

Financial Literacy Resource
French as a Second Language: Core French
Grade 9 Academic (FSF1D)
L'argent en action !

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Connections to Financial Literacy	
<p>The document <i>A Sound Investment: Financial Literacy Education in Ontario Schools, 2010</i> (p. 4) sets out the vision that “Ontario students will have the skills and knowledge to take responsibility for managing their personal financial well-being with confidence, competence, and a compassionate awareness of the world around them.”</p> <p>The following lesson plan allows students to plan personal finances, budget, think about savings, and acquire knowledge about and develop skills in decision making. The end goal is to begin thinking about better planning for the future.</p>	
Curriculum Expectations	Learning Goals
<p>A1. Listening to Understand: determine meaning in a variety of authentic and adapted oral French texts, using a range of listening strategies;</p> <p>A1.2 Demonstrating Understanding: demonstrate an understanding of the purpose and meaning of oral French texts about new and familiar topics, with contextual and visual support;</p> <p>B2. Speaking to Interact: participate in spoken interactions in French for a variety of purposes and with diverse audiences;</p> <p>B2.2 Interacting: exchange information, ideas, and opinions with the teacher and their peers in structured and guided spoken interactions about matters of personal interest and academic topics, with teacher modelling as appropriate</p> <p>C1. Reading Comprehension: determine meaning in a variety of authentic and adapted French texts</p> <p>C1.2 Reading for Meaning: demonstrate an understanding of a variety of student- and teacher-selected French texts about academic and personally relevant topics;</p> <p>D1. Purpose, Audience and Form: write French texts for different purposes and audiences, using a variety of forms and knowledge of language structures and conventions of written French appropriate for this level.</p> <p>D1.2 Writing in a Variety of Forms: write a variety of French texts to convey information, ideas, and opinions about academic and personally relevant topics, applying their knowledge of the basic structural and stylistic elements of each form.</p> <p>D3. Intercultural Understanding: in their written work, demonstrate an awareness of aspects of culture in diverse French-speaking communities and other communities around the world, and of the appropriate use of French sociolinguistic conventions in a variety of situations.</p>	<p>At the end of this lesson, students will know, understand and/or be able to...</p> <ul style="list-style-type: none"> • use banking terminology in French • understand bank protocol and automated bank machines (ATMs) in French • ask and answer specific questions to obtain needed information • plan future savings and expenses

D3.2 Awareness of Sociolinguistic Conventions: identify sociolinguistic conventions associated with a variety of social situations in diverse French-speaking communities and use them appropriately in their written work.

Links to the CEFR (Common European Framework of Reference)

This lesson plan targets outcomes that meet the A2 level.

- I can understand phrases and the highest frequency vocabulary related to areas of most immediate personal relevance (e.g. very basic personal and family information, shopping, local area, employment).
- I can catch the main point in short, clear, simple messages and announcements.
- I can read very short, simple texts. I can find specific, predictable information in simple everyday material such as advertisements, prospectuses, menus and timetables.
- I can communicate in simple and routine tasks requiring a simple and direct exchange of information on familiar topics and activities. I can handle very short social exchanges.
- I can use a series of phrases and sentences to describe in simple terms my family and other people, living conditions, my educational background and my present or most recent job.
- I can write short, simple notes and messages.

Instructional Components and Context

Readiness

Prior knowledge:

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

- interrogatives and how to ask questions
- expressions related to greeting and thanking someone, particularly new individuals (adults and peers)
- money and banking vocabulary in French in order to make transactions
- expressions necessary to make purchases

argent (n.m.),

banque (n.f)

billet (n.m.),

budget (n.m.)

caissier (n.m.) / caissière (n.f.)

carnet de chèques (n.m.)

carte (n.f.) de débit

client (n.m.) / cliente (n.f.)

compte (n.m.)

compte bancaire

compte d'épargne

compte de chèques (compte courant)

conseiller (n.m.) / conseillère (n.f.)

débit (n.m.)

dépenser (v.)

déposer (v.) de l'argent à la banque

dépôt (n.m.)

économiser (v.)

épargner (v.)

facture (n.f.)

formulaire (.m.)

gérer (v)

guichet (n.m.) automatique bancaire

(GAB)

monnaie (.f.)

numéro (n.m.) d'identification

personnel (NIP)

recette (n.f.)

