

Financial Literacy Resource
French as a Second Language: Core French
Grade 12 University Preparation (FSF 4U)
Budgétiser pour mon avenir

Budgétiser pour mon avenir	Course code: FSF4U
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 reflect on their future plans and make connections to financial and fiscal considerations. In reflecting on their post-secondary plans, students may better prepare for certain aspects of life beyond secondary school.</p> <p>Students will explore career pathways, personal life plans, and budgeting while:</p> <ul style="list-style-type: none"> -reflecting and expressing personal goals and interests -identifying needs and wants -recognizing the importance of financial planning in authentic real-life situations -exploring Pathways to Success options (university, college, apprenticeship, workplace) 	
Curriculum Expectations	Learning Goals
<p>Speaking: Specific Expectations B2.2 Interacting: exchange information, ideas, and opinions with others in prepared and spontaneous spoken interactions about a wide variety of topics, with support as appropriate</p> <p>Reading Specific Expectations C1.2 Reading for Meaning: demonstrate an understanding of explicit and implicit messages in a variety of student-and teacher-selected French texts about academic and personally relevant topics</p> <p>Writing Specific Expectations 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 structural and stylistic elements of each form</p> <p>Listening: Overall Expectations A3.1 Intercultural Awareness: using information from oral French texts, identify French-speaking communities worldwide, find out about aspects of their cultures, and make connections to personal experiences and their own and other communities</p>	<p>At the end of this lesson, students will know, understand and/or be able to...</p> <ul style="list-style-type: none"> • gain a better understanding of costs of living and education expenses • create a personal budget • reflect on their future personal and financial goals • discuss and evaluate postsecondary choices • compare costs of living in Canada with other Francophone countries
Links to the CEFR (Common European Framework of Reference)	

This lesson plan targets outcomes that meet the B1 level.

- I can understand the main points of clear standard speech on familiar matters regularly encountered in work, school, leisure, etc.
- I can understand texts that consist mainly of high frequency everyday or job related language.
- I can enter unprepared into conversation on topics that are familiar, of personal interest or pertinent to everyday life (e.g. family, hobbies, work, travel and current events).
- 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.
- I can write simple connected texts on topics which are familiar or of personal interest.

Instructional Components and Context

Readiness

Prior knowledge:

Students should be prepared to:

- estimate and research the costs of living away from home (on a university, college campus, or studying abroad)
- identify and critically reflect on necessary expenses
- use graphic organizers, charts, spreadsheets or online resources to prepare their personal budget

Terminology

- le prêt aux étudiants (m.)
- le loyer (m.)
- le paiement (m.)
- le collège universitaire (m.)
- le travail (m.)
- l'emploi (m.)
- le frais de scolarité (m.)
- le programme d'études (m.)
- le plan d'action (m.)
- le logement (m.)
- les frais (m.pl.)
- la bourse scolaire (f.)
- la résidence universitaire (f.)
- les dépenses (f.pl.)
- l'université (f.)
- les dettes (f.pl.)
- hebdomadaire (adv.)
- mensuel (adj.)
- budgétiser (v.)
- le revenu (m.)

Students will brainstorm words associated with budgets. Students will add to the list on chart paper throughout the unit as new words are learned. This will be posted in the class or available online as an editable document.

Materials/Tech Tools

- blackboard and chalk or whiteboard and markers
- chart paper and markers for vocabulary anchor chart
- computers or tablets for research of websites and use of online applications/databases
- Student vocabulary worksheet (See Annexe 1a)
- Student budget worksheet (See Annexe 1b)
- KWL/SVA Chart (See Annexe 1c)

Useful websites:

Ministère de l'enseignement supérieure et de la formation professionnelle

<http://tcu.gov.on.ca/fre/postsecondary/careerplanning/path/>

Agence de la consommation en matière financière du Canada :

<http://www.fcac-acfc.gc.ca/Fra/consommateurs/evenementsVie/financerEtudes/Pages/StudentB-Grillepo.aspx>

Calculateurs de budget d'étudiant :

