

An Instructor's Guide
to Youth Money Management

Make*i*tCount

be a money mentor



THE MANITOBA
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COMMISSION

be a money mentor



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Make it Count

Every instructor knows that learning involves more than simply imparting facts and figures. A balanced education offers a wealth of valuable life skills. Recognizing the importance of these lessons, **The Manitoba Securities Commission** developed **Make it Count** in an effort to reach out to instructors and enlist their support in enhancing the financial literacy of our youth.

Make it Count provides lesson plans with activities and tips to help you incorporate youth money management into your course of instruction.

- Spice up the study of Canadian geography by planning a vacation.
- Provide some practical instruction for a Health and Nutrition lesson by budgeting a healthy restaurant meal.
- Enliven your Mathematics and Problem Solving class with an interactive activity about the costs of keeping a cell phone.



Be a Money Mentor

Sowing the Seeds for Lifelong Skills

Building a foundation of good financial habits at an early age enables people to make the most effective use of the resources they have. Incorporating financial education into everyday home, school and extra-curricular activities reinforces the importance of being “money smart.”

As an authority figure, a role model and a teacher, you have a unique opportunity to serve as a money mentor to a large number of youth. In this important capacity, you can help them to:

- Be independent and self-sufficient
- Make informed decisions and choices
- Use good judgment and look at consumption in a realistic way
- Acquire the skills and knowledge to be financially secure

With activities that relate to their course of study, you can help guide them along the path toward financial literacy.

How to Make it Count in the Classroom

Virtually every subject offers opportunities to expose students to money management situations. Rather than competing for valuable teaching time, **Make it Count** can enhance mandated curricula with engaging and practical real-life examples that promote understanding and hone decision-making skills.

Saving, budgeting, spending wisely, earning money and recognizing scams are a few key concepts that weave themselves through a series of meaningful activities that easily integrate into subjects such as:

- Math
- English
- Social Studies
- Physical Education
- Computers
- Art
- Life Skills

Make it Count also serves to address specific curriculum objectives including:

- Cross-curricular integration
- Inclusion of technology within the classroom
- Cultivation of critical thinking skills



Make it Count Guide

An Overview

The **Make it Count** guide is broken down into lesson plans within five topic areas. Specific objectives and discussion topics introduce the activity and frame the key concepts that will be addressed.

Make it Count Lesson Plans

Objectives

The objectives provide a concise overview of the intended goals for the lesson.

Discussion

The discussion is intended to introduce the objectives to the students by way of questions that are relevant to the topic.

Activity

Each lesson plan describes an activity that supports the objectives. The activity is intended to suggest a creative, applied manner by which to teach financial literacy.

Extension

The extension activity is designed to supplement the original activity by way of either homework or further classwork.

Collaborative Feedback

The collaborative feedback section suggests a way to collaborate on the findings from the activity and the extension sections of the lesson plan.

Teacher Tips

Teacher tips suggest creative ways that allow the teacher to enrich the activity and/or incorporate the activity into a suggested subject area.

Lesson plans are complete with ready-to-copy student handouts and other lesson components. In the *Extras* section of this guide, you will find a Make it Count student program cover. Photocopy and distribute it to the students when you start the program.

The Five Sections of the Guide

It is not necessary for the activities to follow any specific sequence, which allows the instructor to choose segments based on curriculum needs.

1 Back to basics

This section describes the key concepts used in money management such as money and values, budgeting, setting goals, and earning money.

2 Out and about

Costs and concepts associated with day-to-day transactions in places such as a supermarket, a financial institution, the mall and a restaurant are explored in this section.

3 Lessons for life

This section provides an opportunity to promote financial awareness through life lessons such as the independence of a first cell phone, awareness of household living costs, giving to those in need, and the awareness of scams and fraud.

4 Fun with friends

This section covers relevant topics associated with the costs and potential savings that can be realized while engaged in recreation, parties, and hanging out with friends.

