

Financial Literacy Resource
French as a Second Language: Core French
Grade 10 Academic and Applied (FSF2D and FSF2P)
Le salaire minimum et le budget

Le salaire minimum et le budget	Course codes: FSF2D and FSF2P
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 explore the connections between salaries and purchasing for daily life, the roles of community agencies, and the realities linked to earning minimum wage.</p> <p>Students will profit from:</p> <ul style="list-style-type: none"> -the development of understanding of where earned money goes to pay monthly expenses -understanding the ramifications of full-time earning on a minimum wage budgets -the understanding of community resources available to those in financial need -the demystification and destigmatization of community resources for those in financial need 	
Curriculum Expectations	Learning Goals
<p>FSF2D</p> <p>SPEAKING</p> <p>B1.1 Using Oral Communication Strategies: identify a range of speaking strategies and use them to express themselves clearly and coherently in French for various purposes and to a variety of audiences</p> <p>B1.2 Producing Oral Communications: produce prepared and spontaneous messages in French to communicate information, ideas, and opinions about a variety of academic, personally relevant, and familiar topics, with contextual, auditory, and visual support as appropriate</p> <p>B1.3 Speaking with Fluency: speak with a smooth pace, appropriate intonation, and accurate pronunciation in prepared and spontaneous communications about a range of familiar topics</p> <p>B1.4 Applying Language Structures: communicate their meaning clearly, using parts of speech and word order appropriately</p> <p>B2.1 Using Speaking Interaction Strategies: demonstrate an understanding of appropriate speaking behaviour when interacting with others in a variety of formal and informal 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"> • complete a shopping list based on a budget • search through a French-language grocery store flyer • speak to the differences between their wants and their needs as they apply to a budget • describe the quality of the food on their shopping list as compared to the Canada Food Guide recommendations • give advice to others on the quality of their shopping list choices as compared to the Canada Food Guide recommendations • explain where in their community students can find support when they are unable to eat healthily on their grocery budget • explain the limitations of a minimum-wage job in supporting one’s self and or

B2.2 Interacting: exchange information, ideas, and opinions with others in guided and spontaneous spoken interactions about academic and personally relevant topics, with teacher modelling as appropriate

B2.3 Metacognition: (a) describe strategies they found helpful before, during, and after speaking to communicate effectively; (b) identify their areas of greater and lesser strength as speakers, and plan steps they can take to improve their speaking skills

B3.2 Awareness of Sociolinguistic Conventions: identify sociolinguistic conventions associated with a variety of social situations in diverse French-speaking communities and use them appropriately in spoken interactions

READING

C1.4 Developing Vocabulary: use a variety of vocabulary-acquisition strategies before, during, and after reading to determine or confirm the meaning of new, unfamiliar, or recently learned words and expressions

FSF2P

SPEAKING

B1. Speaking to Communicate: communicate information and ideas orally in French, using a variety of speaking strategies, appropriate language structures, and language appropriate to the purpose and audience;

B1.1 Using Oral Communication Strategies: identify a range of speaking strategies and use them to express themselves clearly and coherently in French for various purposes and to a variety of audiences

B1.2 Producing Oral Communications: produce prepared and spontaneous messages in French to communicate information, ideas, and opinions about familiar, everyday matters and topics of personal interest, with contextual, auditory, and visual support as appropriate

B1.3 Speaking with Fluency: speak with a smooth pace, appropriate intonation, and accurate pronunciation in prepared and spontaneous communications about a range of familiar topics

B2. Speaking to Interact: participate in spoken interactions in French for a variety of purposes and with diverse audiences;

B2.1 Using Speaking Interaction Strategies: demonstrate an understanding of appropriate speaking behaviour when interacting with others in a variety of formal and informal situations

B2.2 Interacting: exchange information, ideas, and opinions with

their family

others in guided and spontaneous spoken interactions about everyday matters and topics of personal interest, with teacher modelling as appropriate

READING

C1. Reading Comprehension: determine meaning in a variety of authentic and adapted French texts, using a range of reading comprehension strategies;

C1.1 Using Reading Comprehension Strategies: identify a variety of reading comprehension strategies and use them before, during, and after reading to understand French texts in modelled, shared, guided, and independent reading contexts

C1.4 Developing Vocabulary: use a variety of vocabulary-acquisition strategies and use them before, during, and after reading to understand French texts in modelled, shared, guided, and independent reading contexts

Links to the CEFR (Common European Framework of Reference)

This lesson plan targets outcomes that meet the A2 levels.

