't have any insurance _____.

2. has car insurance _____.

3. has tenant insurance _____.

4. needs home insurance _____.

5. wants to buy health insurance _____.

6. doesn't need travel insurance _____.



Objective(s) and CLB level

This series of activities is aimed at CLB 2 learners. Its objective is to present the basic concept of tenant insurance and how it works. You could connect these activities to tasks related to renting an apartment/house, signing a lease or speaking to a landlord. The language practice includes vocabulary review, listening comprehension and question formulation. The targeted skills are listening and speaking.

Targeted financial literacy competencies

- Understand concepts of risk and coverage in tenant insurance
- Understand how tenant insurance works
- Ask for basic information (coverage, premiums) about tenant insurance

Corresponding CLB competencies

- 📖 CLB 1/2: Get information from very basic short texts.
- 📖 CLB 2: Identify main idea and specific details in a text about tenant insurance.
- 🗣️ CLB 2: Identify specific literal details ... in a dialogue about tenant insurance.
- 🗣️ CLB 1/2: Provide basic personal information (CLB 1), expanded personal information (CLB 2) related to the context.

Procedures

A. You can introduce the topic by asking learners who has tenant insurance and where they bought it. You can also explain that sometimes tenant insurance is required by landlords (e.g., provide an example of a rental ad with this requirement).

Ask learners to look up the meanings of the words; explain them in English.

B. This short reading explains what tenant insurance is and how it works. Have learners read it and answer T/F questions. Ask learners more detailed *yes/no* questions. Alternatively, you could ask learners to cover the text and listen to you read it, then ask the questions.

To extend this activity, ask learners to write four to six *yes/no* questions about the information in the text (e.g., *Is tenant insurance for rented apartments? Does it cover damage to things in the apartment? Do you pay money for tenant insurance?*). You will need to monitor the questions for correctness. Then, have learners quiz their classmates using the questions they wrote. The quizzed person has to provide a short answer. (*Yes, it is. Yes, you do.*)

Answers:

1. F 2. F 3. T 4. T 5. T

C. This activity prepares learners for making a list of their valuables for insurance purposes. Learners can do this task in pairs or small groups. Elicit an example for each category to get learners started. Learners can use their dictionaries or you can provide picture dictionaries. Make a list of learners' examples on the board.

Examples of valuable things: computer, TV, jewellery, passport, art (painting), money (cash)

Examples of accidents in an apartment: water leaking from the apartment above, fire, robbery, sink/toilet is blocked and water floods the apartment, wind damages window/door/balcony, etc.

D. This listening text reviews vocabulary and concepts related to tenant insurance. Play the recording as many times as needed. Learners can copy the sentences they hear and practise reading the text.

To extend this activity: photocopy the transcript with blanks instead of key words (e.g., *insurance, agent, apartment, accident, stolen*). Learners will complete the blanks with the words they hear.

Buying Tenant Insurance

Transcript:

I rent an apartment. I am a tenant. I have tenant insurance. Tenant insurance is for my apartment. It is also for my things in my apartment. My insurance pays for damage in an accident. It pays if my things are lost.

E. This spelling exercise prepares learners for the listening comprehension task that follows. For additional practice, learners can make sentences with the words.

Answers:

1. insurance 2. damage 3. tenant 4. premium 5. policy 6. cover

F. This listening exercise focuses on some vocabulary/concepts that are key to tenant insurance. Play the recording as many times as needed before you take up the answers with the class. Then, ask learners to practise reading the dialogue in pairs.

To extend this activity, you can ask learners to write down the questions they hear. This will prepare them for the role play that follows.

Transcript:

A: I would like to buy tenant insurance.

B: Sure. Here is the policy for tenant insurance.

A: What does this insurance cover?

B: It covers many things. It covers damage to your apartment in an accident. It also covers damage to your personal things.

A: Does it cover damage to my neighbour's apartment?

B: Yes, in an accident.

A: Does it cover loss of my things?

B: Yes, it covers the loss of your things in the apartment and in other places, for example in your car.

A: Suppose my valuable things are stolen. Will this insurance pay me?

B: Yes, it will. But there is a limit.

A: And how much is the premium?

B: You pay \$25 per month for this policy.

A: Thank you.

B: You're welcome.

G. In this exercise, learners unscramble the questions they heard in the dialogue. You can ask learners to listen to the dialogue again and answer the questions.

Answers:

1. What does this insurance cover?
2. Does it cover damage to my personal things?
3. Does it cover loss of my things?
4. Does it cover damage to my neighbours' apartment?
5. How much is the premium?

E. This role play consolidates what learners have learned and practised so far. You can review/ elicit questions learners would need to ask. Learners can write their dialogues first and then present them to the class.

A. Read the words. Check the meanings in your dictionary.

insurance	premium	loss	valuable
policy	theft	to cover	accident

B. Read the text about tenant insurance. Circle T (True) or F (False) for each sentence.

Tenant Insurance

Tenant insurance is for rented apartments (or houses). It covers the apartment and the tenant's personal things. It covers damage to the apartment in an accident. It also covers damage to things in the apartment.

Tenant insurance covers the loss and theft of a tenant's things at home. It also covers the loss and theft of things away from home, for example in a car.

You pay money for tenant insurance. This is the premium. You can pay the premium each month or once a year.

Make a list of valuable things in your apartment. Take photos or a video of your apartment. Keep receipts for expensive items. You may need to show them to your insurance company.

- | | | |
|---|---|---|
| 1. Tenant insurance is for all houses. | T | F |
| 2. Tenant insurance covers only the apartment. | T | F |
| 3. Tenant insurance covers the loss and theft of a tenant's things. | T | F |
| 4. You can pay the premium each month. | T | F |
| 5. It is important to make a list of all things in your apartment. | T | F |

C. With a partner, make a list of :

- examples of valuable things in an apartment
- examples of accidents in an apartment

D. 🎧 Listen to Mona. Circle the letter for the sentence you hear.

1. a. I rent a house.
 b. I rent an apartment.

2. a. I am a tenant.
 b. I am an insurance agent.

3. a. Tenant insurance is for my apartment.
 b. Tenant insurance is not for my apartment.

4. a. It is also for my things in my apartment.
 b. It is not for my things in my apartment.

5. a. My insurance pays for my things in an accident.
 b. My insurance pays for damage in my apartment.

6. a. It pays if my things are stolen.
 b. It doesn't pay if my things are stolen.

E. Unscramble the letters. Write the correct words.

1. n s u a n r i c e _____
2. a a m e d g _____
3. n a n a e t _____
4. r e p u m m i _____
5. l i p c o y _____
6. c v o e r _____

F. 🎧 Listen to the dialogue. Complete the missing words. Then, practise reading the dialogue with a partner.

A: I would like to buy _____ insurance.

B: Sure. Here is a policy for tenant insurance.

A: What does this _____ cover?

B: It covers many things. It covers _____ to your apartment in an accident. It also covers damage to your personal things.

A: Does it _____ damage to my neighbour's apartment?

B: Yes, in an accident.

A: Does it cover loss of my things?

B: Yes, it covers the _____ of your things in the apartment and in other places, for example in your car.

A: Suppose my valuable things are stolen. Will this insurance pay me?

B: Yes, it will. But there is a limit.

A: And how much is the _____?

B: You pay \$25 per month for this _____.

G. Unscramble the questions. Use capital letters and question marks.

1. this what insurance does cover

2. it does cover my damage to things personal

3. my does of cover loss things it

4. neighbours' cover damage to does it my apartment

5. how premium is much the

H. Make a dialogue between a tenant and an insurance agent.**Student A**

You want to buy tenant insurance. Make a dialogue with an insurance agent. Ask questions about your insurance.

**Student B**

You are an insurance agent. Answer the questions. Use the information below.

Tenant insurance covers:

- damage to the apartment in an accident
- damage to personal things in the apartment
- damage to neighbours' apartments
- loss of personal things (at home or not)

Premium: \$30 a month

There is the limit on valuables: \$50,000

Objective(s) and CLB level

This series of activities is intended for CLB 2 learners. It could be used as follow-up to the activities on buying tenant insurance. Its objective is to illustrate how tenant insurance works through a real-life story. These activities offer language practice in reading and writing.

Targeted financial literacy competencies

- Understand basic concepts related to tenant insurance
- Understand how tenant insurance works

Corresponding CLB competencies

📖 CLB 1/2: Get information from very basic short texts.

📖 CLB 2: Identify the main idea and specific details in a text about tenant insurance.

Procedures

A. The reading *Regina's Story* is long, so it is divided into two parts. Each part is followed by a set of comprehension questions. Learners can work on each part separately and then read the whole story as one. You can introduce the topic of accidents in an apartment using pictures (e.g., water on the floor, burglarized apartment). Ask learners to read the story and explain/review the vocabulary as needed. Learners can answer questions orally first, then write the answers in the space provided.

B. This activity can also be done in pairs. Learners can copy the sentences in the correct order.

C. Learners can write their stories first, using the sentences from part B and adding the details from the story. Check learners' writing for sentence structure, grammar correctness and spelling.

Extend the activity: You can bring pictures of other insurable accidents in an apartment/house and have learners tell a story based on a picture. The story could generally follow the steps in Rita's story; you may need to provide appropriate vocabulary.

A. Read the story about Regina and answer the questions below.

Part 1

Regina and her family live in an apartment building. They rent a one-bedroom apartment. It is on the second floor.

One day Regina comes home from work. She opens the door. There is water on the floor everywhere! There is water in the hall, in the living room, and in the bathroom. Regina is shocked. What's wrong?

She goes to the bathroom. She looks at the toilet. Her daughter's doll is in the toilet! The toilet is blocked. This is the problem! Regina phones the superintendent. She tells him about the problem. He comes and fixes the toilet.

The superintendent goes to Regina's neighbours downstairs. The ceiling in their apartment has stains. They are water stains. Regina looks around her own apartment: there is damage there, too. Her rug is damaged and her sofa has water stains. The floor is also damaged.



1. Where does Regina live?

_____ .

2. What is wrong when Regina comes home one day?

_____ .

3. Why is there water everywhere?

_____ .

4. What does Regina do?

_____ .

5. What is damaged by water?

_____ .

Part 2

Regina has tenant insurance. She phones the insurance company. She tells them about her problem. They tell her to complete the claim form. She lists the damage in her apartment. She lists the damage in her neighbours' apartment.



After a month, she gets money from the insurance company. The insurance company pays for the damage. Now, she can pay the landlord for the new floor in her apartment. She can also buy a new rug and a new sofa!

1. What insurance does Regina have?

_____ .

2. What does she do about the problem?

_____ .

3. What does Regina complete?

_____ .

4. What does she list in the claim form?

_____ .

5. What does the insurance company pay for?

_____ .

B. Put the sentences in the correct order. Write the number in the space. Check your answers with the story.

_____ Regina gets money from the insurance company.

_____ Regina phones the insurance company.

_____ Regina comes home. There is water everywhere.

_____ Regina completes the claim form for the insurance company.

_____ Regina checks the damage.

C. Retell Regina's story.

Financing Job Training



The activities in this section explore the topic of financing on-the-job training through government programs available to youth or persons seeking career change. The activities present basic information about the Apprenticeship Incentive Grant.

The *Financing Job Training* section includes two sets of activities:

On-the-Job Training

Apprenticeship Incentive Grant

You can select activities to teach based on the needs and interest of the learners in your class. The activities can be used individually and need not be used in the sequence in which they are presented. You may also add your own activities where appropriate. Suggestions and ideas for extending or complementing the specific activities are included in the teaching notes.

You can complement the activities in this section with online activities at *English for Financial Literacy > Online Activities*.

The activities in this section relate to the following theme in *LINC 1–5 Curriculum Guidelines*:

- **Education**
- **Employment**

Learning Outcomes

The sample learning outcomes below can help you plan a lesson or series of lessons about financing on-the-job training. The outcomes are intended to guide you in defining areas of content and contexts for the language instruction. The financial literacy outcomes can help you determine the aspects of financial literacy to include in your instruction in order to facilitate learners' understanding, knowledge and competence. The language outcomes can guide you in selecting and designing language activities at CLB 1–2 that support financial literacy.

The activities included in this section are intended to support the outcomes below.

Sample Financial Literacy Outcomes	Sample Language and Numeracy Outcomes
<p>Understanding and knowledge</p> <ul style="list-style-type: none">• Understanding and knowledge• Understand vocabulary and concepts related to financing career training• Understand how government financial assistance/incentive programs work• Recognize how a specific program can benefit own employment/financial situation <p>Application</p> <ul style="list-style-type: none">• Identify the basic information about the Apprenticeship Incentive Grant	<ul style="list-style-type: none">• Demonstrate comprehension of the gist and factual details in a text about the Apprenticeship Incentive Grant• Find information in a flyer, brochure or formatted text• Ask for and provide information about details of a specific government program

When planning a lesson or series of lessons, you can use the listed outcomes as they are or develop your own based on the needs and interests of the learners in your class. For ideas and strategies for conducting a needs assessment, see the *Instructor Guide*.

Background Information and Key Language Elements

You can use the background information to familiarize yourself with key information about some of the government programs offered to help finance job training. For sources of more information on this topic or related classroom resources, please see the *Useful Websites* section.

The sidebar below lists major language elements that you may want to introduce or review to support the thematic content of the activities.

A number of government programs offer financial assistance for retraining, education and skills upgrading for unemployed and under-employed adults. Some programs target specific groups, such as laid-off workers, people receiving Ontario Works or EI (Employment Insurance) benefits, foreign-trained newcomers, and unemployed women and youth. There are also incentive programs, such as apprenticeship grants.