5 Extras

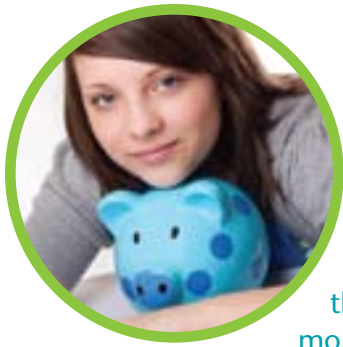
These resources may be used as general money management tools.



back to basics

This section describes the key concepts used in money management such as money and values, budgeting, setting goals, and earning money.

Make*i*Count



money

objectives

1. To introduce youth to the concepts that surround money such as: money as a form of currency for exchange, wants versus needs and financial responsibility
2. To address the value of money and identify the connection between personal values and money



Discussion

Introduce money with the following discussion points:

- What is money and why is it needed in society?
- What do you (personally) do with your money?
- How much does a normal day cost you (think about everything you may need in a day)?
- What do you “need” money for? What do you “want” money for? In your view, what percentage of money should be allocated toward the “needs” in life (food, shelter and basic clothing)?
- What is a **value**? What do the students’ value (i.e. family, love, friendship, health)? How do you think money relates to these things? Does it relate?
- Why would someone save, invest or donate their money and how does this connect to personal values?



Activity

Money and values

Length: 1 hour

Materials: Money Student Handout, a vessel in which to put money (jar, tin, bank, etc.), magazines and newspapers and a variety of art supplies

- In this activity, students will come up with their own personal values and determine how money relates to these values. They will also decorate a “value themed” piggy bank.
- Have students start the activity by reading the *Money Student Handout* and brainstorming the meaning of value. Students should write down some of their own values – and reasons as to why those values are important to them.
- Students should then decorate their “vessel” or piggy bank, connecting values to spending money. Ideas to decorate may include collages of motivational words, symbols, pictures or drawings.

Extension

- Encourage students to find interesting trivia relating to money, where it comes from, different forms of money over the years, etc.
- Ask students to bring from home, samples of currency from other parts of the world.

Collaborative Feedback

- Did anyone have any realizations with respect to the relationship between money and values?
- Discuss the trivia found in the extension activity.



Teacher Tips

- Provide your own personal example of a piggy bank decorated with your values!

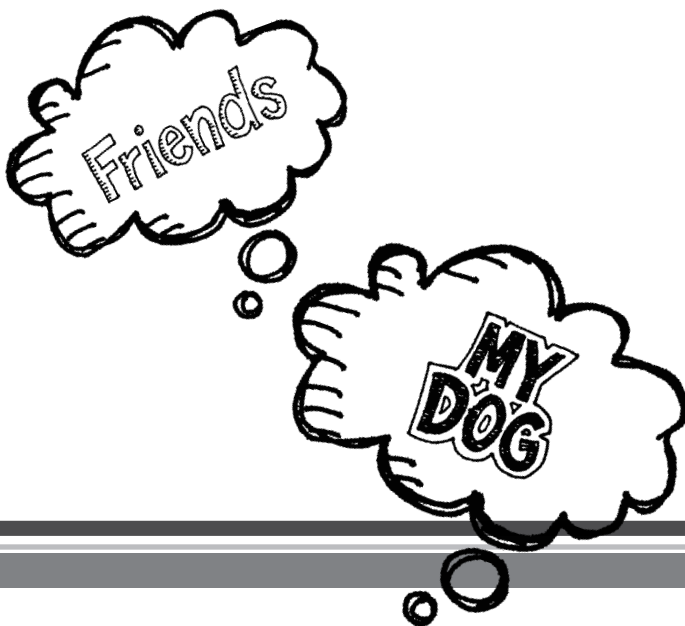


money

Before trying to figure out what money management is all about, it is important to reflect on your values. What is it that is important to you in your life? No small question! However, how can we understand how to manage our money if we don't first understand what it is that we want money to help us do?

