

**Financial Literacy Resource**  
**French as a Second Language: Core French**  
**Grade 10 Academic (FSF2D)**

**Quel type d'investisseur es-tu ?**

<b>Quel type d'investisseur es-tu ?</b>	<b>Course code: FSF2D</b>
<b>Connections to Financial Literacy</b>	
<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><b>The following lesson plan allows students to understand a variety of connections between investments, stocks, and financial planning, while providing relevant perspectives that are explored in French and can be embedded cross-curricularly.</b></p> <p>Students will profit from:</p> <ul style="list-style-type: none"> <li>-the development of understanding of some of the many ways to invest money</li> <li>-the development of an awareness of the fundamental principles behind the stock market</li> <li>-an increased awareness of the impact of stock markets on the economy</li> <li>-the development of awareness regarding the fundamentals of supply and demand as it applies to consumer goods and investments</li> <li>-an increased understanding of a few basic types of investments such as bonds and stocks</li> <li>-an initial understanding of personal risk tolerance in investments</li> <li>-the sharing of knowledge and experiences about ways to make money with their own money</li> <li>-the acquisition of new vocabulary in French related to personal financial planning such as saving and investing</li> </ul>	
<b>Curriculum Expectations</b>	<b>Learning Goals</b>
<p><b>LISTENING</b></p> <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>A1.1 Using Listening Comprehension Strategies: identify a range of listening comprehension strategies, and use them before, during, and after listening to understand oral French texts</p> <p>A1.2 Demonstrating Understanding: demonstrate an understanding of messages in oral French texts about academic and familiar topics, with support as appropriate</p> <p><b>SPEAKING</b></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>At the end of this lesson, students will know, understand and/or be able to...</p> <ul style="list-style-type: none"> <li>• describe themselves as investors</li> <li>• distinguish between some investment vehicles</li> <li>• related to investments describe their and others’ investment preferences based on personalised risk assessments</li> <li>• give advice to others based on their investment preferences</li> </ul>

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

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

B1.4 Applying Language Structures: communicate their meaning clearly, using parts of speech and word order appropriately

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 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

### Links to the CEFR (Common European Framework of Reference)

This lesson plan targets outcomes that meet the A2 and B1 levels.

#### A2

- 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

**B1**

- I can understand the main points of clear standard speech on familiar matters regularly encountered in work, school, leisure, etc. I can understand the main point of many radio or TV programmes on current affairs or topics of personal or professional interest when the delivery is relatively slow and clear.
- I can connect phrases in a simple way in order to describe experiences and events, my dreams, hopes and ambitions. I can briefly give reasons and explanations for opinions and plans.

## Instructional Components and Context

### Readiness

Review with students what they know about the concept of investment.

Have them brainstorm a list of words related to investment vocabulary. To be successful in the first parts of the lesson students should know the meaning of the following terms :

action f.  
banque f.  
bourse f.  
capital m.  
dividende m.  
épargner  
entreprise f.  
financement m.  
fonds m.  
investir v.t.  
marché m.  
obligations f.  
risque f.

Using the story « Les pommes à Pauline » have students brainstorm and discuss some of the basic components of what a stock is, what an investment is, and some of the key vocabulary that relates to the stock market as presented in the story.

Using the video *Dessine-moi l'éco*, have students review what the stock market is and how it functions. Based on their understanding of the video, have them place the different forms of investment on a line of volatility, from the least volatile (bank account, GICs, government bonds) to the most volatile (individual stocks).

### Full Terminology

actions f.pl.  
banque f.  
bourse f.  
capital m.

### Materials/Tech Tools

Classroom digital video projector, or individual or small-group computer access for students

Video: [Dessine-moi l'éco: La bourse et le financement des entreprises](#)

Chalk and chalkboard or equivalent

Black Line Master copies of Appendix A and Appendix B.

Student devices, classroom computer or shared computers, tablets, laptops, etc.