<http://www.financetesetudes.com/simulation-de-pre-estudiant/calculateur-de-budget-pour-un-pre-estudiant/>

<http://www.letudiant.fr/cout-des-etudes.html>

Ministère de l'éducation : Programme de planification d'apprentissage, de carrière et de vie pour les écoles de l'Ontario, Politique et programme de la maternelle à la 12e année, 2013

<http://www.edu.gov.on.ca/fre/document/policy/cps/index.html>

Référence linguistique:

<http://www.granddictionnaire.com/>

<http://www.synonyms-fr.com/>

<http://dictionary.reverso.net/french-definition/>

Minds On

Connections

Assessment for learning

<ul style="list-style-type: none"> ♦ Establishing a positive learning environment ♦ Connecting to prior learning and/or experiences ♦ Setting the context for learning 	<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>Think, Pair, Share</p> <p>1. Activity: “Think, Pair, Share”: students will reflect individually on the questions the teacher writes on the board. Students will write down answers quickly in point form. Students will share their answers with a partner or in small groups.</p> <p>Questions:</p> <p>a) Que feras-tu après l’école secondaire? En juillet? En août?</p> <p>b) Où seras-tu en septembre de l’année prochaine?</p> <p>2. Teacher will ask students to share their answers with the class orally and make note of them on a sheet of chart paper, collaborative online document, or other format. Teacher will facilitate the discussion through open-ended questioning and student participation.</p> <p>Teacher prompts:</p> <ul style="list-style-type: none"> • Qu’est-ce qu’il vous faudrait pour la mise en action de vos plans? • Quelles dépenses seraient-elles essentielles pour votre plan ? • Combien coûte un programme universitaire ou collégial? • Quelles seraient les dépenses pour un programme d’étude universitaire ou collégial de 4 ans? • Quel sera le rôle de vos parents ou tuteurs dans vos plans cette année ? • Quels calculs vous aideraient-ils à planifier l’avenir ? • Comment la vie sera-t-elle quand vous aurez fini vos études secondaires ? • Quels types d’emploi vous intéressent pour l’avenir ? • Quels types d’expérience d’apprentissage est-ce que vous aimeriez avoir cette année ? • Qui suis-je ? • Quel est mon plan pour atteindre des objectifs ? • Qu’est ce que je voudrais devenir dans l’avenir ? • Quelles sont mes possibilités ? 	

<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>Making my personal budget: First steps Activity: Group work and peer-interaction:</p> <ol style="list-style-type: none"> 1. Teacher will divide the students into small groups based on their given answers to the questions in the MINDS ON activity. They can be divided into groups with similar future plans or at random. Teacher may choose to assign individual roles to group members during the task, i.e., secretary, researcher, advisor, discussion leader, language coach etc. 2. Students will create a list of financial needs and wants and estimated costs for their plan for the year (short range). Students will then complete the Student budget worksheet (Annexe 1b). Students may refer to the Vocabulary Student sheet provided (Annexe 1a) to help with the terminology. OPTIONAL: Students may also create a long range list for the next 4-5 years. 3. Students may also consult the internet to help with cost estimations and actual expenses. Students should use relevant information from research to strengthen their oral arguments. 4. Students will predict and compare their results to costs and expenses in other francophone countries to further their intercultural understanding and awareness. This will facilitate future discussions of related topics such as economy, consumerism, foreign affairs and politics. <p>Teacher prompts:</p> <ul style="list-style-type: none"> • Quelles dépenses y aurait-il chaque mois? • Quels sont les avantages ou les désavantages d’habiter au campus universitaire ou au collège universitaire ? • Faudrait-il que vous travailliez pour payer vos dettes? • Quelles ressources vous seraient nécessaires pour vivre? • Quelles bourses scolaires sont disponibles pour les étudiants qui étudient la langue française ? 	<p>Assessment for learning</p> <ul style="list-style-type: none"> • teacher may provide descriptive feedback on the student’s written work to assess the student’s level of achievement using an achievement chart • teacher may assess the KWL chart and give student feedback on next steps <p>Assessment as learning</p> <ul style="list-style-type: none"> • teacher may look for any gaps in learning to inform his/her teaching practices and adapt lessons to meet the student’s different needs; student self-reflection through various check-ins (written, verbal) will also inform this
<p>Consolidation</p> <ul style="list-style-type: none"> ♦ Providing opportunities for consolidation and reflection ♦ Helping students demonstrate what they have learned 	