It may be difficult to access specific information about these programs and the amount of funding available to individuals, as eligibility criteria may vary from region to region and decisions may be made on an individual basis. In spite of this, it is important to introduce these programs to learners, as they may not be offered this information by social services or settlement workers. In other words, learners may need to learn to ask the right questions to determine whether or not they can afford to go back to school.

Sample Programs:

- *Second Career Strategy* is for unemployed workers who are eligible to receive EI benefits and whose skills may no longer be in demand. It provides up to \$28,000 to support tuition, travel, books and other training-related costs as well as continued EI benefits.
- *Skills Development Employment Benefits* are similar to the above, but target a different group, with different eligibility criteria.
- *Ontario Self-employment Benefit Program* provides training and income support for up to 42 weeks while participants implement their business plan.
- *Ontario Bridging Participant Assistance Program* is a pilot program that provides bursaries of up to \$5,000 to internationally trained individuals participating in eligible Ontario Bridge Training programs offered by Ontario colleges and universities.
- *Scholarships and Bursaries* are offered by educational institutions based on academic excellence or financial need.
- *The Ontario Student Assistance Program (OSAP)* offers grants and loans to eligible students to help them pay for post-secondary education.
- *Apprenticeship Grants* are offered by the Government of Canada. Eligible apprentices could receive up to \$4,000 to pay for tuition, travel, tools or other expenses.

Key vocabulary and collocations

training, retraining
apprentice
apprenticeship
job skills
financial help
grant
taxable
expenses, savings

Proper names, abbreviations and acronyms

EI
Ontario Works
Human Resources and Skills Development Canada (HRSDC)
Red Seal
OSAP

Possible grammar structures

- modal verb to express ability (can)
- future with will

Related numeracy skills

calculating income and expenses in a simple budget
calculating discounts

Objective(s) and CLB level

The objective of this series of activities is to familiarize learners with the concept of on-the-job training and apprenticeship. The activities prepare learners for the next series of activities related to the Apprenticeship Incentive Grant. The activities provide practice in vocabulary use, reading and writing, and are generally appropriate for learners at CLB 1 and lower CLB 2.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Understand vocabulary and concepts related to the Apprenticeship Incentive Grant program

Corresponding CLB competencies

- 📖 CLB 1: Recognize names, numbers and some basic details in very simple, short texts related to everyday situations ...
- ✍️ CLB 1, 2: Copy ... words and short phrases ... to complete short tasks.

Procedures

This series of activities introduces the vocabulary of jobs and job skills. The jobs chosen for these activities are all trades for which apprenticeship training is required. For a list of apprenticeship trades, go to the *Apprentice Trades* website: <http://www.apprenticetrades.ca/EN/displayContent/default.asp>.

A. This is a warm-up that introduces the topic. Learners can copy the names of jobs under the picture; alternatively, you could cut up the pictures and names of jobs and have the learners match and copy them afterwards. Learners can add other names of jobs they know.

B and C. This text introduces the concept of apprenticeship and on-the job training. Explain the words in bold before reading the text. Ask *yes/no* questions to check general comprehension. For learners at higher CLB 2 levels, you can read the text and have them complete the missing words while listening.

D and E. These two exercises can be done in pairs. Ask learners to name other jobs; write them on the board. Then, have learners sort the jobs according to the type of training they require.

F. This activity introduces job duties and related skills. You can also cut up the pictures and names of jobs and have learners match them before copying.

G. This is a writing activity appropriate for learners at CLB 2. The sentences reinforce the idea of skills being learned on the job. Remind learners to use *-s/-es* endings in verbs and check learners' writing for spelling and punctuation.

H. This is a follow-up to part G. After writing the questions, learners can work in pairs and practise asking and answering the questions.

A. Match the words with the pictures. Write the words on the lines.

electrician

plumber

car mechanic

baker

chef

machinist

carpenter

welder



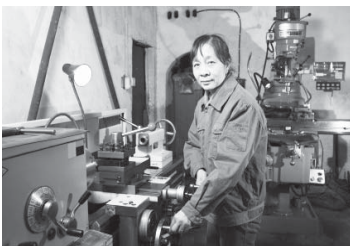
















B. Read the text.

Workers need skills to do their jobs. Training helps workers learn **job skills**.

People can get training in a classroom. It is **in-class training**.

People can get training in a workplace. It is **on-the-job training**.

Some people learn job skills at school and in the workplace.

An **apprenticeship** is a program where a person gets on-the-job training.

This person is called an **apprentice**. An apprentice works and learns job skills at the same time.



in-class training



on-the-job training

C. Complete the text with the missing words.

Workers need skills to do their jobs.

Training helps workers learn _____.

People can get _____ in a classroom. It is _____ training.

People can get training in a _____. It is _____ training.

Some people learn job skills at school and in the workplace.

An _____ is a program where a person gets on-the-job training.

This person is called an _____. An apprentice works and learns job skills at the same time.

D. Where do people learn the skills for these jobs? Circle your answers.

- | | | |
|-----------------|------------|----------|
| 1. teacher | on the job | in class |
| 2. car mechanic | on the job | in class |
| 3. engineer | on the job | in class |
| 4. welder | on the job | in class |
| 5. baker | on the job | in class |

E. Where do you learn skills for these jobs? Copy the jobs into the correct column. Add more jobs to each group.

- | | | | | |
|-----------|--------------|-------|------------|---------------------|
| doctor | hair dresser | baker | teacher | brick layer |
| machinist | dentist | nurse | bus driver | computer programmer |

APPRENTICESHIP	IN-SCHOOL TRAINING

F. Match the name of the job with the skills.

1. e baker



a. fix water pipes

2. __ car mechanic



b. use different machines in a factory

3. __ plumber



c. fix roofs or put new roofs on houses

4. __ machinist



d. make furniture

5. __ roofer



e. make bread, cakes and cookies

6. __ cabinet maker



f. repair cars and trucks

G. What does an apprentice learn? For each job, write a sentence.

Example: a baker apprentice—bake bread, cakes and cookies

A baker apprentice learns to bake bread, cakes and cookies.

1. a car mechanic apprentice—repair cars and trucks

2. a plumber apprentice—fix water pipes

3. a machinist apprentice—use different machines in a factory

4. a roofer apprentice—fix roofs or put new roofs on houses

5. a cabinet maker—make furniture

H. Write questions about each apprentice. Practise asking and answering these questions with a partner.

Example: a baker apprentice

A: What does a baker apprentice learn?

B: A baker apprentice learns to bake bread, cakes and cookies.

Objective(s) and CLB level

The objective of this series of activities is to familiarize learners with the concept of on-the-job training and apprenticeship. The activities prepare learners for the next series of activities related to the Apprenticeship Incentive Grant. The activities provide practice in vocabulary use, reading and writing, and are generally appropriate for learners at CLB 1 and CLB 2.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Understand vocabulary and concepts related to the Apprenticeship Incentive Grant
- Identify eligibility criteria and ways to access information about the program

Corresponding CLB competencies

- 🔗 CLB 1, 2: Understand simple information about familiar, concrete topics.
- 📖 CLB 1, 2: Recognize names, numbers and some basic details in very simple, short texts related to everyday situations ... (CLB 1); understand the purpose and some basic details in very simple, short texts related to everyday, familiar, personally relevant situations and topics (CLB 2).
- 📖 CLB 2: Get information from short, simple business or service notices.
- ✍️ CLB 1, 2: Copy ... words and short phrases ... to complete short tasks.

Procedures

This series of activities introduces the Apprenticeship Incentive Grant offered by HRSDC. You can access the poster and information about the grant at <http://www.12hrsdc.gc.ca> > *Publications Search* > *Apprenticeship Incentive Grant Poster*. You can display the poster using an LCD projector.

A and B. This is a warm-up that introduces the topic. Ask learners to scan the flyer. Discuss the jobs in the pictures. Learners can complete the True/False exercise individually or in pairs. You can also ask them to find and circle where this information is on the flyer. The words you may need to explain are:

- grant - money you don't need to repay
- taxable - you will pay income tax on it
- up to - maximum, the most
- trades - jobs such as plumber, electrician, welder, car mechanic
- apply (for) - ask for by completing an application
- further - more

C. This activity is appropriate for learners at CLB 2. Learners at higher CLB levels can complete the text without the words provided, using only the poster.

D and E. These two parts prepare learners for the reading text in part F. Explain the meanings of new vocabulary and discuss the job in the picture (an electrician). You could also use the vocabulary items and the meanings as a matching exercise: simply cut up the words and meanings and ask learners to match and copy them.

F and G. This is a reading activity accompanied by a recording. Learners can listen first, then read the text; or they can read and listen at the same time. They can complete the True/False exercise individually or in pairs.

H. The cloze activity could be done in a few different ways depending on the level of the class. Learners can listen and write the missing words (with or without the words at the top of the page).

A. Read the flyer.

FINANCIAL HELP FOR APPRENTICES



ARE YOU AN APPRENTICE? Do you know ...

- You can get a grant from the government to help you pay for your training.
- You can get \$1,000 cash for each year or level.
- You can get up to \$2,000 in total.

For more information on the **Apprenticeship Incentive Grant** and how to apply:

CALL: 1-866-742-3644

CLICK: servicecanada.gc.ca

VISIT: Service Canada Centre

For further information on trades and apprenticeship programs, visit **hrsdc.gc.ca/apprenticeship**



Based on information from: <http://www12.hrsdc.gc.ca/p.5bd.2t.1.3ls@-eng.jsp?PID=84>.

B. Read the flyer. Circle True or False for each sentence.

- | | | |
|--|------|-------|
| 1. This flyer is about financial help from the government. | True | False |
| 2. This financial help is for apprentices. | True | False |
| 3. The grant is to help pay for rent. | True | False |
| 4. The help is from the Government of Ontario. | True | False |
| 5. An apprentice can get \$2,000 each year. | True | False |
| 6. An apprentice can get \$2,000 in total. | True | False |
| 7. You can get more information on the Internet. | True | False |
| 8. You can get more information in person. | True | False |

C. Complete the sentences with the words below.

job training	Apprenticeship Incentive Grant
by phone	on the Internet
in total	apprentices
each year	Service Canada Centre

- The Government of Canada gives help to _____.
- This help is a grant. It is called the _____.
- This grant can help an apprentice to pay for _____.
An apprentice can get \$1,000 _____, up to \$2,000 _____.
- You can get more information about it _____.
- You can read about it _____.
- You can also visit a _____.

D. Look at the picture and talk with your partner.

- Who are the men?
- What are they doing?



E. Read the words and their meanings.



trade	a job where you need skills, training and a certificate
apprentice	a person learning a trade and working
trainer	workplace teacher
earning	getting money for working
financial help	money to assist you
certified	having a certificate or document saying that you have skills and training for the job
tuition fees	money you pay for in-class training or school courses
tradesperson	a worker with skills and training to do a job.

F. Listen and read.

Hi, I'm Tim. I'm learning a trade. I'm an electrician apprentice. I'm working with an electrician trainer and learning important job skills. I like my on-the-job training because I'm earning money and learning at the same time.

I got some financial help from the Government of Canada. I applied for the Apprenticeship Incentive Grant. I got \$1,000 after my first year. The money helped me pay for some tools and the tuition fees for in-class training. Next year, I can apply for another grant.

In a few years, I will be a certified tradesperson—an electrician. I'll get a good job with a good salary.

G. Read the sentences and circle *True* or *False*.

- | | | |
|---|------|-------|
| 1. Tim is an electrician apprentice. | True | False |
| 2. Tim is working with an electrician apprentice. | True | False |
| 3. Tim is working with an electrician trainer. | True | False |
| 4. Tim gets paid for working. | True | False |
| 5. Tim got money from the Government of Ontario. | True | False |
| 6. Tim got \$1,000 after his first year. | True | False |
| 7. Tim pays fees for in-class training. | True | False |
| 8. An electrician is a tradesperson. | True | False |

H. 🎧 Write the missing words. Then, listen and check your answers.

trade	tools	grant
salary	training	earning
apprentice	apply	skills
financial	electrician	after
trainer	learning	in-class

Hi, I'm Tim. I'm learning a (1)_____.

I'm an electrician (2)_____.

That means I'm working with an electrician (3)_____

and learning new job (4)_____.

I like the on-the-job (5)_____ because I'm (6)_____

money and (7)_____ at the same time.

I got some (8)_____ help from the Government of Canada.

I applied for the Apprenticeship Incentive (9)_____.

I got \$1,000 (10)_____ my first year.

The money helped me pay for some (11)_____

and the tuition fees for (12)_____ training.

Next year, I can (13)_____ for another grant.

In a few years, I will be a (14)_____ tradesperson—an (15)

_____. I'll get a good job with a good salary.

Student Budget



The activities in this section explore the topic of back-to-school budgeting. The activities present basic information about the costs involved in college/university education as well as opportunities to analyze and practise budgeting strategies for back-to-school expenses.

The *Student Budget* section includes three sets of activities:

Martin Goes to University

Back-to-School Shopping

Back-to-School Budget

You can select activities to teach based on the needs and interest of the learners in your class. The activities can be used individually and need not be used in the sequence in which they are presented. You may also add your own activities where appropriate. Suggestions and ideas for extending or complementing the specific activities are included in the teaching notes.

You can complement the activities in this section with online activities at *English for Financial Literacy > Online Activities*.

The activities in this section relate to the following theme in *LINC 1–5 Curriculum Guidelines*:

- **Education**

Learning Outcomes

The sample learning outcomes below can help you plan a lesson or series of lessons about the cost of post-secondary education and back-to-school budgeting. The outcomes are intended to guide you in defining areas of content and contexts for the language instruction. The financial literacy outcomes can help you determine the aspects of financial literacy to include in your instruction in order to facilitate learners' understanding, knowledge and competence. The language outcomes can guide you in selecting and designing language activities at CLB 1–2 that support financial literacy.