Materials/Tech Tools

- Chart paper and markers
- Appendix A handout/printout

If applicable:

- SMARTboard
- Appendices in SMART Notebook
- Internet access

* All SMARTboard notes are also available in .pdf format.

retirer (v.) de l'argent de la banque
 retrait (n.m.)
 tirelire (n.f.)
 transaction (n.f.)

Définition :

Un budget personnel est un plan des dépenses prévisionnelles.

<p><u>Minds On</u></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>Assessment for learning</p> <p>Assessment as learning</p> <p>Assessment of learning</p> <p>DI (Differentiated Instruction): Explicitly identify planned differentiation of content, process, or product based on readiness, interest, or learning</p>
<p>Whole Class: Oral communication activity to review banking-related vocabulary</p> <p>Description: Brainstorm ideas related to:</p> <ul style="list-style-type: none"> • where students' money comes from • where they keep it • advantages to having a bank account <p>Teacher prompts:</p> <ul style="list-style-type: none"> • Comment est-ce que vous recevez votre argent ? <ul style="list-style-type: none"> ○ des cadeaux? ○ d'une allocation? ○ d'un emploi à temps partiel? • Où gardez-vous votre argent? • Qui a un compte bancaire? • Quels sont les avantages d'avoir un compte bancaire? (organisation, sécurité, profits, facilité d'accès) <p>With a partner or in small groups, complete black line master (Appendix A) based on banking-related vocabulary. This can be adapted to be an a written activity.</p>	<p>Assessment for learning</p> <p>DI: Questions de suivi et de réflexion possibles :</p> <ul style="list-style-type: none"> • Que pensez-vous des banques ? • Quel est leur rôle dans notre société canadienne? Dans autres pays ? • Pourquoi est-ce qu'on doit payer des frais chaque mois aux banques ?

Action!

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

1. Brainstorm

In their groups, give students a few minutes to discuss important considerations before going to the bank to open an account. See important considerations – Teacher may wish to explain the difference between a *compte d'épargne* and a *compte courant* (*compte de chèques*).

Teacher prompt:

- Quelles questions importantes doit-on considérer avant d'aller à la banque pour ouvrir un compte?

2. Video to establish the vocabulary used in context.

For the entire class, play the following video two times:

<http://www.youtube.com/watch?NR=1&v=RFUGvPcM1i0>

Instructions prior to viewing the video:

- Vous allez visionner une vidéo deux fois. Elle s'agit d'une fille qui veut ouvrir un compte à la banque. Écoutez la conversation entre la fille et le conseiller et observez les étapes à suivre pour ouvrir un compte.

Refer to Appendix/SMART Notebook page to complete the ordering exercise. The sentences are out of order and the students are to put them in the correct order based on what they viewed on the video. Captured photos from the video are available on this page and can be used to assist students. This exercise can be done as a whole-class activity or in groups of two. If done in groups, it should be taken up as a class before proceeding to the next activity.

3. Oral Activity – in groups of two

Each group will create a dialogue based on opening a bank account. One student will play the role of le caissier/la caissière while the other student will play the role of le/la client(e). Create a conversation by referring to the Appendix/Smart Notebook page, *l'ouverture d'un compte bancaire*, as well as the anchor chart of useful words and expressions created at the start of class.

The main focus in this activity is to reinforce the steps required in order to open an account.

Teacher may choose to show the video an additional time, depending on class need.

DI: Students with weaker competencies may require a reduced quantity of work in this particular lesson (i.e. develop a conversation based on only the first two or three steps of opening an account). Additional time may also be needed.

Some students may wish to present in front of a smaller group instead of in front of the entire class.

Sample sentence starters/exemplar:

Le conseiller bancaire : Bonjour, Mademoiselle. Asseyez-vous.

La cliente : Merci.

Le conseiller : Comment puis-je vous aider?

La cliente : Je voudrais ouvrir un compte.

Le conseiller : Savez-vous quelle sorte de compte que vous voulez ouvrir ?

After giving groups sufficient time to practice, have them orally present their dialogues.

4. Consolidation and expansion: GUICHETS AUTOMATIQUES

Ask the question: After opening an account, how do you access your money?

