

Financial Literacy Resource
International Languages – Level 4 University Preparation
PLANNING FOR POST SECONDARY SCHOOL

Connections to Financial Literacy

International Languages classes equip students with the skills necessary to communicate effectively and think critically, while engaging and expanding their understanding of the world around them. Financial Literacy is a sound concept that is easily integrated into these programs of study.

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 for the purpose of:

- *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.*

International Languages – Level 4 University Preparation
LBADU – LYXDU

Curriculum Expectations

Learning Goals

Oral Communication: Listening

- demonstrate an understanding of a variety of oral messages, communicated in various situations and for a variety of purposes
- demonstrate an understanding of vocabulary and language structures appropriate to the level by responding appropriately to a variety of oral messages and identifying key ideas and information (e.g., comment on views expressed in conversations and discussions)

Oral Communication: Speaking

- communicate orally in various situations and for a variety of purposes, using language appropriate to the level
- use standard pronunciation and intonation in the international language with accuracy and fluency
- participate in conversations and group discussions using vocabulary and language structures appropriate to the level (e.g., take part in a debate on desirable careers)
- express personal opinions and explain ideas in a variety of prepared and open-ended conversations (e.g., participate in a video conference with students from another school or country)

Reading

- respond to a range of texts in a variety of media by relating the ideas and themes treated to contemporary issues and personal experiences

Writing

- write for a variety of purposes and audiences, using increasingly broad vocabulary and sophisticated language structures
- express ideas and feelings in writing, using increasingly complex forms
- revise and edit their work for accuracy of content and logical organization of ideas, with input from peers and the teacher;
- edit and proofread their work, with attention to accuracy in the use of vocabulary and language structures, using input from peers and the teacher as well as a variety of other resources (e.g., print and electronic dictionaries, spell-check and grammar features of software programs)

After completing the learning experiences below, students will:

- learn about setting a goal;
- understand how to plan for spending;
- communicate wishes, goals and plans.

Instructional Components and Context

Readiness

Pre-assess students' prior knowledge and capabilities related to:

- estimation of costs and expenses related to university/college/apprenticeship program costs,
- elaboration of one or more plans for the short and long term, using graphic organizers

Terminology

debt
(student) loan
rent
university, college, apprenticeship,
workplace

Materials

- timeline document with images/photographs of four different teenagers
 - Graphic organizer: four columns, one photograph per column
 - Poster: four columns, one photograph per column,
 - Mind Map: four main bubbles with one photograph per bubble
 - Electronic media, integrating any of the above formats.
- Timeline document with two columns and space for each student to put their own name/image.

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| <p>Minds On</p> <ul style="list-style-type: none"> ♦ Establishing a positive learning environment ♦ Connecting to prior learning and/or experiences ♦ Setting the context for learning | <p>Connections</p> <p>Explicitly label:</p> <p>(A for L) Assessment for learning</p> <p>(A as L) Assessment as learning</p> <p>(A of L) Assessment of learning</p> <p>(DI) Explicitly identify planned differentiation of content, process, or product based on readiness, interest, or learning</p> |
| <p>TIMELINES</p> <p>Description</p> <ol style="list-style-type: none"> 1. Activity: “Timelines” –: Utilizing the Timeline activities in any of the above formats, “introduce” the teenagers to the class. In small groups/pairs/individually, students are to discuss the “life paths” of the four individuals, imagine plans of these people and record their findings. This first step represents immediately after graduating high school. <ol style="list-style-type: none"> a. Teenager 1 is interested in being a university professor. b. Teenager 2 is interested in being a mechanic. c. Teenager 3 wants to work right after receiving their high school diploma. d. Teenager 4 wants to become a customs officer. <p>Teacher Prompt: “<i>What education will Teenager 4 need to achieve his career goal?</i>”</p> 2. Students estimate the cost of the post-secondary programs in which the teenagers are interested, in addition to the starting salaries of their prospective careers. 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. 4. This second step represents approximately 10 years in the future. The teacher should elaborate scenarios relating to personal life, i.e.: <ol style="list-style-type: none"> a. Teenager 1 is working in his/her field of interest, is already married and has a child to support. b. Teenager 2 is working in his/her field of interest, has a long-term partner and may consider marriage and adopting children in the future. c. Teenager 3 is working in his/her field of interest, is widowed and not interested in having a family, but supports his/her parents and siblings. d. Teenager 4 is working in his/her field of interest and is single, but wants to get married and have a large family. 5. 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. | <p>Assessment FOR Learning <i>Think-Pair-Share, Turn & Talk</i></p> <p>DIFFERENTIATED INSTRUCTION: <i>Jobs are variable and interchangeable. Careers/interests should represent the interests of the students and the four Pathways: University-bound, College-bound, Apprenticeship-bound and Workplace-bound.</i></p> |

Action!

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

ACTION PLANS

Description

1. **Writing and Oral Communication Activity:** Students are asked to make an action plan for themselves. Utilizing the same strategies, elaborate two short term and long term plans:
 - a. choose two (or more) potential post-secondary school paths and estimate the related costs,
 - b. then imagine 10 years in the future for each of the plans. Students use the second Timeline document (with two columns) to keep notes and report on their findings. With teacher check-ins, **Assessment AS Learning** is achieved.
2. Critical thinking: As a whole class/in small groups/in pairs/individually, students brainstorm costs associated with the cost of living. **Teacher Prompts:** “How much could textbooks cost for a university engineering program compared to one in literature?” “Have you factored in travel costs, if you attend college in a different city?” “In 10 years, will your salary be enough to support yourself?” “In 10 years, if you planned on taking a short vacation, how much would it cost you and could you afford it?” “How much of your monthly salary would you dedicate to rent or housing payments?”

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

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| <p>Consolidation</p> <ul style="list-style-type: none"> ♦ Providing opportunities for consolidation and reflection ♦ Helping students demonstrate what they have learned | |
| <p>SHARING</p> <p>Description</p> <p>Check-in and closing discussion. Sharing of findings.</p> <p>Teacher Prompts: <i>“Do we have a better idea of what costs are involved with studying or going into the workplace after school?”</i></p> <p><i>“Do we recognize new vocabulary words that will help us with our reading comprehension skills when doing research in the language under study?”</i></p> <p>(Assessment AS Learning)</p> <p>Potential expansion for Assessment OF Learning:</p> <ul style="list-style-type: none"> • Research post-secondary school and apprenticeship programs with the help of career-cruising.ca or other websites • Complete a detailed budget for the first year outside of secondary school • Research post-secondary school programs and education systems in the nation(s) of the language under study <p>Extension:</p> <p>Teachers may wish to invite a graduate from the school who is currently studying international languages at the postsecondary level. The former student could share his/her experiences, links to their language learning in high school and/or at college, as well as the costs associated with postsecondary education.</p> | |