The activities included in this section are intended to support the outcomes below.

Sample Financial Literacy Outcomes	Sample Language and Numeracy Outcomes
<p>Understanding and knowledge</p> <ul style="list-style-type: none">• Understand costs, needs and wants• Understand consequences of financial decisions (e.g., spending)• Recognize how a budgeting tool can facilitate making sound financial decisions <p>Application</p> <ul style="list-style-type: none">• Research information about various back-to-school costs in order to budget• Compare costs of various school supplies and clothing• Use a calculating tool to predict results of financial planning/decisions• Identify a budgeting/planning tool suitable for own purposes	<ul style="list-style-type: none">• Demonstrate comprehension of the gist and factual details in a story about budgeting• Ask for and provide information about costs and prices of various school supplies• Identify factual details and implied meanings in a short story about the student's wants and needs• Demonstrate understanding of diagrams, tables and graphs (budgeting and calculating tools)

When planning a lesson or series of lessons, you can use the listed outcomes as they are or develop your own based on the needs and interests of the learners in your class. For ideas and strategies for conducting a needs assessment, see the *Instructor Guide*.

Background Information and Key Language Elements

You can use the background information to familiarize yourself with the key concepts related to financing post-secondary education that are presented in the learner activities in this section. For sources of more information on this topic or related classroom resources, please see the *Useful Websites* section.

The sidebar below lists major language elements that you may want to introduce or review to support the thematic content of the activities.

Student Budget

Managing money, which includes creating and maintaining a budget, is a core financial literacy skill. However, instructing adult learners on budgeting basics for their personal finances may seem intrusive or inappropriate. The student budgeting activities that follow illustrate the concept of budgeting without demanding information from learners about their personal finances. It provides a more neutral context through a story about a student attending a post-secondary institution, and a story about a family's back-to-school budget for younger students.

Costs of University

The cost of a university or college education is a combination of tuition fees, books and other educational supplies as well as living expenses. Basic student tuition fees vary greatly depending on the type of institution and the program or faculty. Usually, university tuition fees are higher than those of colleges and trade schools.

A student attending a trade school, college or university full-time today will pay between \$2,500 and \$8,000—or more—per year in tuition alone. Full-time students in Canada paid \$14,500 on average to cover a year of post-secondary expenses in 2003–2004.

Back-to-School Budget

The cost of sending elementary and secondary students to school at the start of the new school year can pose financial challenges for families. Children may be strongly influenced by back-to-school advertising and parents may feel pressured to buy more than the basics. This time of year provides an opportunity to introduce a key budgeting concept to children: distinguishing between needs and wants. Many samples of budget worksheets and templates for back-to-school shopping are available online, as well as suggestions for parents for involving children in family budgeting.

Key vocabulary

tuition fees
income
expenses
costs
budget
afford
savings
earnings
calculate
calculator
add, subtract, multiply,
divide
student loan
needs
wants

Possible grammar structures

simple present

verbs *need* and *want*

singular and plural forms of verbs with prices (*is, are, costs, cost*)

Numeracy skills

understanding income and expenses in a simple budget

basic calculations for income and expenses: addition, subtraction

Objective(s) and CLB level

The objective of this series of activities is to present and practise some vocabulary related to the costs of post-secondary education and student needs. The activities provide practice in vocabulary use, listening and writing. These activities are generally appropriate for learners at CLB 1.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Identify costs and needs in a student budget

Corresponding CLB competencies

- 🔍 CLB 1: Understand very simple information about highly familiar, concrete topics.
- 📖 CLB 1, 2: Recognize names, numbers and some basic details in very simple, short texts related to everyday situations ... (CLB 1).
- ✂️ CLB 1: Copy numbers ... words and short phrases ... from simple lists or very short passages ... to complete short tasks.

Procedures

A and B. This series of activities deals with the vocabulary needed for the reading text in Part C. You can cut up the pictures and words and have learners match them before copying the words next to the pictures. In Part B, learners can copy the words and then add pictures to them.

C and D. Have learners read the text and copy the words to complete Part D. You could also read the text while learners complete the missing words.

E. This exercise reinforces comprehension of the text in Parts C and D. Cut the pictures and sentences along the dashed lines. Learners can work alone or with a partner to match the pictures with the sentences. You can also read the sentences in random order and ask learners to indicate the correct sentence strip and picture. After learners have put the sentences in the correct order, give each small group a sheet of chart paper, glue, some markers and a set of enlarged pictures (if you can magnify them on your photocopier). Ask them to glue the enlarged pictures on the chart paper in the correct order, then write the sentences next to the pictures. Depending on the level of the class, learners can copy the sentences or write them from memory. Encourage the participation of all group members, i.e., each learner writes at least one sentence, and all members check and correct the group's writing.

F and G. This is a listening comprehension practice focusing on understanding large numbers (dollar amounts). You may want to extend it and offer more practice by providing more numbers. Have learners practise pronunciation.

🔊 Part F Transcript:

six thousand dollars
nine hundred dollars
two thousand dollars
one thousand dollars
seven thousand dollars
three thousand dollars

🔊 Part G Transcript:

Martin goes to university. He needs \$6,000 for classes and books. He needs \$2,000 for food. He also needs \$600 for the bus. He gets \$3,000 from his parents. He gets \$5,000 from the government.

A. Look at the pictures. Listen and repeat.



university



money



books



classes



food



bus



parents



government

B. Copy the words.

university

u _ _ _ _ _ _ _ _ _ y

money

m _ _ _ y

classes

c _ _ _ _ _ s

books

_ o _ _ s

food

f _ o _

parents

p _ r _ _ t _

government

_ o _ _ _ n _ e _ t

C. Read.

Martin goes to university.

He needs money for classes and books.

He needs money for food.

He also needs money for the bus.

He gets money from his parents.

He gets money from the government.

D. Write the words.

Martin goes to _____.

He needs money for _____ and
_____.

He needs money for _____.

He also needs money for the _____.

He gets money from his _____.

He gets money from the _____.

E. Match the sentences and the pictures.



Martin goes to university.

He needs lots of money.

He needs money for classes.

He needs money for books.

He needs money for food

He also needs money for the bus.

He gets money from his parents.

He gets money from the government.



F. 🎧 Listen and repeat.

- \$ 6,000 - six thousand dollars
- \$ 900 - nine hundred dollars
- \$ 2,000 - two thousand dollars
- \$ 1,000 - one thousand dollars
- \$ 7,000 - seven thousand dollars
- \$ 3,000 - three thousand dollars

G. 🎧 Listen to the story. Write the numbers.

Martin goes to university.

He needs \$_____ for classes and books.

He needs \$_____ for food.

He also needs \$_____ for the bus.

He gets \$_____ from his parents.

He gets \$_____ from the government.

Objective(s) and CLB level

The objective of this series of activities is to explore the topic of back-to-school shopping for children along with some budgeting strategies. The activities provide practice in vocabulary use, listening, speaking and reading. These activities are generally appropriate for learners at CLB 2.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Identify costs, needs and wants in a back-to-school budget
- Identify a budgeting/planning tool suitable for own purposes

Corresponding CLB competencies

- 📖 CLB 2: Understand the purpose and some basic details in very simple, short texts ...
- 📖 CLB 1, 2: Get information from very short, simple common formatted texts (CLB 1); get information from simple formatted texts (CLB 2).
- ✍️ CLB 1, 2: Copy ... words and short phrases ... to complete short tasks.
- ✍️ CLB 2: Answer simple questions to describe a personal situation.

Procedures

A and B. This activity introduces the vocabulary related to back-to-school shopping. You can elicit some items from learners before presenting a shopping list. Learners can work in pairs and create their own list for Part B. have them estimate the costs of particular items and discuss where and when they would shop to get the best deals.

C. This reading further presents the vocabulary and concept of needs vs. wants. Learners can prepare a list that a typical student needs for school; you can also bring a sample list provided by a school. Many schools provide grade-appropriate lists at the end of the school year.

D, E and F. This text introduces the concept of a budget. There are many ways to make a budget or spending plan. A budget can start with the amount of money you can afford or wish to spend, and then amounts can be allotted for individual purchases. This is a logical way for shoppers with limited incomes to plan a shopping trip. Learners may have their own preferred approach. You could compare different approaches and discuss the advantages and disadvantages of each.

Note: Forgetting to include sales tax in the estimate can easily cause shoppers to go over budget. For the worksheet activities, tell learners that all amounts include sales tax; to practice calculating percentages, ask learners to calculate and add in the applicable retail sales tax.

Beyond the classroom: Learners can create a budgeting/spending tool for their own use.

A. Here is a list of back-to-school items. Check (✓) the items you see in the pictures.

BACK-TO-SCHOOL SHOPPING LIST

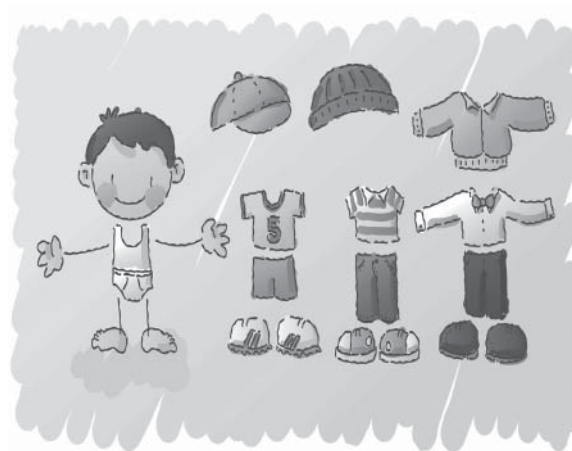
School supplies

- lunch box ✓
- water bottle
- pencil crayons
- pen
- scissors
- glue
- notebook
- ruler
- pencil sharpener
- backpack



Clothing

- running shoes
- shorts
- T-shirts
- 2 pairs of pants
- socks



B. Make your list of things to buy before school. Do you know how much these things cost? Write an estimated price next to each item on the list.

C. Read the text about back-to-school shopping. Write answers to the questions.

September is back-to-school time for many families in Canada. Families with children often go shopping before school starts. Sometimes, the children need items for school. Maybe they need school supplies—such as pencils and notebooks, backpacks and lunch bags. Maybe they need to buy new shoes and clothes because the children are growing fast. Some children need shorts and T-shirts for sports or gym class. Other children need school uniforms—special clothes to wear to school. September is a busy and expensive month for many families.

1. When is back-to-school time in Canada?

2. What do families with children often do before school starts?

4. What are four kinds of school supplies in the story?

5. Why do children need new clothes and shoes?

6. Why is September an expensive month for many families?

D. Read the text.

Back-to-school shopping a good time for parents to teach children how to make and follow a budget.

A budget is a plan. To make a budget, you can follow these steps. First, decide what you will buy and make a shopping list. Next, plan how much money you want to spend. You can check prices at stores, in flyers or on the Internet. Write the budget amounts on the worksheet and calculate the total. Then, go shopping with your worksheet. Every time you buy something, write the paid amount on the worksheet. Compare the budget amounts to the paid amounts.

Children can help plan which items to buy. They can learn about prices. They can also learn how to save money. They can help make a list like this one:

BACK-TO-SCHOOL SHOPPING		
SCHOOL SUPPLIES	BUDGET	PAID
backpack and lunch bag	\$25	
crayons and markers	\$ 8	
6 notebooks	\$ 9	
calculator	\$12	
CLOTHES	BUDGET	PAID
2 pairs of running shoes	\$70	
2 T-shirts and 2 pairs of gym shorts	\$30	
2 pairs of pants	\$40	
4 shirts	\$60	
6 pairs of socks	\$10	
TOTAL	\$264	

E. Copy the sentences in the correct order.

Step 1 _____

Step 2 _____

Step 3 _____

Step 4 _____

Step 5 _____

Step 6 _____



Write the amounts you want to spend on the worksheet.
Plan how much money you want to spend.
Go shopping.
Decide what you will buy and make a shopping list.
Check prices in flyers, at stores or on the Internet.
Write the price you paid in the store on the worksheet.

F. Interview your partner about making a budget and shopping. Write sentences about things he/she does and doesn't do.

Example: *Gina checks prices in flyers.*
Gina doesn't make a shopping budget.

Write the amounts of dollars and cents.

	dollars	cents
\$1.79	1	79
\$4.00	4	0
\$4.99		
\$7.89		
\$11.09		
\$17.79		
\$20.89		
\$31.77		
\$22.22		
\$24.02		
\$51.05		
\$19.90		

Write the prices in words.

\$1.79 one dollar and seventy-nine cents

\$4.02 _____

\$5.75 _____

\$15.00 _____

\$23.56 _____

\$33.18 _____

\$2.19 _____

\$1.99 _____

\$10.68 _____

\$22.02 _____

\$17.90 _____

\$20.59 _____

\$5.99 _____

Put the prices in order, from lowest to highest.



\$14	\$4	\$2	\$9	\$11
\$3	\$5	\$17	\$8	\$10

\$2

Put the prices in order, from lowest to highest.



\$3.24	\$1.24	\$0.99	\$5.20	\$5.05
\$0.89	\$5.00	\$17.89	\$17.99	\$2.24

\$0.89

Compare the prices. Check off the lower price.