- 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 and I can understand short simple personal letters.
- 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, even though I can't usually understand enough to keep the conversation going myself.
- 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.

Instructional Components and Context

Readiness

Have students brainstorm a list of words to create a word wall of vocabulary related to monthly expenses.

abonnement mensuel (des transports en commun) m.
appartement m.
besoins m.
budget m.
dépenses f.pl.
épargner
épicerie f.
forfait m.
jeton m.
légumes m.
loyer m.
nutrition f.
produits halal m.pl. (inv.)
produits kasher m.pl. (inv.)
produits laitiers m.pl.
produits végétaliens m.pl.
produits végétariens m.pl.
salaire minimum m.
santé f.
services sociaux m.
viande m.

Materials/Tech Tools

Black Line Master copies of:

- Mix and match (Appendix A), printed, cut-out and shuffled, enough for one package per group
- Ma liste d'épicerie (Appendix B)
- Grocery store flyers (Appendices C, D, E), printed as needed if no access to internet-connected devices available (digital copies of assorted French-language grocery store flyers available [here](#).)
- Copies of [the Guide alimentaire canadien](#) (ordered on-line, or shown on a projector screen or internet-connected device)

Optional: Chart paper and markers or digital projection screen with internet connection.

Optional: Student internet-connected devices, classroom computer or shared computers, tablets, laptops, etc.

Minds On

- ♦ Establishing a positive learning environment
- ♦ Connecting to prior learning and/or experiences
- ♦ Setting the context for learning

Connections

Assessment **for** learning

Assessment **as** learning

Assessment **of** learning

DI (Differentiated Instruction):
Explicitly identify planned differentiation of content, process, or product based on readiness, interest, or learning

Small groups: Examinons le budget

Description

1. Provide students with the cut-up components of the mix-and-match activity from the black line masters. Ask students to do their best to guess which price goes with each expense.

2) Once students have successfully matched the expenses and the cost, have students tally the total cost of the various expenses.

3) Talk to students about the minimum wage in Ontario. Ask them if they believe the minimum wage, \$11.40 an hour is sufficient to cover the expenses as outlined in the matching activity.

4) Ask the students “Est-ce qu’il y a d’autres dépenses qui ne sont pas présentes dans la liste?” and brainstorm other expenses and their costs, examining how they do or do not fit into the budget.

5) Have students perform the calculations of take-home pay for a full-time worker earning the Ontario minimum wage of \$11.40:

- Si le salaire minimum est à 11,40\$, et il est dit qu’on ne garde qu’un moyen de 89,2% de ce salaire, combien d’argent est-ce qu’on gagne par heure travaillant au salaire minimum?

Assessment FOR Learning

Use a word wall to help students identify new vocabulary.

These costs are based on averages within the Greater Toronto and Hamilton Area. Express to the students that the costs for a similar basket of goods will vary across the province, in Northern Ontario, First Nations communities, and rural areas.

The grocery bill is based on the [Nutritious Food Basket guidelines for 2015](#) in Toronto. [Source](#).

Students may wish to discuss how these expenses are similar or different based on what they know of typical expenses in their own community.

The total of all the expenses in this activity is \$1,738.96.

It would be important to remind students that everyone in Ontario pays taxes on their income. Model for the students: The \$11.40 an hour earned at will pay 7.84% Federal Income tax (\$1,858.00 yearly) and 2.95% Provincial Income Tax (\$699.00 yearly).

A minimum wage earner will

	<p>keep, on average, 89.2% of their hourly wage, or \$10.17. Source.</p>
<p>Action!</p> <ul style="list-style-type: none"> ♦ Introducing new learning or extending/reinforcing prior learning ♦ Providing opportunities for practice and application of learning (guided > independent) 	
<p>Whole Class: Analysons le budget !</p> <ol style="list-style-type: none"> 1. Provide students with the net pay a person would receive working full-time at minimum wage (roughly \$1,662.32 monthly, after taxes, as of October 2016) 2. Ask students to perform the calculations to see if the minimum wage could support the expenses presented in the first activity. 3. Encourage students to hypothesize why there is a discrepancy between expenses and income based on the budget provided for an earner earning minimum wage. <p>Teacher Prompts:</p> <ul style="list-style-type: none"> • Est-ce que l'exemple du budget contient trop d'achats qui ne sont pas nécessaires ? • Combien d'heures supplémentaires est-ce que cette personne aurait à travailler pour aborder tout ce qu'il y a dans son budget? • Comment est-ce que vous pensez que cette personne paie pour les items dans son budget qui ne sont pas couverts par son salaire ? <ol style="list-style-type: none"> 4. Ask students orally if they could live without various aspects of the budget. <ul style="list-style-type: none"> • Pourriez-vous vivre sans téléphone cellulaire ?, sans internet ? Sans appartement ?, etc.) 	<p>Assessment FOR Learning</p> <p>This is based on a minimum wage of \$11.40, as of October 2016</p> <p>Provide access to calculators to students. Students with IEPs in mathematics may require further support with the mathematical formulas.</p> <p>Teacher may wish to model "Je ne peux vivre sans mon téléphone cellulaire/portable / sans ma curiosité / sans mon estime de soi..."</p>

