Financial Literacy Resource
French As a Second Language: Core French
Grade 12 University Preparation/Open (FSF 4U/O)
SE PRÉPARER POUR LA VIE APRÈS L'ÉCOLE SECONDAIRE

Connections to Financial Literacy

Although none of the expectations in the French as a second language (FSL) curriculum explicitly addresses financial literacy, in each of the strands in the various courses the development of financial literacy can be fostered through both the learning context (e.g., a topic, a lesson, a thematic unit, or an issue related to financial literacy) and materials (e.g., books, websites, media). Students could address issues related to personal finances or economics from different points of view in a debate, panel discussion, role play, speech, reading or written assignment.

The following lesson plan allows students to expand their understanding of costs related to life after secondary school. Students will acquire new vocabulary in the language under study relating to education, careers, personal life and budgeting, prior to:
- *reflecting critically on personal interests, goals and aspirations,*
- *understanding the Pathways to Success (university, college, apprenticeship, workplace)*
- *planning a basic budget in the context of costs related to life after secondary school,*
- *recognizing the relevance of personal financial planning in authentic concepts,*
- *being encouraged to utilize these newly-acquired skills in authentic Assessment of Learning contexts.*

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Curriculum Expectations	Learning Goals
Oral Communication • express and justify ideas and opinions in self-directed conversations and discussions on a variety of issues; • make oral presentations on a variety of topics; • use appropriate language conventions during oral communication activities. *Listening* – demonstrate an understanding of oral presentations by classmates and other speakers (e.g., by relating the content to other contexts, discussing alternative viewpoints, predicting future trends); *Speaking* – express, support, and explain their viewpoints in formal debates related to topics under study; – use critical-thinking skills in responding to classmates' presentations (e.g., analyse the information, develop a counter-argument); – analyse an issue under discussion and recommend possible solutions. *Application of Language Conventions* – recognize and use appropriate language structures; – use newly acquired vocabulary in conversation;	At the end of this lesson, students will know, understand and/or be able to… • elaborate a vision for short and long term plans, post-secondary school, from the perspectives of study, career, personal life and finances

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Reading • apply critical thinking as they read (e.g., analyse information, go beyond the surface meaning, make and support judgements about the issues raised); ***Comprehension and Response to Text*** – apply specific research skills (e.g., identifying sources, gathering data, taking notes, outlining) in preparing an assignment. **Writing** • express their ideas and opinions logically and coherently in written texts; • use correct grammar and appropriate language conventions in their written work. ***Communication of Information and Ideas*** – write an article or a poem expressing their point of view on a topic; – revise their writing to ensure that ideas and opinions are clearly presented. ***Application of Language Conventions*** – incorporate newly acquired vocabulary into their written work.	

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Instructional Components and Context

Readiness

Students should be prepared to:
1. estimate the costs and expenses relating to university/college/apprenticeship program costs, or a major forthcoming event, such as a formal dance (prom), wedding, graduation trip, etc.
2. elaborate on one or more plans for the short and long term, using graphic organizers

Terminology
- dettes *(f.pl.)*
- prêt aux étudiants *(m.)*
- loyer *(m.)*
- université *(f.)*
- collège universitaire *(m.)*
- apprentissage *(m.)*
- travail *(m.)*
- frais de scolarité *(m. pl.)*
- bourse *(f.)*
- résidence (universitaire) *(f.)*
- programme d'études *(m.)*
- bal de finissants *(m.)*
- plan d'action *(m.)*

Materials

- ☐ Action plan document with two columns and space for each student to put their own name/image **(sample attached)**

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Minds On	Connections
◆ Establishing a positive learning environment ◆ Connecting to prior learning and/or experiences ◆ Setting the context for learning	Explicitly label: **A for L** Assessment **for** learning **A as L** Assessment **as** learning **A of L** Assessment **of** learning **DI** Explicitly identify planned differentiation of content, process, or product based on readiness, interest, or learning

NEXT STEPS
 	
1. **Activity: "Next Steps":** Individually, in small groups or as a class, students share ideas about their future plans, focusing on career/study or forthcoming events of interest, e.g. formal dance (prom), wedding, graduation trip, etc. Teacher will lead discussion towards costs of the mentioned programs and/or events.
 	
    Teacher Prompt: *"Qu'est-ce qui est absolument nécessaire à votre avis pour vous vous bien amusez lors le bal de finissants ? Combien un programme universitaire en littérature coûte-t-il ? Pendant combien d'années assiste-t-on un programme collégial en techniques d'éducation à l'enfance et quelles sont les dépenses qui y sont impliquées ?"*
 	
2. Splitting the students into groups (based on mutual future interests or completely different interests; based on those who chose upcoming events, etc.), students:
    a. estimate the overall cost of the post-secondary programs in which the teenagers are interested, or
    b. estimate the overall cost of expenses they may need to undertake for the upcoming event (e.g. formal dance; graduation trip).
 	