Example: \$1.75 <input type="checkbox"/>	\$1.57 <input checked="" type="checkbox"/>
\$15.00 <input type="checkbox"/>	\$14.00 <input type="checkbox"/>
\$4.99 <input type="checkbox"/>	\$5.00 <input type="checkbox"/>
\$21.90 <input type="checkbox"/>	\$31.90 <input type="checkbox"/>
\$1.90 <input type="checkbox"/>	\$1.89 <input type="checkbox"/>
\$10.89 <input type="checkbox"/>	\$10.99 <input type="checkbox"/>
\$62.99 <input type="checkbox"/>	\$62.00 <input type="checkbox"/>
\$14.50 <input type="checkbox"/>	\$14.99 <input type="checkbox"/>
\$8.49 <input type="checkbox"/>	\$8.48 <input type="checkbox"/>
\$4.90 <input type="checkbox"/>	\$4.09 <input type="checkbox"/>
\$16.09 <input type="checkbox"/>	\$17.09 <input type="checkbox"/>
\$52.05 <input type="checkbox"/>	\$53.00 <input type="checkbox"/>
\$1.50 <input type="checkbox"/>	\$1.00 <input type="checkbox"/>

Calculate the totals.

6 notebooks	\$10
1 package of 10 markers	\$8
3 glue sticks	\$3
1 pair of scissors	\$5
2 backpacks	\$50
1 lunch bag	\$7
1 calculator	\$12
TOTAL:	\$_____

2 pairs of running shoes	\$70
2 t-shirts and 2 pairs of gym shorts	\$30
2 pairs of pants	\$40
4 shirts	\$60
6 pairs of socks	\$10
TOTAL:	\$_____

Objective(s) and CLB level

The objective of this series of activities is to explore the topic of back-to-school shopping for children along with some budgeting strategies. The activities provide practice in vocabulary use, listening, speaking and reading. These activities are generally appropriate for learners at CLB 2.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Identify costs, needs and wants in a back-to-school budget
- Identify a budgeting/planning tool suitable for own purposes

Corresponding CLB competencies

- 🗣️ CLB 1, 2: Understand simple information about familiar, concrete topics.
- 🗣️ CLB 1,2: for basic personal information.
- 🗣️ CLB 1,2: Give personal information to a supportive listener (CLB 2) in response to questions (CLB 1).
- 📖 CLB 1,2: Get information from short, simple formatted texts.
- 📖 CLB 2: Understand the purpose and some basic details in very simple, short texts ...
- ✍️ CLB 1,2: Copy ... words and short phrases ... to complete short tasks.

Procedures

A and B. The reading introduces the topic of needs vs. wants. Elicit examples from learners' everyday life; then ask them to complete the table in Part B.

C. This reading has two parts; you can have learners read both of them and complete the tables. Alternatively, you can ask learners to work in pairs where each of them reads out their text while their partner completes the table with information. Compare the lists in the tables as a class.

D. This is a grammar practice exercise you can use within this topic. Explain/review the grammar point and have learners complete the exercise. You can also review partitives as well as words for amounts and containers.

Answers:

1. This backpack costs/cost \$39.99.
2. Two boxes of markers is/are \$11.64.
3. A pair of running shoes cost/costs \$67.99.
4. A package of 10 notebooks is/are \$8.00.
5. Shoes is/are on sale for half price.
6. Large scissors costs/cost \$19.99
7. The small box of crayons costs/cost more the large box.
8. Jeans for girls is/are \$29.99.
9. These backpacks costs/cost \$39.99 each.
10. How much is/are this pair of shorts?

E. This information gap activity is designed to provide practice in asking about and saying the prices of various items. Review question formation and monitor learners' pronunciation during the task.

Back-to-school Budget

F and G. Learners use the worksheet, first checking off the items they hear, then listening again to write the paid amounts. Before they write the amounts, remind learners that some calculations may be necessary. For example, suppose they buy two backpacks for \$19.00 each. Learners can write \$19 two times on the worksheet, or quickly calculate and write the total for backpacks: \$38.

Transcript:

The family goes back-to-school shopping. First they shop for school supplies. A package with 10 notebooks is \$6.79. A pair of scissors is \$3.87, and glue sticks are \$2.29 for a package of 3. A box of 10 markers is \$4.45. Two backpacks are \$19.00 each, and a lunch bag for Lisa costs \$13.56.

Next, they shop for clothes. Gym shorts for Lisa and Jason are \$11.99 each. They buy one pair for Lisa and two pairs for Jason. Two t-shirts are a total of \$15.34. They buy two T-shirts for Lisa and two for Jason. Two pairs of pants for Jason cost \$12.87 for one pair, and \$17.90 for the other. For Lisa, new shoes are \$24.44.

H. Explain what under budget, over budget and on budget mean. Demonstrate using your own example or elicit one or more from learners. Ask learners if they stick to a budget when shopping, and why or why not. Ask learners to perform calculations and draw conclusions. Based on the prices from the information gap activity, the family is under budget, because they spent less than the budget amount. However, they didn't buy a calculator or a third pair of pants for Jason, so they may go over budget if they purchase these items.

I. Learners who have been in Canada for some time and have experience with similar purchases could work in small groups with the blank budget worksheets (no prices) and discuss and estimate the prices of the back-to-school items. You could also collect store flyers advertising back-to-school items (usually available in August) to help learners find the best prices for them.

A. Read the story.

Amina and Joseph have two children. Their son, Jason, is nine years old. He is in grade three in September. Their daughter, Lisa, is six years old. She's in grade one in September.

The children need some school supplies and some clothes.

The family needs to go back-to-school shopping. Joseph and Amina don't want to spend a lot of money. First, they plan a budget with the children. They plan to buy items the children do not have. They plan to buy items the children **need**. They don't plan to buy everything the children **want**.



B. Talk with a partner. Write back-to-school items that children usually need. Write back-to-school items that children may want.

Need	Want

C. Read the stories. Complete the charts for Lisa and Jason.



Lisa loves school and is excited about grade one. She wants many new things—new clothes, new shoes, new notebooks and crayons. She **wants** new everything.

Her parents ask, “Lisa, what do you **need** for school?”

She has pencils, crayons, scissors and markers. She doesn’t need a calculator in grade one. Her clothes are okay for school. But her running shoes are too small. She doesn’t have a backpack. She doesn’t have a lunch bag. She doesn’t have shorts or a T-shirt for gym class. She doesn’t have notebooks.

Lisa wants...	Lisa needs . . .	Lisa doesn't need . . .
new clothes new shoes	new shoes	new clothes



Jason starts grade three in September. Jason likes school, and he wants to buy many new things. He wants new running shoes like his friend has. He wants a new backpack. He wants a new lunchbox with a superhero on it. He wants new pencils, crayons, scissors and markers. He **wants** new everything.

His parents ask, “Jason, what do you **need** for school?”

Jason’s running shoes are three weeks old. He doesn’t need new shoes right now. The zipper on his old backpack is broken. He has a nice lunch bag from grade two. He has a lot of pencils and crayons from last year. He doesn’t have notebooks or markers. He doesn’t have scissors or glue. He needs a calculator for grade three. He is also growing fast, and his pants are too small. His shorts and his T-shirt for gym class are too small, too.

Jason wants . . .	Jason needs . . .	Jason doesn't need . . .
running shoes	new pants	running shoes

Compare your answers with a partner. Which items will Lisa and Jason’s parents write on their shopping lists?

D. Read the grammar explanation. Circle the correct form of the verb.

Grammar: Singular or Plural?	
SINGULAR SUBJECT: USE <i>IS</i> OR <i>COSTS</i>	PLURAL SUBJECT: USE <i>ARE</i> OR <i>COST</i>
<u>One package</u> of pencils is \$3.14.	Ten packages are \$31.40.
A notebook costs \$1.75.	Ten notebooks cost \$6.79.
A box of markers costs \$4.45.	Ten markers cost \$4.45.
A pair of shoes is \$87.99	Shoes are expensive.

Note: We say: *pants, shorts* and *scissors* are (plural)

a pair of pants, a pair of shorts, or a pair of scissors is (singular)

1. This backpack costs/cost \$39.99.
2. Two boxes of markers is/are \$11.64.
3. A pair of running shoes cost/costs \$67.99.
4. A package of 10 notebooks is/are \$8.00.
5. Shoes is/are on sale for half price.
6. Large scissors costs/cost \$19.99.
7. The small box of crayons costs/cost more than the large box.
8. Jeans for girls is/are \$29.99.
9. These backpacks costs/cost \$39.99 each.
10. How much is/are this pair of shorts?

E. STUDENT A

Work with a partner. Ask and answer questions about the missing prices on your worksheet. Write the prices under BUDGET.

Partner A: *How much are pencils?* Partner B: *\$4.99 a package*

Partner B: *How much is a backpack?* Partner A: *\$24.00*

BACK-TO-SCHOOL SHOPPING WORKSHEET	
SCHOOL SUPPLIES	BUDGET
6 notebooks	\$10
1 package of 12 markers	\$ 8
3 glue sticks	
1 pair of scissors	\$ 5
2 backpacks	
1 lunch bag	\$ 7
1 calculator	
CLOTHES	BUDGET
1 pair of running shoes for Lisa	
2 pairs of gym shorts for Jason	\$24
2 T-shirts for gym for Jason	
3 pairs of pants for Jason	\$55
1 pair of shorts for Lisa	
2 T-shirts for gym for Lisa	\$ 9
TOTAL	

E. STUDENT B

Work with a partner. Ask and answer questions about the missing prices on your worksheet. Write the prices under BUDGET.

Partner A: *How much are pencils?* Partner B: *\$4.99 a package*

Partner B: *How much is a backpack?* Partner A: *\$24.00*

BACK-TO-SCHOOL SHOPPING WORKSHEET	
SCHOOL SUPPLIES	BUDGET
6 notebooks	
1 package of 12 markers	
3 glue sticks	\$ 3
1 pair of scissors	
2 backpacks	\$ 50
1 lunch bag	
1 calculator	\$ 12
CLOTHES	BUDGET
1 pair of running shoes for Lisa	\$ 35
2 pairs of gym shorts for Jason	
2 T-shirts for gym for Jason	\$ 18
3 pairs of pants for Jason	
1 pair of shorts for Lisa	\$ 12
2 T-shirts for gym for Lisa	
TOTAL	

F. 🎧 Listen to the story about Joseph and Amina's shopping trip. Check off the items they buy.

G. 🎧 Listen to the story again. Write the prices you hear under PAID.

BACK-TO-SCHOOL SHOPPING WORKSHEET		
SCHOOL SUPPLIES	BUDGET	PAID
6 notebooks	\$10	
1 package of 12 markers	\$ 8	
3 glue sticks	\$ 3	
1 pair of scissors	\$ 5	
2 backpacks	\$ 50	
1 lunch bag	\$ 7	
1 calculator	\$ 12	
CLOTHES	BUDGET	PAID
1 pair of running shoes for Lisa	\$ 35	
2 pairs of gym shorts for Jason	\$24	
2 T-shirts for gym for Jason	\$ 18	
3 pairs of pants for Jason	\$55	
1 pair of shorts for Lisa	\$ 12	
2 T-shirts for gym for Lisa	\$ 9	
TOTAL		

H. Calculate the total BUDGET and PAID amounts. Are Joseph and Amina *over budget*, *under budget* or *on budget*?

I. Prepare a back-to-school shopping worksheet. Check prices for the items. Write budget amounts. How much will you spend?

BACK-TO-SCHOOL SHOPPING WORKSHEET	
SCHOOL SUPPLIES	BUDGET
CLOTHES	BUDGET
TOTAL	

Employment



The activities in this section explore the topics of earnings and deductions, information included on a pay stub, and employment scams. The activities provide opportunities to practice reading formatted texts and listening.

The *Employment* section includes three sets of activities:

Work and Pay

Understanding a Pay Stub

A Job Scam

You can select activities to teach based on the needs and interest of the learners in your class. The activities can be used individually and need not be used in the sequence in which they are presented. You may also add your own activities where appropriate. Suggestions and ideas for extending or complementing the specific activities are included in the teaching notes.

You can complement the activities in this section with online activities at *English for Financial Literacy > Online Activities*.

The activities in this section relate to the following theme in *LINC 1–5 Curriculum Guidelines*:

- **Employment**

Learning Outcomes

The sample learning outcomes below can help you plan a lesson or series of lessons about employment. The outcomes are intended to guide you in defining areas of content and contexts for the language instruction. The financial literacy outcomes can help you determine the aspects of financial literacy to include in your instruction in order to facilitate learners' understanding, knowledge and competence. The language outcomes can guide you in selecting and designing language activities at CLB 1–2 that support financial literacy.

The activities included in this section are intended to support the outcomes below.

Sample Financial Literacy Outcomes	Sample Language and Numeracy Outcomes
<p>Understanding and knowledge</p> <ul style="list-style-type: none">• Understand common payroll procedures and practices• Recognize the importance and benefits of paying income tax, CPP and EI• Understand the relationship between earnings and deductions• Understand gross and net pay• Understand how earnings and deductions are calculated• Be aware of fraudulent employment schemes <p>Application</p> <ul style="list-style-type: none">• Identify specific information on a pay stub• Check the accuracy of information on a pay stub• Distinguish between legitimate employment ads and fraudulent employment schemes	<ul style="list-style-type: none">• Answer questions about information included in a pay stub• Identify factual details (amounts of pay, deductions) in a monologue about someone's earnings• Calculate weekly/biweekly pay• Demonstrate comprehension of a short text about types of pay deductions• Locate specific information in legitimate and fraudulent job ads• Demonstrate comprehension of the gist and factual details in a simple text about an employment scam

When planning a lesson or series of lessons, you can use the listed outcomes as they are or develop your own based on the needs and interests of the learners in your class. For ideas and strategies for conducting a needs assessment, see the *Instructor Guide*.