Teacher prompts:

- Comment peut-on facilement retirer de l'argent de la banque?
- Pourquoi beaucoup de personnes utilisent les GAB (guichets automatiques bancaires)?
- Imaginez que vous voyagez au Québec, en France ou à un autre pays francophone. Que ferez-vous si le GAB n'est que disponible en français ?

Show Smart Notebook pages/Appendix to view vocabulary related to bank machines.

View the following interactive video. (Link also available in SMART Notebook - Appendix

3: http://images.desjardins.com/fr/images/flash/demo_guichet.htm
!

Review meanings of certain terms on the bank machine that would be of most relevance to them such as *NIP, retrait, dépôt, relevé, solde, annuler*.

The teacher should stress the importance of protecting their PIN and could introduce (or review) the verb *protéger*.

Students can record the relevant bank machine terms on the GAB template (see Appendix) and complete the bank machine matching activity. The second activity can be done together as a whole class, with a partner, or individually.

The teacher should reinforce the fact that, in the future, students may one day travel to a French-speaking region, either in Canada or elsewhere, and basic knowledge of a French bank machine would be useful.

The teacher could also provide a world map indicating the numerous French-speaking countries of the world, areas in which students could one day find themselves. Students may also currently be involved in class trips to French-speaking areas in which knowledge of a French bank machine would be beneficial.

Appendix – Smart Notebook File

Consolidation

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

Pair discussion/Think-Pair-Share: ARGENT EN ACTION !

1. Review and refine the following success criteria for the final activity and how it relates to the entire class:

- Je peux dire quelle sorte de compte je voudrais ouvrir.
- Je peux dire pourquoi il est le meilleur compte pour moi.
- Je peux raconter les étapes importantes pour ouvrir un compte.
- Je peux utiliser le nouveau vocabulaire correctement.
- Je peux me servir des ressources dans la salle de classe pour m'aider.

2. Have students, in pairs, discuss the type of account they would open and explaining why it is the best account for them, or what changes they might make to their existing account as a result of the class discussion/work. Encourage students to use the posted anchor charts and guichet automatique bancaire (GAB) vocabulary. Circulating around the room and provide assistance as needed.

Assessment as learning

Suggested Assessment of learning opportunities

- Develop a personal budget for a desired item or a future event (clothing, electronic device, a trip, a concert, a shopping excursion, other).
- Create a conversation and play the role of tourists in a French-speaking region. In the skit, visit the ATM and help each other use *le GAB*.
- Research and write a report on the different types and values of currency found in French-speaking countries around the world.
- Answer questions on text readings related to how teens earn, spend and manage their money in various French-speaking regions.
- In groups, plan a school fundraiser related to a social or environmental cause and create a budget for it.

The following website, www.faitesquecacompte.ca/msc/instructors/index_fr.html provides numerous resources that can be adapted and used for assessment of learning opportunities.

Student Self-Assessment Opportunities (Links to the CEFR Language Portfolios)

- Students may review the CEFR achievement chart to help with personal goal setting
- Students may use peer-editing for their written work
- Students may reflect on the importance of success and task criteria and how they can be used to guide writing

Next Steps in Learning

- Consolidate the information presented in class to utilize the vocabulary in context in follow-up activities.
- Ensure that students have the opportunity to state their opinions about their preferences, hobbies, etc., and related costs of these, to link new vocabulary and language with existing understanding.

Extending the learning

Possible Extension Activities:

- Concluding discussions and activities include oral tasks and/or journal writing based on the following:
 - With entire class:
 - a) Talk about last year's Grade 8 Graduation
 - b) Brainstorm a list of costs that each student might incur (i.e., clothes, meal, transportation, flowers, trip, etc...)
 - Individually:
 - a) Students will estimate the cost of each expense for themselves, then total the overall cost.
 - b) Ask students to imagine that there were not enough money to pay for any of their items.
 - With a partner:
 - a) Discuss if they would need to change their plans and, if yes, how or where would they change them? If not, how would they earn the money they need?
 - b) How much would they need to save each month in order to pay for all of the graduation costs?
 - c) Did thinking about the total costs make you appreciate all the costs involved?
 - With entire class: Talk about how it is important to plan for the future since one never

knows what is going to happen. Discuss how sometimes financial circumstances can change plans. Recognize the diversity of financial situations. (Que fait-on si on ne peut pas payer...?)