Consolidation

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

Groups of 3 or 4: Allons à l'épicerie !

1. Provide students with copies of the various grocery store flyers available in French and a sufficient copies of the black line master "Ma liste d'épicerie" for the entire class. If possible, allow students to use internet-connected devices to find current flyers for French-speaking grocery stores through the web sites provided in materials.

2. Ask students to, keeping within their budget of \$34.07 per week, select groceries for themselves for one week.

3. Have groups combine to discuss the results of their shopping list, answering the following questions:

- Est-ce que vous mangez santé cette semaine ?
- Est-ce que vous êtes capables d'acheter assez de nourriture pour une semaine entière ?
- Est-ce qu'il y avait des produits de base qui coûtaient plus cher que vous le pensiez ?
- Est-ce qu'il y avait des produits de base qui coûtaient moins chers que vous le pensiez ?
- Comment changerait votre liste d'épicerie s'il y avait deux personnes dans votre famille ? Trois personnes ? Quatre ?

4. Present students with an image of the Canada Food Guide and ask them to reflect on their grocery list. Ask them if they made healthy choices, and to explain why or why not.

- J'ai remarqué sur ta liste d'épicerie que tu as acheté beaucoup de friandises : est-ce que c'est une option santé ? As-tu besoin d'autre chose ?
- J'ai remarqué que tu as acheté beaucoup d'aliments transformés. Est-ce que c'est un choix santé ? Quelles sont les autres options appropriées ?
- Combien étaient capable d'acheter des légumes frais et de la viande fraîche/des protéines appropriées ?

Assessment FOR Learning

For kinesthetic learners, provide these flyers at stations around the room, allowing the students the opportunity to move around as they look for the best deals from the flyers.

Assessment FOR Learning Assessment AS Learning

Encourage students that, while we are trying to stay within budget, we should attempt to find some diversity to see if it is possible to not eat the same meal repeatedly in a week.

The teacher may wish to divide students up into groups of 2 for this part of the activity.

This is for a general idea, to examine whether students are relying more on processed foods, rather than real, healthy food. For enrichment, you may wish to examine this further with your students as part of this activity, or leading into another.

You can order printed copies of the Guide alimentaire canadien [here](#).

Suggested Assessment of learning opportunities

- Students can create their own budget based on research of the particular costs in their community where prices may vary for things like rent, food, etc. They could re-examine the budget to see what services may or may not be needed to help them when in financial need.
- Students can head to the grocery store (as a class or on their own time) to make a list of groceries that would fit into a weekly grocery bill of \$34.07, asking them to refer to the Canada Food Guide to determine if the food they are buying meets nutritional guidelines.
- Students can role-play a visit to one of the community resources discovered in class.
- Invite a French-speaking agent from a community resource to come and speak to the classroom about their services and the clients they serve.

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 and speaking

Next Steps in Learning

This activity can be extended by:

- Encouraging students to look at minimum wages and/or other standards of living in other French-speaking communities from Canada or around the world
- Encouraging students to explore at what a basic “basket of goods” would cost in a variety of Francophone regions and making comparisons with local equivalents.
- Planning an excursion to a local food bank
- Explore the document *Bien manger avec le Guide alimentaire canadien – Premières Nations, Inuit et Métis* (http://www.hc-sc.gc.ca/fn-an/food-guide-aliment/educ-comm/fnim_pnim/ppt-fra.php), to see how diets may vary in a variety of communities across Canada
- Reflect on systemic inequities that exist in a variety of regions/communities across the province/country and how race, immigration/refugee status, and other factors may influence the make-up of certain geographical locations in a city/region

Extending the learning

Possible Extension Activities:

- Tasks that focus on budgeting, additional community resources, and food banks