Background Information and Key Language Elements

You can use the background information about employment to familiarize yourself with the key concepts and terms presented in the learner activities in this section. For sources of more information on the topic of employment or related classroom resources, please see the *Useful Websites* section.

The sidebar below lists major language elements that you may want to introduce or review to support the thematic content of the activities.

Getting Paid

It can be challenging for newcomers to Canada to understand how much their take-home pay will be. In addition to knowing about labour laws regarding minimum wage and overtime pay, new employees need to understand and verify the information on their pay stubs. Deductions such as those for income tax, Canada Pension Plan (CPP), Employment Insurance (EI), union dues, health benefits and employer pensions may be unfamiliar. Many newly employed people are shocked to discover that their net pay is much smaller than they expected. It is important to understand what the deductions are for and what benefits they will provide now and in the future.

While it may seem desirable or convenient to be paid in cash, learners should be advised that unscrupulous employers may choose this method of payment in order to avoid paying the employer's portion of CPP and EI contributions. If these payments are not made to the government, the employee will not be eligible for CPP or EI benefits. If an employer pays in cash, a pay stub must still be issued. The employee can then confirm that income tax, CPP and EI deductions have been made.

Learners may be unfamiliar with common payroll practices and procedures, such as receiving a direct payroll deposit rather than a paycheque, and pay periods that can vary from weekly to once a month. Another common practice that a newly employed person might not be familiar with is being paid "in arrears," i.e., the pay period is usually for a period ending one or two weeks before the pay date. A new employee may wait four weeks or longer to be paid for his or her first two weeks on the job.

Employment Scams

Newcomers are particularly vulnerable to employment schemes and scams that can cost a great deal of money without providing any income. Learners should be warned about advertising that promises a high salary in return for a relatively simple job, and positions that require payment upfront for training or other costs. The vast majority of such schemes do not provide real jobs. Work-from-home schemes are advertised in very appealing terms but are never lucrative. The RCMP warns that money transfer or "secret shopper" job scams are continually circulating via email and have cost victims millions of dollars.

Key vocabulary and collocations

pay stub/slip
deductions
experience
pay period
pay date
payday
rate of pay
to earn
wages
overtime (hours)
regular (hours)
gross pay
net pay
Employment Insurance
Canada Pension Plan
income tax
salary
scam
to cheat
to train
to trick
to guarantee

Abbreviations

EI
CPP

Possible grammar structures

simple present tense
wh-questions

Other

reading dollar amounts

Objective(s) and CLB level

The objective of this series of activities is to familiarize learners with some of the concepts and terminology related to employment and pay. The activities provide practice in vocabulary use, reading and listening. These activities are generally appropriate for learners at CLB 1 and 2.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Understand vocabulary and concepts related to employment, hours of work and wages
- Identify information on a pay stub

Corresponding CLB competencies

- 🔍 CLB 1, 2: Understand simple information about familiar, concrete topics.
- 📖 CLB 1, 2: Get information from short formatted texts.
- ✍️ CLB 1, 2: Copy words, numbers ... to complete short tasks.

Procedures

A and B. These activities introduce and provide practice in using basic vocabulary related to working and getting paid. As a warm-up, elicit words associated with the picture (e.g., *cook, chef, job, full-time job, part-time job*) and the calendar. You may need to use the calendar to illustrate different pay schedules, such as *every week, every other week, once a month*. You could also explore what learners know about average or typical wages for this type of job, as well as current minimum wages.

A. Answers: 1. No 2. No 3. Yes 4. No 5. No 6. Yes

B. This activity provides practice in reading formatted texts and following instructions. Before learners read and mark the calendar, review the weekdays and weekend days. Demonstrate (or have a volunteer demonstrate) *circle, check off* and *cross out* on the board. You could also review ordinal numbers for dates and have learners practice pronouncing the dates.

C. This activity offers practice in reading a simple pay stub (also commonly called *pay slip* or *pay statement*), another example of a formatted text. You can ask general comprehension questions before learners work on the copying and comprehension questions, such as: *Who is this pay stub for? What information is on it? What is the rate of pay?*

E. Answers: 1. March 1 to March 14; there are two weeks in the pay period 2. \$12.75 an hour 3. 70 hours
4. 0 hours 5. \$892.50 6. $70 \times \$12.75$

F. You can follow up with a dictation. Spell each word and have learners write the letters you dictate, then have them say each word aloud.

G. Answers: 1. E 2. G. 3. A 4. F 5. D 6. B. 7. C

Work and Pay

H. This listening activity is appropriate for learners at CLB 2. Learners listen and complete the pay stub. Play the track as many times as needed until all the information is recorded.

Transcript

My name is Susan Chen. This is my pay stub. This pay is for the period from June 6 to June 19, 2013. I earn \$14.85 an hour. This is my rate of pay. Under my rate of pay you see my hours worked and my wages. In this pay period, I worked 88 regular hours. The wages for these hours are \$1,306.80. I also have four overtime hours. My pay for overtime hours is \$89.10. My total wages on this pay stub are \$1,395.90.

Name:	Susan Chen	
Pay period:	June 6 to 19, 2013	
Rate of pay:	\$14.85 an hour	
	Hours	Wages
Regular hours:	88	\$1,306.80
Overtime hours:	4	\$89.10
Total hours:	92	
Total wages:	\$1,395.90	

A. Read about Sumita Patel. Circle *Yes* or *No*.



Sumita Patel is a cook.
 She works full-time.
 She works Monday to Friday.
 She works seven hours a day.
 She earns \$12.75 an hour.
 Her payday is every two weeks.

- | | | |
|-----------------------------------|-----|-------------------------------------|
| 1. Sumita is a cleaner. | Yes | <input checked="" type="radio"/> No |
| 2. She works part-time. | Yes | <input type="radio"/> No |
| 3. She works Monday to Friday. | Yes | <input type="radio"/> No |
| 4. She works six hours a day. | Yes | <input type="radio"/> No |
| 5. She earns \$17.25 an hour. | Yes | <input type="radio"/> No |
| 6. Her payday is every two weeks. | Yes | <input type="radio"/> No |

B. 🎧 Listen and read. Mark the calendar.

Sumita works from Monday to Friday. She does not work on weekends (Saturdays and Sundays). Cross out the all the weekend dates. Sumita's payday is every two weeks. This month has two paydays: the 12th and the 26th. Circle the paydays. Check off the dates Sumita works: Monday to Friday, every week.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

C. Read the text. Then read Sumita's pay stub.

A *pay stub* shows your pay for one pay period. It shows your name, the dates for the pay period and the rate of pay. It shows your regular hours and your overtime hours for the pay period. It also shows your total wages. Sometimes, a pay stub is called a *pay slip* or a *pay statement*.

Name:	Sumita Patel	
Pay period:	March 1 to 14, 2013	
Rate of pay:	\$12.75 an hour	
	Hours	Wages
Regular hours:	70	\$892.50
Overtime hours:	0	\$0.00
Total hours:	70	
Total wages:	\$892.50	

D. Copy the missing information from the pay stub.

Name:	Sumita	
Pay period:	1 to 14,	
Rate of pay:	\$12. an	
		Wages
Regular hours:	70	\$892.50
Overtime hours:	0	
Total hours:	70	
Total wages:		

E. Answer the questions about Sumita's pay stub.

1. What is the pay period for the pay stub? _____ to _____
 How many weeks are in the pay period? _____ weeks
2. What is Sumita's rate of pay? \$_____ an _____
3. How many regular hours does Sumita have for this pay period? _____
4. How many overtime hours does Sumita have for this pay period? _____
5. What are Sumita's total wages? \$_____
6. What numbers do you need to calculate the wages?
regular hours x rate of pay = total wages

_____ x _____ = \$892.50

F. Write the missing letters. Then copy the words.

- | | | |
|----|-----------------------------------|-------|
| a. | n ___ m ___ | _____ |
| b. | p ___ y p ___ r ___ o ___ | _____ |
| c. | r ___ t ___ ___ f p ___ y | _____ |
| d. | h ___ u ___ s | _____ |
| e. | w ___ g ___ s | _____ |
| f. | r ___ g ___ l ___ r ___ ou ___ s | _____ |
| g. | o ___ er ___ i ___ e ___ ou ___ s | _____ |
| h. | t ___ t ___ l ho ___ s | _____ |
| i. | ___ ot ___ l w ___ ge ___ | _____ |

G. Match the words and the meanings.

- | | |
|------------------------|--|
| 1. <u>E</u> pay period | A. number of <i>regular</i> hours you worked, not overtime hours |
| 2. ____ rate of pay | B. regular and overtime hours added together |
| 3. ____ regular hours | C. amount of pay for the regular and overtime hours you worked |
| 4. ____ overtime hours | D. pay for hours worked |
| 5. ____ wages | E. the dates for this pay |
| 6. ____ total hours | F. number of extra hours you worked—you get paid more for each hour of overtime |
| 7. ____ total wages | G. how much you are paid for each hour of work |

H. Listen and complete the pay stub.

Name:	Susan Chen	
Pay period:	June _____ to _____, 2013	
Rate of pay:	\$_____ an hour	
	Hours	Wages
Regular hours:	_____	\$_____
Overtime hours:	_____	\$_____
Total hours:	92	
Total wages:	\$_____	

Teaching Notes | Understanding a Pay Stub

Objective(s) and CLB level

The objective of this series of activities is to familiarize learners with some of the concepts and terminology related to payroll and deductions. The activities provide practice in vocabulary use, reading and speaking. These activities are generally appropriate for learners at CLB 2.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Understand gross pay and net pay
- Recognize the benefits of paying income tax, EI and CPP

Corresponding CLB competencies

- 📍 CLB 1, 2: Understand simple information about familiar, concrete topics.
- 📖 CLB 1, 2: Get information from short formatted texts.
- 🗣️ CLB 1, 2: Give basic personal information in response to direct questions from a supportive listener.
- 🗣️ CLB 1, 2: Ask for basic personal information.

Procedures

A. This activity provides practice in reading formatted text—a simplified pay stub with earnings and basic deductions. You can ask general questions about the information on the pay stub, e.g., *What is the employee's name? What is the name of the employer? How much does he earn an hour? How many deductions are there? What deductions are there?* You may also want to point out *gross pay* and *net pay*, and demonstrate the calculations involved.

B. Answers: 1. July 26 2. 40 3. \$10.75 4. \$430 5. three 6. \$93.44 7. \$336.56

C. This reading text names the three basic payroll deductions—income tax, Employment Insurance (EI) and the Canada Pension Plan (CPP)—and explains the purpose of EI and CPP deductions.

D. Answers: 1. B 2. C 3. A

E. Answers: 1. deductions/pay stub 2. income tax 3. tax 4. Employment Insurance 5. job 6. Canada Pension Plan 7. CPP

F. You may want to introduce or review *Wh-* question formation before learners unscramble the questions. After learners write the questions, they find the answers in the pay stub in Part A, and write complete sentences. Pairs then practise asking and answering the questions to prepare for the next activity.

Answers:

1. What is the company name on the pay stub?
The company name is XYZ Company.
2. What are the dates for the pay period?
The dates for the pay period are July 18 to 22.
3. How many deductions does John have?
John has three deductions.
4. How much is the deduction for income tax?
The deduction for income tax is \$64.50.
5. What deduction is \$21.29?
CPP is \$21.29.
6. How much does John earn an hour?
John earns \$10.75 an hour.
7. How much is the deduction for Employment Insurance?
The deduction for Employment Insurance is \$7.69.

G. Learners work in pairs and ask and answer questions to find the differences in the two pay stubs. Encourage learners to use *Wh-* questions similar to those in part F. Answers: There are 12 differences between the two pay stubs: the only things that are the same on both are the rate of pay and the number (but not the amounts) of deductions.

A. Read John's Smith's pay stub.

John Smith works for XYZ Company. Every week, John gets a pay stub, or pay slip, from his employer. This is his pay stub from last week:

XYZ Company			EMPLOYEE	John Smith
			PAY PERIOD	July 18 to 22, 2011
			PAY DATE	July 26, 2011
EMPLOYEE EARNINGS			EMPLOYEE DEDUCTIONS	
Hours	Rate	Amount	Type	This pay
40	\$10.75 an hour	\$430.00	INCOME TAX	64.50
			EI	7.65
			CPP	21.29
SUMMARY	GROSS PAY		DEDUCTIONS	NET PAY
THIS PAY	\$430.00		\$93.44	\$336.56

B. Answer the questions.

1. When is John's pay date?
2. How many hours did he work?
3. What is the rate of pay?
4. What amount did he earn?
5. How many deductions does he have?
6. What is the total amount of the deductions?
7. How much is his *gross pay*? \$_____ How much is his *net pay*? \$_____

C. Read about the deductions on the pay stub.

John has three employee deductions. His employer takes, or deducts, the money from his pay. Then the employer gives the money to the government. The deductions are for *income tax, EI and CPP*.

Income tax: You pay income tax on the money you earn.

EI: EI means Employment Insurance. You can apply to receive money from this insurance when you lose your job.

CPP: CPP means Canada Pension Plan. You can get some money from the government when you retire.

D. Match the type of deduction with the meaning.

Type of Deduction	Meaning
1. ___ Income Tax	a. money from the government when you retire
2. ___ Employment Insurance	b. tax you pay on the money you earn
3. ___ Canada Pension Plan	c. money from the government when you lose your job

E. Fill in the blanks in these sentences with the correct word or phrase.

income tax	E I	job	CPP	Employment Insurance
tax	pay stub	earn	deductions	Canada Pension Plan

- John has three employee _____ on his _____.
- The deductions are for _____, EI and CPP.
- You pay _____ on the money you _____.
- EI means _____.
- Employment Insurance helps you if you lose your _____.
- CPP means _____.
- Retired workers can receive _____ from the government.