Optional: Chart paper and markers

certificats de placement garanti (CPG) m.pl. dividende m. épargner entreprise f. financement m. FNB (fonds négociés en bourse) m.pl. fonds m. fonds communs de placement m.pl. investir marché m. obligations f. obligations d'épargne f. risque f.	
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<p><b><u>Minds On</u></b></p> <ul style="list-style-type: none"> <li>♦ Establishing a positive learning environment</li> <li>♦ Connecting to prior learning and/or experiences</li> <li>♦ Setting the context for learning</li> </ul>	<p><b>Connections</b></p> <p>Assessment <b>for</b> learning</p> <p>Assessment <b>as</b> learning</p> <p>Assessment <b>of</b> learning</p> <p>DI (Differentiated Instruction): Explicitly identify planned differentiation of content, process, or product based on readiness, interest, or learning</p>
<p><b>Whole Class: La bourse et le financement des entreprises</b></p> <p><b>Description</b></p> <p>1. Present students with copies of the story Les pommes à Pauline (Appendix B)</p> <p>2. In small groups, or whole-class reading, have students read the story of Pauline and her initial public offering of her company.</p>	<p>Assessment FOR Learning</p> <p>Use the first activity to gauge student understanding of what the stock market is and how it works. The story is a cursory presentation of the ways in which stocks are created and traded, and the implications supply and demand have on stocks and commodity prices, encouraging students to use vocabulary highlighted in the story about Pauline's business.</p> <p><b>DI:</b> If students find it difficult to engage in talk about savings or investments, they could relate to housing, or even</p>

3. In small groups, have the students answer the questions at the end of the story, choosing a speaker to present their answers to compare and contrast with other groups in a whole-class discussion.

4. As a popcorn discussion, ask the students to brainstorm:

- Qu'est-ce que vous faites avec votre argent ?
- Si vous épargnez de l'argent, comment assurez-vous que votre argent accroît (que vous gagnez plus de fonds) ?
- Est-ce que vos parents ou tuteurs ont jamais parlé des investissements ? Quels types d'investissements ont-ils ?
- Si vous aviez de l'argent à investir, comment l'investiriez-vous ?

5. Review with students the strategies they can use to help them understand a message when there are some words that they do not understand. For example :

- J'utilise les images pour m'aider à comprendre.
- Je cherche des mots-amis pour mieux comprendre.
- J'essaie de comprendre le message global et pas nécessairement chaque mot dit/écrit.
- J'utilise les options de vitesse de YouTube pour ralentir le dialogue.
- Je fais un remue-méninges du vocabulaire lié au thème de la vidéo avant d'écouter.

education. Both are investments, and both can carry some risks, just like any financial investment.

Use these questions to see where students need extra support in terms of vocabulary and understanding. Based on your assessment of student capacity with the material, you may wish to provide opportunities for extension, or take the time necessary to ensure all students have a solid background in the key vocabulary and understanding of investments, possibly through a role play of another company making its initial public offering that is either successful or that fails. It is paramount that students understand what the stock market is, it's basic functions, and it's use before proceeding to step 6.

Some students may require additional pauses in the playing of the video in order to help them to better understand the pace and flow of the presenter. Additionally, if students are finding the spoken French difficult to understand, using the cog (settings) icon on the youtube

<p>6. Have the students watch the video <i>La bourse et le financement des entreprises</i> (<a href="https://www.youtube.com/watch?v=xcaQNlgF3R4">https://www.youtube.com/watch?v=xcaQNlgF3R4</a>). Take opportunities to stop the video and elaborate on ideas, in French, that are presented in the video, depending on the needs and understanding of the students. You may need to play the video more than one time, or at varied speeds.</p> <p>7. Once finished the video, ask students some comprehension questions about content based on the assessment of student understanding performed in the brainstorming activity.</p> <ul style="list-style-type: none"> <li>• Qui peut acheter une action ?</li> <li>• Quelle est la différence entre le marché primaire et le marché secondaire?</li> <li>• La bourse, comment est-elle ?</li> <li>• Qu'est-ce qu'on veut dire par « liquide » en parlant des actions et la bourse ?</li> <li>• Pourquoi les petites entreprises et les entreprises de taille moyenne ont-elles des difficultés en accédant le marché boursier ?</li> <li>• Est-ce que Pauline avait une entreprise assez grande pour avoir de vrai accès au marché boursier ?</li> </ul>	<p>video window, you can slow down the pace of the dialogue to help students better understand.</p> <p>Some students may need to review certain aspects of the video where these subjects have been mentioned to refresh their memory on the content.</p>
<p><b>Action!</b></p> <ul style="list-style-type: none"> <li>♦ Introducing new learning or extending/reinforcing prior learning</li> <li>♦ Providing opportunities for practice and application of learning (guided &gt; independent)</li> </ul>	

