

Financial Literacy Resource
International Languages – Level 3, University Preparation
BUYING CLOTHING & ACCESSORIES ABROAD

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 utilize their prior knowledge of their home and local cultures in order to expand their understanding of how clothing and money are addressed in nations where the language under study is utilized. Students will recognize currencies used in other nations and acquire new vocabulary in the language under study for the purpose of:

- *utilizing basic numeracy skills in a context that allows them to look at the world beyond Ontario;*
- *reflecting critically on needs and wants, in addition to consumer awareness;*
- *understanding certain aspects of the economy in local and global contexts;*
- *being encouraged to utilize these newly-acquired skills in authentic Assessment of Learning contexts.*

International Languages – Level 3 – University Preparation
LBACU – LYXCU

Curriculum Expectations

Oral Communication: Listening

- demonstrate an understanding of brief 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 the speaker's comments and identifying key information in a presentation
- demonstrate knowledge of the culture of countries where the language is spoken by identifying information that is relevant to course themes)

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 with accuracy in the international language (e.g., in conversations and discussions)
- convey and respond to a variety of messages, using vocabulary and language structures appropriate to the level
- express opinions and ideas in prepared and open-ended conversations and discussions

Reading

- read age- and language-appropriate passages from different sources for a variety of purposes
- respond to the texts read in a variety of activities (e.g., summarize events, predict further developments)

Writing

- demonstrate knowledge of the culture of countries where the language is spoken in well-researched reports

Learning Goals

After completing the learning experiences below, students will know, understand and/or be able to:

- recognize currency and monies from nations where the language under study is spoken
- recognize current exchange rates
- perform simple numeric tasks to establish exchange rates with the Canadian dollar
- perform personal financial planning activities, such as budgeting
- utilize their skills to make informed decisions about spending money

Instructional Components and Context

Readiness

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

- estimate the costs of clothing items in Canadian dollars, working individually or in small groups (coming to a consensus)
- make educated guesses about whether clothing items would cost more or less in the nation(s) where the language under study is spoken than in Ontario

Terminology

exchange rate
currency
budget

Materials

- teacher-prepared list of currencies and exchange rates for selected nation(s) where the language under study is spoken
 - [i.e. Spanish LWSCU:
 - Argentina – el peso – CDN\$1 = ____ pesos argentinos
 - Costa Rica – el colón – CDN\$1 = ____ colones costarricenses...]
 - [i.e. German LWGCU:
 - Deutschland – der Euro – CDN\$1 = ____ Euros
 - die Schweiz – der Schweizer Franken – CDN\$1 = ____ Schweizer Franken]
- calculator
- paper or electronic dictionary (optional)
- teacher-prepared list of clothing items in the language under study, with or without visual aids and/or translations (optional)

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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>CLOTHING FOR TRAVEL</p> <p>Description</p> <ol style="list-style-type: none"> The teacher asks the class/each group to brainstorm a list of clothing items that the student/their classmates are wearing. Using gestures to reinforce the language under study, the vocabulary words (clothing items, colours) are translated. Check-in. Teacher Prompt: <i>“Have we covered all types of clothing? What about winter/summer clothing?”</i> Activity continues with students brainstorming clothing items relating to different seasons. Check-in. Teacher Prompt: <i>“What clothes or accessories do you need when you travel?”</i> Activity continues with students brainstorming clothing items relating to travel. <p>2. Parts 1c-1e of the activity can be modified to:</p> <ol style="list-style-type: none"> allow students to find the translations using paper or electronic dictionaries to facilitate the acquisition of vocabulary, (DIFFERENTIATED INSTRUCTION) OR allow the teacher to present authentic objects or a worksheet with images of clothing items to facilitate acquisition of vocabulary (DIFFERENTIATED INSTRUCTION). | <p><i>Whole Class or Small Group Discussion: Brainstorming, Think-Pair-Share</i></p> <p>A for L Assessment for learning</p> <p>A for L Assessment for learning</p> <p> <i>Differentiate Why?</i></p> <p>✓ <i>Serving different student learning needs</i></p> |

Action!

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

INTERNATIONAL CURRENCY

Description

1. **Small Group Discussion: Think-Pair-Share**

The teacher asks each group to estimate the prices of a quantity of the items in Canadian dollars. This number of items per group will depend on the number of total items found during the Minds On activity. Using their prior knowledge, students will come to a consensus about the general cost of each item.

2. **Sharing of Findings**

The groups' findings are shared with the class. A brief discussion of the findings among all students and the teacher will allow the class to arrive to a consensus. The class' findings will be posted (chalkboard, whiteboard, overhead, multimedia device, other means).

3. **Activating prior knowledge: Around the world...**

The teacher facilitates a discussion about the countries where the language under study is spoken. **Teacher Prompt:** *"Would we often wear a _____ in this country? Why or why not? During what times of the year?"*

Further, the teacher facilitates a second discussion. **Teacher Prompt:** *"Based on what we know about these countries, do you think that these items would be more or less expensive than here in Ontario? Why?"*

4. **Further activating prior knowledge: Currencies**

The teacher asks the class about the nation(s) where the language under study is spoken. What currencies are used there? After sharing any information presented by the students, the teacher distributes the worksheet listing the currency (currencies) of the nation(s) where the language under study is spoken and their exchange rate with the Canadian dollar.

5. **Task: Calculate the cost of the items in the foreign currency**

Based on the class discussions, students are now prepared to estimate the costs of the clothing items in other nations. Using calculators and the information presented on the worksheet students will find the cost of the clothing items in one or more of the nation(s) where the language under study is spoken. Their findings will be presented to the class.

Consolidation

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

FINAL CLOTHING PURCHASES

Description

1. Large Group: Think-Pair-Share and Consolidation

After having shared the estimated cost of the items, the teacher will ask students to reflect on the activity. **Teacher Prompts:** “What would be the maximum amount you would pay for one of these items here in Ontario?” “If you forgot to bring a _____, would it be worthwhile to buy one overseas? Why or why not?”

This allows students to reflect on how to spend money effectively and carefully when traveling and at home.

2. Large Group/Small Group/Pairs: Conclusion

The teacher presents questions that can be asked by the teacher or in groups/pairs:

- Can you now recognize the names of currencies used in the countries where the language is spoken?
- Can you now make an informed decision about buying clothing items in another country...and here in Ontario?

Possible follow-up activities leading to **Assessment OF Learning**, utilizing **DIFFERENTIATED INSTRUCTION** techniques, include:

- creating a clothing catalogue, using images from newspapers/flyers/magazines/Internet free domain photographs, including the prices and descriptions of the clothing items in a currency of a nation where the language under study is spoken
- creating an outline and rationale of what one would buy with a set amount of money (shopping spree in a clothing store, gift purchases) or purpose (souvenir shopping overseas, visiting a market)

AOL Assessment **for** learning

AOL Assessment **as** learning, allowing students to reflect on:
-how well they have acquired and can utilize new contextualized vocabulary,
-if they consider themselves to be “smart spenders” while overseas/on vacation.

AOL Assessment **of** learning



Differentiate Why?

- ✓ Integration of technology
- ✓ Some critical thinking skills required