F. Put the words in the correct order to make questions about John's pay stub. Then, write answers to the questions.

Example: does John / How/ in one week / many days / work
 Question: *How many days does John work in one week?*
 Answer: *John works five days in one week.*

1. is/on the pay stub/ company name/What

Question: _____?

Answer: _____.

2. are/ for the pay period /the dates/What/

Question: _____?

Answer: _____.

3. deductions/have/How many/John/does

Question: _____?

Answer: _____.

4. is/the deduction/How much/for income tax

Question: _____?

Answer: _____.

5. is/\$21.29?/What/deduction

Question: _____?

Answer: _____.

6. earn/an hour/does/How much/John

Question: _____?

Answer: _____.

7. is/for Employment Insurance/the deduction/How much/

Question: _____?

Answer: _____.

G. Find the differences on the pay stubs. Work with a partner. Fold the paper on the middle line. Look at a different pay stub from your partner. Take turns—ask and answer questions about the pay stub. How many things are different? Circle the differences.

Example: A: The employee name is Jane Smith. What is the name on your pay stub?

B: The name on my pay stub is John Smith.

Partner A			EMPLOYEE	Jane Smith
ABC Company			PAY PERIOD	June 18 to 22, 2012
			PAY DATE	June 26, 2012
EMPLOYEE EARNINGS			EMPLOYEE DEDUCTIONS	
Hours	Rate	Amount	Type	This pay
40	\$17.75 an hour	\$710.00	INCOME TAX	146.50
			EI	27.65
			CPP	29.12
SUMMARY	GROSS PAY		DEDUCTIONS	NET PAY
THIS PAY	\$710.00		\$203.27	\$506.73

Fold here ----- Fold here ----- Fold here -----

Partner B			EMPLOYEE	John Smith
XYZ Company			PAY PERIOD	July 18 to 22, 2012
			PAY DATE	July 26, 2012
EMPLOYEE EARNINGS			EMPLOYEE DEDUCTIONS	
Hours	Rate	Amount	Type	This pay
42	\$17.75 an hour	\$745.00	INCOME TAX	164.50
			EI	32.65
			CPP	31.29
SUMMARY	GROSS PAY		DEDUCTIONS	NET PAY
THIS PAY	\$745.00		\$228.44	\$516.56

Read the hourly rates.

\$18.50/hr	eighteen dollars and fifty cents an hour
\$20.00/hr	twenty dollars an hour
\$14.55/hr	fourteen dollars and fifty-five cents an hour
\$12.75/hr	twelve dollars and seventy-five cents an hour
\$18.58/hr	eighteen dollars and fifty-eight cents an hour

Write the hourly rates in words.

\$30.00/hr _____

\$14.50/hr _____

\$22.50/hr _____

\$15.00/hr _____

\$21.50/hr _____

\$34.00/hr _____

Write the dollar amounts in words.

\$543.80 five hundred and forty-three dollars and eighty cents

\$900.00 _____

\$434.50 _____

\$745.50 _____

\$1,100.20 _____

\$2,550.00 _____

Solve the problems below. Show your work.

Example:

Gina earns \$19.50 an hour. She works 40 hours each week. How much money does Gina earn in a week? Calculate.

$$\$19.50 \times 40 = \$780$$

Gina earns \$780 (seven hundred and eighty dollars) a week.

Tan earns \$18.00 an hour. He works part-time. He works 15 hours a week. How much money does he make in a week? Calculate.

Mila earns \$22.80 an hour. She works 37.5 hours a week.

How much money does Mila earn in one week?

How much money does she earn in two weeks? Calculate.

Complete the blanks in the pay stubs below. Show your work.

Name:	Tina Wong	
Pay period:	August 5 to August 16, 2013	
Rate of pay:	\$18.25 an hour	
	Hours	Wages
Regular hours:	82	\$ _____

Name:	Raj Patel	
Pay period:	October 7 to October 18, 2013	
Rate of pay:	\$17.50 an hour	
	Hours	Wages
Regular hours:	30	\$ _____

Name:	Valeria Kolova	
Pay period:	May 20 to May 24, 2013	
Rate of pay:	\$28.50 an hour	
	Hours	Wages
Regular hours:	37.5	\$ _____

Solve the problems below. Show your work.

Lyn's gross pay is \$710. Her employer deducts \$146.50 for income tax, \$28.50 for EI, and \$31.90 for CPP.

What is the total amount of all the deductions? Calculate.

How much is Lyn's net pay? Calculate.

Tom's gross pay is \$745.60. His employer deducts \$171.00 for income tax, \$31.08 for EI, and 32.60 for CPP.

What is the total amount of all the deductions? Calculate.

How much is Tom's net pay? Calculate.

Objective(s) and CLB level

The objective of this series of activities is to familiarize learners with some of the concepts and terminology related to a common employment scam. The activities provide practice in vocabulary use, reading and speaking. These activities are generally appropriate for learners at CLB 2.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Be aware of fraudulent employment schemes or job scams that target newcomers to Canada
- Distinguish between legitimate job advertisements and advertisements for fraudulent or misleading employment schemes

Corresponding CLB competencies

- 📖 CLB 1, 2: Get information from short, simple formatted texts.
- 📖 CLB 1, 2: Understand the purpose and some basic details in very simple, short texts ...
- ✍️ CLB 1, 2: Copy ... short phrases ... and sentences to complete short tasks.

Procedures

A. This is a warm-up activity that introduces vocabulary used in help-wanted ads. Learners can scan the ads to identify the type of job, amount of experience required and the salary or rate of pay. Ask learners if they notice anything unusual about the appearance of either ad, and draw their attention to details in the first ad if necessary (i.e., the dollar sign, the use of all-caps and exclamation points). The comprehension questions that follow move from reading comprehension (questions 1–5) to critical thinking, where learners determine which ad could be for an actual job, which ad is different, and why.

You can extend the activity by having learners look at newspaper “help wanted” ads and other ads, e.g., ads that offer training for a fee, work-at-home schemes, etc.

B and C. The reading text for this activity describes an experience with the type of job scheme seen in part A, and explains how the scheme works. The text introduces some new vocabulary (*training program, scam, trick, cheat*). Encourage learners to use the context of the story to guess the meaning of these words and phrases.

Answers: 1. ✓ 2. ✓ 3. ✗ 4. ✓ 5. ✓ 6. ✓ 7. ✗ 8. ✓ 9. ✗ 10. ✗

As a follow-up to the reading activity, learners could work in pairs to create a dialogue of the telephone conversations between Sam and the man from the ad. Learners can then practise the conversation with a partner. You could also have the whole class work together to create the dialogue, which you write on the board.

D. This vocabulary matching activity provides definitions for the new vocabulary that appears in the story in Part B.

Answers: 1. C 2. D 3. E 4. B 5. A

E, F and G. If you cut the story into strips, learners can work in pairs or small groups to order the sentences. Learners can also work individually with the uncut worksheet and number the sentences to indicate the correct order. After copying the sentences in Part F, learners can take turns retelling the story.

B. Read the story about a job ad.

Ray is looking for a job. He reads a job ad for a hotel cleaner. The ad says, "We guarantee jobs. Special training program. Earn \$4,000 a month salary."

Ray calls the number in the ad. A man tells him about the job and the special training program. First, Ray must pay \$750.00 for the training program. When Ray finishes the training program, he will get a job at a large hotel. The hotel will pay Ray \$4,000 a month. The man tells Ray, "We will find a job for you, guaranteed."

Ray is surprised about the \$750 cost for training. He is also surprised about the pay—\$4,000 a month is a high salary for a cleaning job.

Ray shows the job ad to his friend, Sam. Sam tells him the ad is not for a real job. The business in the ad gets money for the training. After the training, there are no jobs.

Sam says, "Ray, this ad is a scam. That means it tricks people and cheats them. It promises a high salary for an easy job. Some people pay the money but they don't get jobs."

C. Read the sentences. Mark ✓ for correct or ✗ for not correct.

1. The job is for an office cleaner.
2. The job ad says, "Earn \$4,000 a week."
3. The man must pay \$750 to Ray for the training program.
4. The man promises to find a job for Ray.
5. Ray thinks \$4,000 a month is good pay for a cleaning job.
6. Sam says the ad is not for a real job.
7. The business in the ad gets jobs for people.
8. Sam says the ad is a scam.
9. Some people pay money and they get jobs.
10. The ad promises a low salary for an easy job.

D. Match the words with the meanings.

- | | |
|--------------------------|---|
| 1. <u>C</u> to guarantee | A. a dishonest way to get money from people |
| 2. _____ salary | B. to fool someone, usually with a lie |
| 3. _____ training | C. to promise |
| 4. _____ to trick | D. pay for work |
| 5. _____ scam | E. teaching and learning how to do a job |

E. Put the sentences in the correct order.

A man tells Ray about the job and the special training program.

Ray reads a job ad.

The man promises Ray a job after he finishes the training program.

Sam tells Ray about the scam.

The job ad promises a hotel cleaning job for a high salary.

The man says Ray must pay \$750 for the training program.

Ray calls the number in the ad.

Ray shows the ad to Sam.

Ray is surprised about the \$750 for training.

Sam says some people pay the money but they don't get jobs.

F. Copy the sentences in the correct order.

1. Ray reads a job ad.

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

8. _____

9. _____

10. _____

G. Cover the sentences. Take turns telling the story with a partner.

Housing



The activities in this section explore the topic of renting and buying a home and the related financial implications. The activities provide vocabulary and basic background information and practical tools about costs of renting and buying a home.

The *Housing* section includes three sets of activities:

Rents in Canada

Income and Rent

Buying a Home

You can select activities to teach based on the needs and interest of learners in your class. The activities can be used individually and do not need to be used in the sequence in which they are presented. You may also add your own activities where appropriate. Suggestions and ideas for extending or complementing the specific activities are included in the teaching notes.

You can complement the activities in this section with online activities at *English for Financial Literacy >Online Activities*.

The activities in this section relate to the following theme in *LINC 1–5 Curriculum Guidelines*:

- **At Home In Our Community and The World**

Learning Outcomes

The sample learning outcomes below can help you plan a lesson or a series of lessons about financial aspects of housing - renting and owning a home. The outcomes are intended to guide you in defining areas of content and contexts for the language instruction. The financial literacy outcomes can help you determine the aspects of financial literacy to include in your instruction in order to facilitate learners' understanding, knowledge and competence. The language outcomes can guide you in selecting/designing language activities at CLB 1-2 that support financial literacy.

The activities included in this section are intended to support the outcomes below.

Sample Financial Literacy Outcomes	Sample Language and Numeracy Outcomes
<p>Understanding and knowledge</p> <ul style="list-style-type: none">• Understand and use basic vocabulary related to renting and buying a home• Understand the process and concepts related to financing a home <p>Application</p> <ul style="list-style-type: none">• Compare costs of renting across Canada and Ontario• Compare cost of rent to personal income; calculate percentage• Read and say large numbers/amounts; compare large amounts• Access online information about rents in Ontario• Use an online mortgage calculator to compare various factors in mortgage payments	<ul style="list-style-type: none">• Demonstrate comprehension of a simple short text about renting• Ask for and provide information about costs of renting in Canada• Identify factual details in a short story about buying a home• Identify factual details in a short monologue about one's income and rent• Locate information about rent costs in formatted texts (table, pie chart, interactive online map)

When planning a lesson or a series of lessons, you can use the listed outcomes as they are or develop your own based on the needs and interests of the learners in your class. For ideas and strategies for conducting needs assessment see the *Instructor Guide*.

Background Information and Key Language Elements

You can use the background information about housing to familiarize yourself with key financial concepts related to buying a home which are presented in learner activities in this section. For sources of more information on the topic of housing or related classroom resources, please see the *Useful Websites* section.

The side bar below lists major language elements that you may want to introduce or review to support the thematic content of the activities.

Renting in Canada

Newcomers can make informed decisions about where they want to live if they have access to the statistics. Knowing the cost of living in various Canadian cities, including average rents, is just one factor among many that would influence where someone chooses to settle.

Newcomer tenants need to be prepared to provide information and documents when completing a rental application form. Information may include:

- credit history
- references
- a letter of employment or pay stub
- rental history
- a bank statement
- employment history

Income and Rent

Affordability is a key concept in housing, from both a social and a financial perspective. Traditionally, an income to rent ratio of 3:1 is used to measure affordability. It has been called the 'one-third rule'. This is an unattainable ratio for many, especially those with limited earning abilities or those living in expensive cities with low vacancy rates. However, introducing the concept of an income to rent ratio helps raise awareness and build skills around budgeting for rent. Moreover, it will become a familiar concept for those who decide to buy a home, since in order to qualify for a mortgage, housing costs cannot exceed 32% of gross annual income.

The Process of Buying a Home

The vast majority of home purchases in Canada are financed with mortgages. The process of buying a home is complex and depends largely on the financial circumstances of the individual purchaser or purchasers. Newcomers need to know the sequence of steps undertaken in the process. The steps may include:

- learning about the local housing market
- choosing and working with a real estate agent
- saving enough money for a down payment and other costs associated with buying a home
- choosing a lender and applying for a mortgage
- repaying the mortgage

Key vocabulary and collocations

apartment
bedroom
rent
size
amount
average
total
calculate
income
percent
utilities
expenses
spend
savings
down payment
mortgage
interest
interest rate
credit history
own
lend
loan
Proper names,
abbreviations and
acronyms
Canadian cities

Possible grammar structures

Comparatives and superlatives to compare rents and home prices across Canada
Wh-questions

Other

large amounts: saying and writing in words

Objective(s) and CLB level

The objective of this series of activities is to explore the costs of renting in various cities across Canada. The activities provide practice in reading formatted text, listening and speaking, and are appropriate for learners at CLB 1 and 2.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Read and say large numbers
- Compare rents in different cities in Ontario and Canada

Corresponding CLB competencies

- 🗨️ CLB 1, 2: Understand simple information about familiar, concrete topics.
- ✂️ CLB 1, 2: Copy ... words and short phrases ... to complete short tasks.
- 🗨️ CLB 2: Answer simple questions to describe a personal situation.
- 📖 CLB 2: Understand the purpose and some basic details in very simple, short texts ...