Group discussion and personal reflection

Activity: KWL Chart and peer discussion:

1. Students will share and compare their findings with another small group or with a partner. They will interact orally by expressing their reactions, personal opinions and emotions they experienced during the activity. Students are encouraged to work collaboratively and engage in spontaneous conversations with their group members.

Student prompts:

- “Ce qui m’a surpris était...”
 - “ Mes prédictions étaient”
 - “ Le budget va influencer mon plan pour l’avenir parce que...»
2. Students will complete the KWL chart (**Annexe 1c**) in order to identify next steps and reflect on learning.

Expansion: Students may choose to create a presentation for the class in the form of a skit, a video (a documentary of their future year, an educational institution commercial, and a job interview), a vlog or other media forms.

Teacher prompts:

- Quel était le résultat de vos estimations et de vos calculs ?
- Quelles considérations financières devrait-on prendre?
- Quelle préparation serait-elle nécessaire pour la réussite de votre plan cette année?
- Comment votre vie changera-t-elle après l’école secondaire ?
- Pourquoi est-il nécessaire de créer un budget et de le suivre?

Suggested Assessment of learning opportunities

- Students may chose a francophone country such as la Suisse, le Cameroun, l’île Maurice, etc. and predict costs of living and education “la vie scolaire”. Students could research actual costs then prove or explain their thesis or rationale. Students would compare this information to Canadian actual costs and calculate the differences. (This could be shown in a chart or other graphic organizer.)

Etudier à l’étranger :

La Suisse :

<http://www.etudionsaetranger.fr/etudier-en-suisse/les-frais-d-inscriptions-aux-universites-en-suisse>

La France :

<http://www.education.gouv.fr/cid11/le-cout-d-une-scolarite.html>

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
- Students may write a cover letter to the teacher to accompany their work, explaining strategies they used when writing the text, identifying the problems they encountered and solved, and commenting on how well they think they achieved their purpose or targeted their audience)

Next Steps in Learning

- Students will determine next steps using the KWL Chart and the Student Achievement chart
- Teacher will use student work to identify areas to improve on and will use the backwards design model to create future lessons.
- Teacher may choose to focus on Careers or Pathways for the next lesson

Extending the learning

Possible Extension Activities:

- Students may use the internet to research actual costs for their individual plans and create a chart, graph or visual organizer of the total monthly and annual cost. They can then compare their estimations and actual costs and note the differences.
- Students may research post secondary institution programs, tuition costs, costs of residence and living expenses in a francophone country or abroad and compare it to Canada.
- Students may research scholarships available for students in French as a second language student.
- Students may explore information on OSAP and student loans
- Student may complete a detailed budget report using Excel spreadsheets or other online applications or calculators.
- The government of Canada website “Agence de la consommation en matière financière du Canada” student budget calculator.
<http://www.fcac-acfc.gc.ca/Fra/consommateurs/evenementsVie/financerEtudes/Pages/StudentB-Grillepo.aspx>

Possible options for writing tasks and text forms:

- A formal letter of complaint to a landlord or to a company for a product or service

- An application form for a student loan or for acceptance to a university or college program
- A cover letter of application for a job at a local company or to a potential employer
- A storyboard for a video highlighting housing and other structures, artifacts, and people from French-speaking regions