<p><b>In Groups of Two or Three: Quel type d'investisseur es-tu?</b></p> <ol style="list-style-type: none"> <li>1. Have groups brainstorm a list of 10 products they use every day, and perform an on-line search to find out if the companies are publicly traded on a stock-exchange (TSX, CAC Paris, Dow Jones, Singapore). As a group, have the students determine the level of risk that each stock carries, based on the criteria established in the story about Pauline's company and investments (i.e., demand for product, strength of business, performance history, profits, etc.).</li> <li>2. Have students complete their surveys, sharing their results with a partner in the class.</li> <li>3. Exchanging their answers with partners in the group, have the students read out to their groups what type of investor each member is.</li> <li>4. Have students ask each other whether they agree or disagree with the determination given by their answers in their survey. Some guiding questions can be provided by revisiting those used in the Minds-On section, allowing for some consolidation of new concepts.</li> </ol>	<p><b>Assessment FOR Learning</b></p> <p>Grouping students of various abilities will help to better encourage conversation and collaboration learning skills as they help and advocate for each other in understanding and communicating their ideas.</p> <p>It is important to remind students that there is no "wrong" type of investor. All investment carries risk, and some investors have been successful using all sorts of risk strategies.</p> <p>Teacher may wish to model "Je suis d'accord parce que..." or "Je ne suis pas d'accord parce que..." for the students to help better engage conversation.</p>
<p><b><u>Consolidation</u></b></p> <ul style="list-style-type: none"> <li>♦ Providing opportunities for consolidation and reflection</li> <li>♦ Helping students demonstrate what they have learned</li> </ul>	

### Small groups: Créons un portefeuille

*Optional : You may wish to show your class [an additional video](https://www.youtube.com/watch?v=VyVgafegBWU) (<https://www.youtube.com/watch?v=VyVgafegBWU>) on investing. This particular video demonstrates just how one can go about buying stocks, explains the various components of a stock listing, and how to order a stock through a brokerage.*

1. Based on the results from their survey, have students come up with a portfolio for their partners in the group. They do not necessarily have to provide actual stock names, GIC names, etc., but they should be able to suggest that based on their risk profile, this person would be more interested in taking X type of investments. They can draw from the list of investments that they researched in the previous section of the lesson in addition to other financial investment products.
2. Have students present their ideas for each other based on the profiles and reach consensus with their group mates.
3. Ask students to share their results from the risk survey with the class
4. Ask some students to share their proposed portfolios for their classmates to the class, and discuss the appropriateness of their choices with the group.

### Assessment FOR Learning

Use the same strategy here as with the previous video, possibly slowing down speech, or pausing at appropriate moments to verify understanding.

### Assessment FOR AS Learning

Students can be supported throughout these discussions through teacher prompts :

“Comme investisseur modéré, je pense que tu devrais acheter...”

“Je suis d’accord parce que...”,  
“Je ne suis pas d’accord parce que...”

...and by regular engagement of the students by the teacher throughout the group discussions.

### Suggested Assessment of learning opportunities

- Students can create a portfolio based on the three different investor archetypes, finding examples of companies, bonds, etc., available on the Toronto Stock Exchange (or Paris CAC) that could help build a portfolio. Students would be required to explain why they have chosen the particular investment vehicles selected based on the requirements of the investor profile.
- Students could perform a spontaneous role play with their classmates, with half the class playing the role of an investor and the other half playing the role of an investment advisor. « Clients » could visit the advisors with a particular risk profile and the advisor could present options based on a list of investment vehicles created by the class.
- Using Google Finance, have students create and track portfolios of real investments traded on the Toronto Stock Exchange through a fictional investment portfolio starting with \$1,000.00 CAD. Through the following weeks students could track their investments and gauge whether their

strategy worked, or what changes they might make as an investor.

### **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:

- Having students research some of the major catastrophes of the stock market (Enron, Nortel) and speak to further explore what risk is with regard to the stock market
- Exploring the value of companies owned by companies headquartered in Québec, France, Switzerland, and other French-speaking regions
- Elaborating on ethical investments: which major corporations invest in environmentally-sound, ethical, or sustainable products? Which options exist for financial support of regional/co-operative/community-based companies?

### **Extending the learning**

#### **Possible Extension Activities:**

- Tasks that focus on saving money, growing money, and long-term financial planning