Procedures

A. This activity introduces the map of Canada. Have learners practise pronunciation and spelling of the names of major Canadian cities. Introduce reading and writing large numbers (in words).

B and C. Learners complete the table and then answer the questions. As a follow-up, they can interview each other using the questions.

Transcript, Part B:

- A one-bedroom apartment in Vancouver costs \$934.
- A one-bedroom apartment in Calgary costs \$884.
- A one-bedroom apartment in Winnipeg is \$657.
- A one-bedroom apartment in Toronto is \$969.
- A one-bedroom apartment in Halifax costs \$736.

Transcript, Part C:

- A two-bedroom apartment in Vancouver costs \$1,181.
- A two-bedroom apartment in Calgary costs \$1,040.
- A two-bedroom apartment in Winnipeg is \$843.
- A two-bedroom apartment in Toronto is \$1,124.
- A two-bedroom apartment in Halifax costs \$885.

D. In this activity learners use the texts to extract the information needed for completing the table.

E. The purpose of this information gap activity is to practice asking questions about rent amounts. Write a model question on the board and elicit more questions for better practise. The information about rent amounts comes from the settlement.org website > Housing > rent a home > basics.

Answers:

	London	Ottawa	Niagara	Barrie	Kitchener	Sudbury
2-bedroom	\$869	\$1,048	\$817	\$968	\$872	\$840
3-bedroom	\$1,038	\$1,312	\$918	\$1,164	\$1,012	\$923

Rents in Canada

F, G and H. In this activity you can introduce/review comparative form of adjectives. Learners can access (with your assistance) an interactive map on the settlement.org website. Go to settlement.org > Housing > Rent a Home > Basics: How much does it cost to rent an apartment in Ontario? Learners can click any of the marked cities and get a pop-up box with rent amounts for 2- and 3-bedroom apartments. The table below provides the extended information in a different format. Learners can complete a table in pairs and ask each other questions about rent amounts.

Extend the activity: You can extend this activity by making statements comparing rents in different cities. Introduce/review comparative form of adjectives and ask learners to make statements with *more expensive/less expensive*.



A. Say and write the names of Canadian cities. Then say the numbers.

Vancouver _____

Calgary _____

Winnipeg _____

Toronto _____

Halifax _____

AMOUNT	IN WORDS
\$843	eight hundred and forty-three dollars
\$736	seven hundred and thirty-six dollars
\$934	nine hundred and thirty-four dollars
\$1,181	one thousand one hundred and eighty one
\$1, 124	one thousand and one hundred twenty four

B. 🎧 Listen and write the amounts in the table. Answer the questions.

RENTS IN CANADIAN CITIES: 1-BEDROOM APARTMENTS				
VANCOUVER	CALGARY	WINNINPEG	TORONTO	HALIFAX
_____	_____	_____	_____	_____

Example: How much is rent for a one-bedroom apartment in Ottawa?

\$754. It is seven hundred and fifty four dollars.

1. How much is rent for a one-bedroom apartment in Vancouver?

2. How much is rent for a one-bedroom apartment in Calgary?

3. How much is rent for a one-bedroom apartment in Winnipeg?

4. How much is rent for a one-bedroom apartment in Toronto?

5. How much is rent for a one-bedroom apartment in Halifax?

6. How much is rent for a one-bedroom apartment in Vancouver?

Ask your partner about rents for one-bedroom apartments in Canadian cities. Use the questions and information from the table.

C. 🎧 Listen and write the amounts in the table. Answer the questions.

RENTS IN CANADIAN CITIES: 2-BEDROOM APARTMENTS				
VANCOUVER	CALGARY	WINNINPEG	TORONTO	HALIFAX
_____	_____	_____	_____	_____

Example: How much is rent for a two-bedroom apartment in Ottawa?

\$1,048. It is one thousand and forty eight dollars.

1. How much is rent for a two-bedroom apartment in Vancouver?

2. How much is rent for a two-bedroom apartment in Calgary?

3. How much is rent for a two-bedroom apartment in Winnipeg?

4. How much is rent for a two-bedroom apartment in Toronto?

5. How much is rent for a two-bedroom apartment in Halifax?

6. How much is rent for a two-bedroom apartment in Vancouver?

Ask your partner about rents for two bedroom apartments in Canadian cities. Use the questions and information from the table.

D. Read about rents in Canadian cities. Complete the table with information from the text.***RENTS IN CANADIAN CITIES***

The main city in British Columbia is Vancouver. The average rent for a 1-bedroom apartment in Vancouver is \$934. The average rent for a 2-bedroom apartment is \$1,181.

The main city in Alberta is Calgary. The average rent for a 1-bedroom apartment in Calgary is \$884 and for a 2-bedroom apartment is \$1,040.

The main city in Manitoba is Winnipeg. The average rent for a 1-bedroom apartment in Winnipeg is \$657 and \$843 for a 2-bedroom apartment.

The main city in Ontario is Toronto. The average rent for a 1-bedroom apartment downtown is \$969 and the average for a 2-bedroom apartment is \$1,124.

The main city in Nova Scotia is Halifax. The average rent for a 1-bedroom apartment is \$736. The average rent for a 2-bedroom is \$885.

Rents in Vancouver and Toronto are more than rents in the other three cities. Rents in Winnipeg and Halifax are less.

Vancouver, British Columbia	One-bedroom: _____
	Two-bedroom: _____
_____,	One-bedroom: _____
Alberta	Two-bedroom: _____
Winnipeg, _____	One-bedroom: _____
	Two-bedroom: _____
Toronto, _____	One-bedroom: _____
	Two-bedroom: _____
_____,	One-bedroom: _____
Nova Scotia	Two-bedroom: _____

E. Work with a partner to complete the table.**STUDENT A**

Ask questions about the missing amounts. Write the amounts in the table.

Example: How much is rent for a two-bedroom apartment in Windsor?

It is \$879.

	London	Ottawa	Niagara	Barrie	Kitchener	Sudbury
2-bedroom	_____	\$1,048	\$817	_____	_____	\$840
3-bedroom	\$1,038	_____	_____	\$1,164	\$1,012	_____

**STUDENT A**

Ask questions about the missing amounts. Write the amounts in the table.

Example: How much is rent for a two-bedroom apartment in Windsor?

It is \$879.

	London	Ottawa	Niagara	Barrie	Kitchener	Sudbury
2-bedroom	\$869	_____	_____	\$968	\$872	_____
3-bedroom	_____	\$1,312	\$918	_____	_____	\$923



F. Go to settlement.org website. Read the map with rents in Ontario. Click on the city and read the amount for one-bedroom apartment. Write the amounts below. Make sentences.

Guelph

Thunder Bay

Kingston

Peterborough

G. Read the table and circle the correct word to complete the sentences.

<i>CHEAPER OR MORE EXPENSIVE?</i>						
	London	Ottawa	Niagara	Barrie	Kitchener	Sudbury
2-bedroom	\$869	\$1,048	\$817	\$968	\$872	\$840
3-bedroom	\$1,038	\$1,312	\$918	\$1,164	\$1,012	\$923

Example:

Rents in London are *cheaper / more expensive* than rents in Ottawa.

- Rents in London are *cheaper / more expensive* than rents in Niagara.
- Rents in Ottawa are *cheaper / more expensive* than rents in Kitchener.
- Rents in London are *cheaper / more expensive* than rents in Sudbury.
- Rents in Barrie are *cheaper / more expensive* than rents in Niagara.
- Rents in Ottawa are *cheaper / more expensive* than rents in Sudbury.

H. Write sentences to compare rents in the cities below.**Example:** Ottawa - Kitchener

Rents in Kitchener are cheaper than rents in Ottawa.

- Niagara – Ottawa

- London – Sudbury

- Ottawa – London

- Niagara – Barrie

Objective(s) and CLB level

The objective of this series of activities is to explore the costs of renting in relation to income. The activities provide practice in reading formatted text, listening and writing, and are appropriate for learners at CLB 1 and 2.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Read and say large numbers
- Calculate percents (rent to income)

Corresponding CLB competencies

- 🔊 CLB 1, 2: Understand simple information about familiar, concrete topics.
- 📖 CLB 2: Understand the purpose and some basic details in very simple, short texts ...
- ✍️ CLB 2: Answer simple questions to describe a personal situation.

Procedures

A. This activity introduces the concept of percent in a pie chart. It prepares learners for the listening task and related activities.

Answers:

1. D 2. E 3. B 4. F 5. A 6. G 7. C

B.

In this listening activity, learners listen to a monologue and check off the statements that are true.

Transcript:

My name is Asha. I am a teaching assistant. I also study part-time. My income is \$1,600 a month. I share an apartment with my friend. We are roommates. Our rent is \$1,100 a month and it includes utilities. I pay half - \$550 each month. My rent is a big part of my income. It is 34 percent. I have many other expenses. I spend money on food, transportation, school fees and clothes. These expenses are 53 percent of my income. I also try to save some money each month.

C. This activity is based on the same listening text as part B. You can have learners complete the story without listening to it (CLB 2); or, play the recording and pause, so that learners can write down each word (CLB 1).

D and E. In this part, learners calculate percents. Explain/demonstrate the formula and have learners calculate the amounts in the table. Learners at CLB 2 can follow up with a question-and-answer in pairs; they can take turns asking and answering questions about the data in the table.

A. Look at the pie charts. Say the percents.

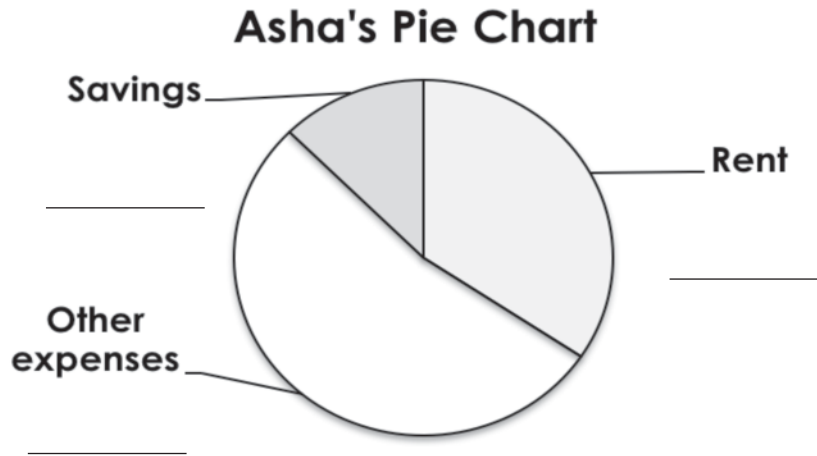


PERCENT	IN WORDS
100%	One-hundred percent
50%	Fifty percent
35%	Thirty-five percent
15%	Fifteen percent

Match the words and the meanings.

- | | |
|---------------------------|---|
| 1. ___ income | money you pay to study |
| 2. ___ full-time | 20 hours a week or less |
| 3. ___ part-time | you don't pay extra for water, gas, electricity |
| 4. ___ share | money you get every month |
| 5. ___ school fees | 40 hours a week or more |
| 6. ___ utilities | divide |
| 7. ___ utilities included | water, gas, electricity |

B. 🎧 Listen to Asha's story. Complete the pie chart. Then, check off the sentences that are true.



1. Asha is a student.
2. Asha works part-time.
3. Asha earns \$1600 a week.
4. Asha shares rent with her family.
5. Asha pays \$550 rent.
6. Asha has many expenses.
7. Asha spends a lot of money on utilities.
8. Asha's expenses are 54 percent of her income.
9. Asha doesn't spend any money on school fees.
10. Asha saves money every month.

C. Complete Asha's story with the words below.

rent

expenses

fees

percent

save

income

utilities

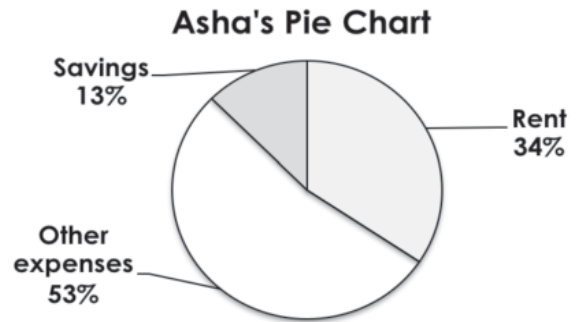
share

My name is Asha. I am a teaching assistant. I also study part-time. My _____ is \$1600 a month. I _____ an apartment with my friend. We are roommates. Our _____ is \$1,100 a month, and it includes _____. I pay half - \$550 each month. My rent is a big part of my income. It is 34 _____. I have many other _____. I spend money on food, transportation, school _____ and clothes. These expenses are 53 percent of my income. I also try to _____ some money each month.