Annexe 1a

Budgétiser pour mon avenir

Vocabulaire de base : Les définitions

Noms masculins	Définitions
Le prêt aux étudiants	avance ou crédit d'argent pour les étudiants
Le loyer	prix de location d'une maison ou d'un appartement
Le paiement	action de payer, de régler une dette contre de l'argent
Le collège universitaire	établissement d'enseignement
Le travail	activité déployée pour réaliser quelque chose
L'emploi	travail, fonction confié à une personne
Le frais de scolarité	argent dépensé pour une période pendant laquelle un enfant, un adolescent va à l'école
Le programme d'études	ensemble des matières d'un cycle scolaire ou à étudier
Le plan d'action	Une stratégie
Le logement	Une habitation
Les frais	Un charge ou coût
Le revenu	un salaire
Noms féminins	
La bourse d'études	indemnité pour frais d'étude, présalaire des étudiants
La résidence universitaire	Une habitation, un domicile ou une maison individuelle
L'université	académie, faculté, campus
Les dépenses	Les paiements
Les dettes	somme due à une personne ou a une organisation
Adverbes	
Hebdomadaire	mensuel
Adjectifs	
Mensuel	chaque mois
Verbes	
Budgétiser	inscrire une dépense ou une recette dans un budget

Ajoute des mots à la liste et trouve les définitions en utilisant le site

web <http://dictionary.reverso.net/french-definition/>

Choisis 5 mots de la liste et trouve des synonymes en utilisant le site

web <http://www.synonyms-fr.com/>

1. _____
2. _____
3. _____
4. _____
5. _____

Choisis 5 mots de la liste et trouve des antonymes en utilisant le site

web <http://www.antonyme.org/>

1. _____
2. _____
3. _____
4. _____
5. _____

Quels sont tes plans pour cette année ? Utilise au moins 5 mots de la liste dans un paragraphe qui décrit tes vœux et tes plans pour l'avenir. Souligne les mots de la liste.

Annexe 1b

Mon budget personnel pour la vie après l'école secondaire :

*Remplissez les tableaux avec vos estimations puis calculez les totaux de revenu et de dépenses pour chaque catégorie. Ce budget est basé sur un mois.
Pour obtenir un total pour une année, multipliez le montant mensuel par le nombre de mois que vous aurez ces dépenses.*

MON REVENU DISPONIBLE :

Catégorie	Budget mensuel	Montant réel		Différence/Écart
Revenu personnel/ Source d'argent	Total estimé \$	Total actuel \$		
Bourses scolaires				
Prêts étudiants				
Compte d'épargne d'éducation				
Cadeaux d'anniversaires				
Allocation des parents				
Autres				
			Total de revenu \$ _____	Total : \$ _____

DÉPENSES POUR L'ÉDUCATION :

Catégorie	Budget mensuel	Montant réel		Différence/Écart
Dépenses pour l'université, le collège ou le programme d'apprentissage	Total estimé \$	Total actuel \$		
Frais de scolarité				
Matériels de cours, manuels, livres, etc.				
Meubles pour la résidence				
Transport/essence				
Stationnement de voiture				
Autres frais (pas inclut dans le frais de scolarité)				
Autres				
			Total de dépenses pour l'éducation \$ _____	Total : \$ _____

Mon budget personnel pour la vie après l'école secondaire

DÉPENSES DE TOUS LES JOURS : LE COÛTE DE LA VIE

Catégorie	Budget mensuel	Montant réel		Différence/Écart
Paiements mensuels	Total estimé \$	Total actuel \$		
Loyer/prêt hypothécaire				
Frais de résidence				
Services publics (électricité,				

gaz, eau, chauffage)				
Câble				
Internet/Ordinateur				
Téléphone cellulaire				
Nourriture/plan de repas				
Transport				
Vêtements				
Divertissements (ex. cinéma, restaurants, jeux vidéo, musique)				
Soins personnels (cheveux, ongles)				
Voyages				
Autres				
			Total de dépenses : \$ _____	Total : \$ _____

Réflexion personnelle :

Ce budget est utile à moi parce que...

Mes plans pour cette année sont...

Annexe 1c

MON TABLEAU S.V.A

Nom de l'étudiant : _____ **Date :** _____

Sujet de la leçon : Budgétiser pour la vie après l'école secondaire

S <i>(Ce que je Sais déjà)</i>	V <i>(Ce que je Veux savoir)</i>	A <i>(Ce que j'ai Appris)</i>