3. Students share their findings orally or in writing. Students are encouraged to use active listening and/or read others' work to consolidate their Oral Communication: Listening and Reading skills.
	A for L *Assessment **for** learning: Think-Pair-Share, Turn & Talk*
	
	DI *For students that choose to elaborate on careers, these should represent the interests of the students and integrate the four Pathways: University-bound, College-bound, Apprenticeship-bound and Workplace-bound.*
	
	A for L *Assessment **for** learning*

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Action!
◆ Introducing new learning or extending/reinforcing prior learning
◆ Providing opportunities for practice and application of learning (guided > independent)

ACTION PLANS

Description
Brainstorming costs relating to course of study/future activity.

1. Prior to beginning, the following critical thinking activity begins: As a whole class/in small groups/in pairs/individually, students begin to brainstorm the related costs.

   Teacher Prompts: *"À part des frais de scolarité, quelles sont les autres dépenses pour l'université ou le collège universitaire ?"*
   "Si vous habitez à une autre ville ou loin de chez vous, combien les voyages aller-retour de chez vous coûteraient-ils ? Combien de fois reviendriez-vous chez vous par année ?"
   "Faudrait-il que vous travailliez à temps partiel pour payer vos dettes ?"
   "Pensez-vous qu'il vaille la peine habiter au campus dans une résidence universitaire ?"
   "Dans combien d'années généralement commence-t-on à travailler dans les champs de travail, si on étudie à l'université, au collège universitaire ou si on participe à un apprentissage ?"
   "Lorsqu'on assiste au bal de finissants, quelles sont les dépenses typiques ?"
   "Où aimeriez-vous aller avec vos camarades de classe pour un voyage spécial à la fin de 12e année ?"

2. **Writing and Oral Communication Activity: Action Plans**. Students are asked to make two action plans for themselves. In small groups, pairs or individually:
   a. choose two (or more) potential post-secondary school paths and a detailed breakdown of estimated costs (i.e. university program in engineering and entering workforce; college program in hospitality and apprenticeship in plumbing), OR
   b. choose two (or more) forthcoming events and a detailed breakdown of estimated costs.

   Students use the "Next Steps" document (with two columns) to keep notes and report on their findings.

A as L *Assessment as learning: achieved via teacher check-ins with each group/pair/individual*

Continuing to provide choice with the topics under study is a strong way to encourage further participation from a greater number of students.

A as L *Assessment as learning: achieved via teacher check-ins with each group/pair/individual*

New groups/pairs can be formed so that students with similar career/work/personal goals can work collaboratively.

A as L *Assessment as learning: achieved via teacher check-ins with each group/pair/individual*

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

SHARING
 	
Description
    Check-in and closing discussion. Sharing of findings.
 	
    Teacher Prompts: *"Comprenez-vous quelles dépenses vous attendent avant de commencer vos études universitaires/ vos études collégiales / votre apprentissage / à travailler ?"*
 	
    "Comprenez-vous quelles dépenses vous attendent avant d'assister au bal de finissants/de faire un voyage avec vos camarades de classe ?"
 	
    "Reconnaissez-vous de nouveaux mots qui sont liés à ces thèmes ?"
 	
    "Êtes-vous capables de faire des calculs qui vous aident à planifier pour l'avenir ?"
    (Assessment AS Learning)
 	
Potential expansion:
• Research post-secondary school and apprenticeship programs with the help of careercruiser.ca or other websites
• Complete a detailed budget for the first year outside of secondary school
• Research post-secondary school programs and education systems across Canada, focusing on Francophone institutions (e.g. Collège universitaire Glendon, Université du Québec à Montréal, Collège Boréal, Collège universitaire Saint-Boniface)
• Research scholarship opportunities for students enrolled in French as a Second Language courses
	Aas**L** *Assessment **as** learning*
	
	Aof**L** *Assessment **of** learning*

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Mes objectifs professionnels

Plan A	Plan B
Objectif professionnel :	Objectif professionnel :
Programme d'études :	Programme d'études :
Frais par année : x ____ années	Frais par année : x ____ années
Autres coûts et frais attendus :	Autres coûts et frais attendus :
Total des coûts pour ce programme :	Total des coûts pour ce programme :
Mon salaire au commencement de ma carrière (pré-impôts) :	Mon salaire au commencement de ma carrière (pré-impôts) :

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Mes plans pour assister à des événements spéciaux

Événement A	Événement B
Deux raisons pourquoi j'aimerais y assister : 1. 2.	Deux raisons pourquoi j'aimerais y assister : 1. 2.
Coûts attendus à payer :	Coûts attendus à payer :
Total des coûts pour cet événement :	Total des coûts pour cet événement :
Comment je pourrais payer ces coûts :	Comment je pourrais payer ces coûts :

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