D. Read the information about Asha and the pie chart.

Asha's income: 1,600
 Asha's rent: 550
 Asha's other expenses: 848
 Asha's savings: 202



To calculate percent: divide 550 by 1,600 → $550/1600 = 34\%$

E. Read the table. Calculate the percent for each person. Write a sentence for each.

PERSON	INCOME	RENT	PERCENT (%)
Example: Cindy	\$2,100	\$850	40%
<i>Cindy spends 40% of her income for rent.</i>			
1. Elham and Ali	\$3,500	\$1,150	
2. Tim	\$1,400	\$800	
3. Jin and Mei	\$1,800	\$680	
4. Nadia	\$2,600	1,200	

Amina and Ali _____.

Tim _____.

Jin and Mei _____.

Nadia _____.

Objective(s) and CLB level

The objective of this series of activities is to introduce the basic steps of buying a home as well as some financial concepts related to financing the purchase of a home. The activities provide practice in reading, writing and speaking, and are appropriate for learners at CLB 1 and 2.

Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Understand the process of buying a home and its financial implications
- Understand basic financial concepts related to buying a home (mortgage, down payment, interest rate)

Corresponding CLB competencies

✍ CLB 1, 2: Copy ... words and short phrases ... to complete short tasks.

✍ CLB 2: Answer simple questions to describe a personal situation.

📖 CLB 2: Understand the purpose and some basic details in very simple, short texts ...

Procedures

A and B. These activities present information on home prices across Canada; they are similar to the activities in the section *Rents in Canada*; for further practice in reading/saying large numbers, you can use similar techniques. Part B provides an opportunity to practise reading a formatted text (a bar chart).

C and D. These exercises introduce basic vocabulary related to buying a home. Learners will need to use bilingual dictionaries.

E. Have learners put the steps in the correct order. You can cut up the sentences and have learners put them in order first and then copy them next to the right number.

F and G. The story about Tania and Sam illustrates the home-buying process. It also introduces its financial aspects through the table with terms and related amounts/numbers.

Answers:

1. E 2. F 3. D 4. A 5. C 6. B

H, and I. These activities check comprehension of the text and understanding of the concepts presented.

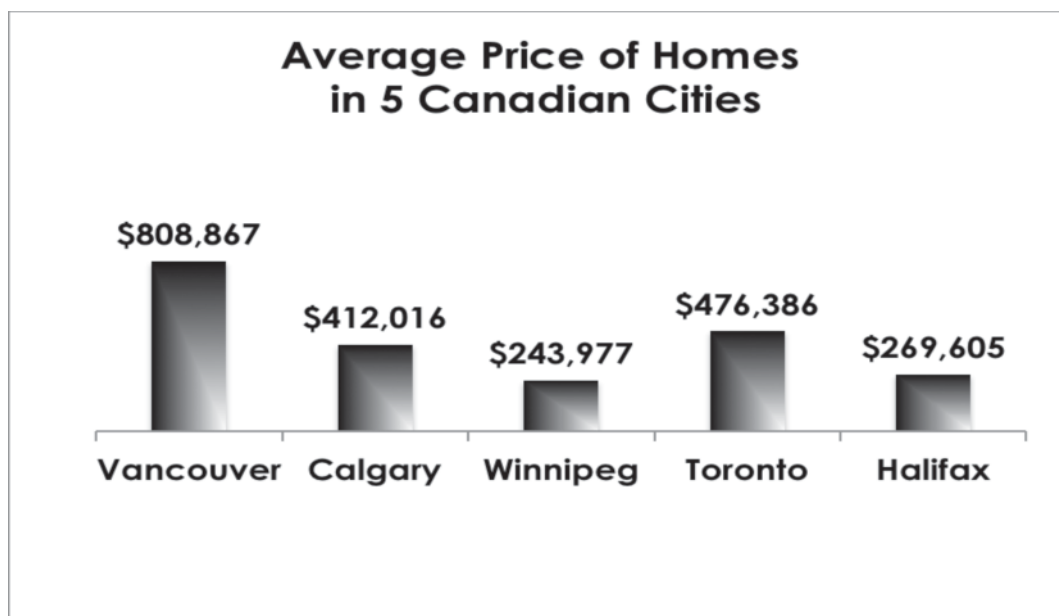
Answers, Part I:

1. Tania and Sam have a down payment for a house.
2. Tania and Sam get a mortgage for \$160,000 from the bank.
3. They will make mortgage payments every month for 25 years.
4. They will pay the bank the mortgage and the interest.

J. Answers:

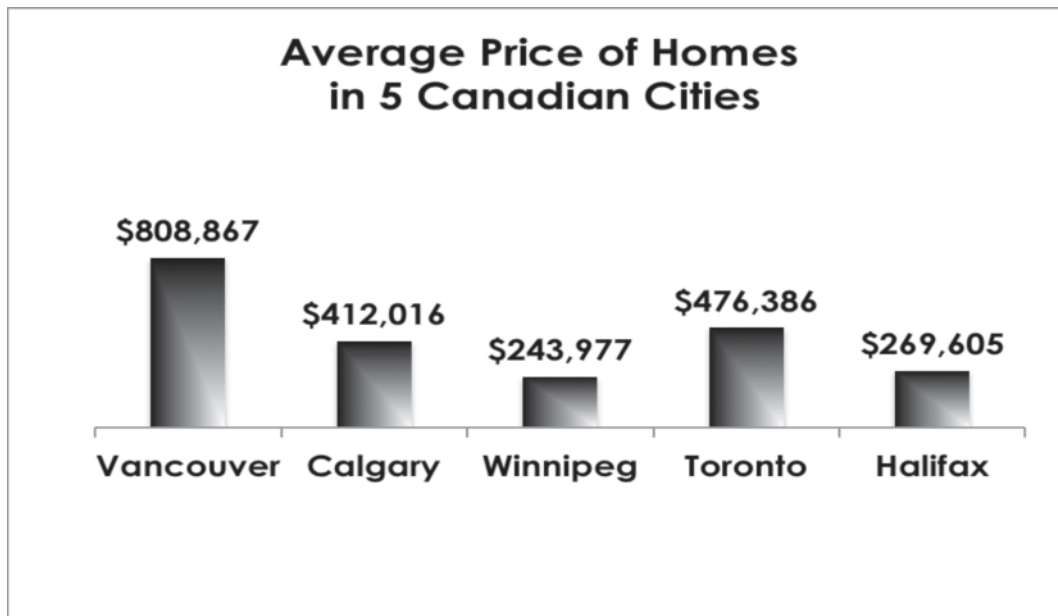
1. average
2. savings
3. down payment
4. credit history
5. lend
6. mortgage
7. interest rate
8. payments

A. Read the chart. Read the prices.



PRICE	IN WORDS
\$808,867	eight hundred and eight thousand, eight hundred and sixty-seven dollars
\$412,016	four hundred and twelve thousand, and sixteen dollars
\$243,977	two hundred and forty-three thousand, nine hundred and seventy-seven dollars
\$476,386	four hundred and seventy-six thousand, three hundred and eighty-six dollars
\$269,605	two hundred and sixty-nine thousand, six hundred and five dollars

B. Complete sentences about the cities. Use *'higher'* or *'lower'*.



1. Home prices are _____ in Vancouver than in Winnipeg.
2. Home prices are _____ in Halifax than in Calgary.
3. Home prices are _____ in Toronto than in Vancouver.
4. Home prices are _____ in Halifax than in Winnipeg.
5. Home prices are _____ in Calgary than in Toronto.
6. Home prices are _____ in Calgary than in Halifax.
7. Home prices are _____ in Vancouver than in other cities in Canada.

C. Check the meanings of the words. Read the sentences with the correct words.

bank	loan	interest rate	down payment
savings	mortgage	payment	credit history

1. I go there to deposit or withdraw money. I go to the **bank**.
2. I save money. I have **savings**.
3. I pay my telephone bill and my credit card bill. I make two **payments**.
4. I want to buy a house. I have some money. I have a **down payment**.
5. I need more money for the house. I go to the bank. I get a **loan**.
6. The bank checks information about me. They check my **credit history**.
7. I get a loan for the house. It is a **mortgage**.
8. I pay the bank for my mortgage. My mortgage has an **interest rate** of 5%.

D. Use the words to complete the sentences.

1. You want to buy a house.
2. You save money for a _____ .
3. You ask the _____ for a loan for the house.
This loan is called a _____ .
4. The bank checks your _____ .
5. The bank gives you a mortgage with an _____ .
6. You make mortgage _____ every month for many years.
7. You own your home.

E. Copy the sentences in the correct order.

1. You want to buy a house.

2. _____ .

3. _____ .

4. _____ .

5. _____ .

6. _____ .

7. _____ .

8. _____ .



You save money for a down payment.

You ask the bank for a loan.

The bank gives you a mortgage.

Your mortgage has an interest rate of 5%.

You make mortgage payments every month.

You pay the mortgage and the interest.

You own your home.

F. Read a story about Tania and Sam.

Tania and Sam want to buy a house. They want to buy a two-bedroom bungalow in a nice neighbourhood. The house costs \$215,000.

Tania and Sam have good jobs. They have good income. They have \$55,000 savings in the bank. They go to the bank and ask for a loan. The bank checks their jobs, income and their credit history. The bank gives them a mortgage to buy a house. The mortgage is for \$160,000. The interest rate on the mortgage is 5%.



Tania and Sam buy the house. They make mortgage payments every month. They will pay the bank \$930.57 every month for 25 years. They will own the house in 25 years. They will pay the mortgage and interest. The total interest they will pay is \$37,446. In total, they will pay the bank \$197,446 for their mortgage.

G. Match the numbers with the words. Write the sentences.

- | | | |
|---------|--------------|-----------------------------|
| 1. ____ | \$215,000.00 | a. mortgage |
| 2. ____ | \$55,000.00 | b. monthly mortgage payment |
| 3. ____ | 5% | c. total interest |
| 4. ____ | \$160,000.00 | d. interest rate |
| 5. ____ | \$37,446.00 | e. house price |
| 6. ____ | \$930.57 | f. down payment |

Example: *The house price is \$215,000.*

H. Circle the correct ending for each sentence.

1. Tania and Sam want
 - a. to get a job.
 - b. to buy a house.
2. Tania and Sam want a house with
 - a. two bedrooms.
 - b. three bedrooms.
3. Tania and Sam have a good
 - a. neighbourhood.
 - b. income.
4. Tania and Sam go to the bank for
 - a. a job.
 - b. a loan.
5. The bank checks their jobs, income, and
 - a. down payment.
 - b. credit history.
6. The bank gives Tania and Sam
 - a. a mortgage.
 - b. a down payment.
7. Tania and Sam will pay the bank
 - a. every month.
 - b. in 25 years.
8. Tania and Sam will own their house
 - a. in 25 months.
 - b. in 25 years.

I. Unscramble the sentences about Tania and Sam.

1. Tania and Sam / down payment / have / a / for / a /house
_____.
2. get / from / the bank / a mortgage / Tania and Sam / \$160,000 / for
_____.
3. make / payments / will / mortgage / every month / they / for 25 years
_____.
4. pay / they / the bank / will / the interest / the mortgage / and
_____.

J. Complete the sentences with the words below.

- average mortgage interest down payment
 payments lend savings credit history
-

1. The _____ price of a home in their city is \$225,000.
2. They have \$82,000 _____ in the bank.
3. They want to buy a home. They have \$82,000 for a _____.
4. The bank checks their jobs, income and _____. It is good.
5. The bank will _____ them money.
6. The bank gives them a _____ for \$143,000 to buy a house.
7. They pay 5.5% _____ on their mortgage.
8. They make mortgage _____ every month for 15 years.

K. WORD SEARCH. Find the words and circle them.

d	c	x	z	b	w	l	o	a	n
o	r	z	x	m	u	k	j	w	z
w	e	x	z	o	w	y	a	j	h
n	d	w	y	r	x	z	v	q	y
p	i	i	n	t	e	r	e	s	t
a	t	n	b	g	w	x	r	a	z
y	s	c	w	a	x	z	a	v	p
m	c	o	r	g	n	z	g	i	a
e	o	m	z	e	x	k	e	n	y
n	r	e	l	e	n	d	x	g	z
t	e	x	w	y	z	t	x	s	w

- | | | | |
|---|-----------------------------------|-----------------------------------|---------------------------------------|
| <input checked="" type="checkbox"/> pay | <input type="checkbox"/> income | <input type="checkbox"/> interest | <input type="checkbox"/> down payment |
| <input type="checkbox"/> loan | <input type="checkbox"/> mortgage | <input type="checkbox"/> savings | <input type="checkbox"/> average |
| <input type="checkbox"/> lend | <input type="checkbox"/> buy | <input type="checkbox"/> rent | <input type="checkbox"/> bank |

Track 01 Product Information and Copyright

BANKING AND PERSONAL FINANCE

Track 02 Banking, Parts F and G

Track 03 Writing Cheques, Part G

Track 04 Credit Cards, Parts G and H

Track 05 Government and Taxes, Part F

Track 06 Sales Tax, Part D

Track 07 Income Tax, Part D

CONSUMER MATTERS

Track 08 A Shopping List, Part E

Track 09 A Grocery receipt, Part I

Track 10 How Much Will It Cost, Part A

Track 11 How Much Will It Cost, Part B

Track 12 Reading Sale Signs, Part D

Track 13 Protect Your ID, Part E

Track 14 Buying Tenant Insurance, Part D

Track 15 Buying Tenant Insurance, Part F

EDUCATION

Track 16 Apprenticeship Incentive Grant, Parts F and H

Track 17 Martin Goes to University, Part F

Track 18 Martin Goes to University, Part G

Track 19 Back-to-school Budget, Parts F and G

EMPLOYMENT

Track 20 Work and Pay, Part H

HOUSING

Track 21 Rents in Canada, Part B

Track 22 Rents in Canada, Part C

Track 23 Income and Rent, Part B