You may be surprised to know that "stuff" is not something that most people value and what you spend your money on may not matter as much as you first thought.

So... what do you value in life?





budgeting objectives

1. To introduce the concept of planning for spending and saving

2. To teach basic budgeting principles



Discussion

Introduce budgeting with the following discussion points:

- What does the word **budget** mean? Why do people budget?
- Does anyone currently budget? Do students think budgeting is important?
- What is **income**? What could be sources of income for students? How do you decide what to spend your income on?
- What are some common day-to-day **expenses** for youth? Think about it from the time you wake up and brush your teeth, to the time you go to sleep.



Activity

Start a budget

Length: 45 minutes

Materials: Youth Budget Sheet Student Handout

- In this activity, students will learn how to keep a basic monthly budget. To teach students to budget use the *Youth Budget Sheet Student Handout* and explain to the students what each section means.
- Once students have a grasp as to what the budget sheet is all about, use examples provided by students to fill out the sheet as a class. First, ask for specific earning examples and write down some of these ideas (including earning date) on the board. Now, ask the students about specific spending examples (including spending date) and write these down on the board.

- Together, go through each of the examples and use them to fill out the *Youth Budget Sheet Student Handout* as a group. Complete the activity by totalling the budget and answering the questions at the bottom of the handout.

Extension

- Ask students to track their own personal budgets for a given time period (i.e. two weeks, a month), making sure to record everything each day.
- Encourage students to start a budget with their parents on the Make it Count website by accessing My Make it Count.

Collaborative Feedback

- At the end of a month, address whether there were any surprises in terms of what students earned or spent. Does this affect how they will budget in the future? What changes could be made?



Teacher Tips

- Share an example of a budget that may belong to someone living independently – include bills, rent/ mortgage, gas, etc. to punctuate the importance of budgeting!



Month: _____

How much money do you have saved already? _____

! Remember, always put some money towards your savings before you start spending.

Write down the money that you earn and the money that you spend every day.

How much money did you earn this month? _____

How much money did you spend this month? _____

How much money do you have left? _____

What are you going to do with your leftover money? _____



setting goals objectives

1. To encourage financial responsibility through goal setting
2. To introduce the disciplines of planning, scheduling and tracking



Discussion

Introduce goal setting with the following discussion points:

- What is a **goal**? Do students set goals?
- What do students think about goals as they relate to money? Why might money-related goal setting be important?
- Is anyone saving their money for something in particular? If so, how are they saving?
- Is it important that goals be realistic? Why or why not?
- It is best to put aside a percentage of your income (10%) before you spend your money. How is this achieved? Is this a common practice for anyone?



Activity

Get a goal

Length: 45 minutes – 1 hour

Materials: Saver Sheet Student Handout, magazines, flyers/catalogues

- In this activity, students will set up their own savings goal using the *Saver Sheet Student Handout*. To start, brainstorm a “class goal” and fill out a *Saver Sheet Student Handout* together. To do this, draw, describe or paste a picture of the goal in the box at the top left of the page. Indicate how much money you need to save up to achieve this goal and mark the amount beside the “TOTAL” on the left-hand side of the *Saver Sheet*. Fill in the questions under the “Savings Plan.” Next, write in the scale on the thermometer from “Just starting out” (current savings) to

“You did it” (final financial goal) as it relates to your goal.

- Now, have students come up with their own goal to set, following the same process as previously mentioned.

Extension

- Ask students to brainstorm a list of short- and long-term financial goals.
- Encourage students to start a goal with their parents on the Make it Count website by accessing My Make it Count.

Collaborative Feedback

- Revisit the idea of why goal setting is important. Have anyone’s ideas changed?
- After students have been working toward their goal for some time, discuss some of the challenges they met when trying to stay on track.
- Collectively discuss individual short- and long-term financial goals.



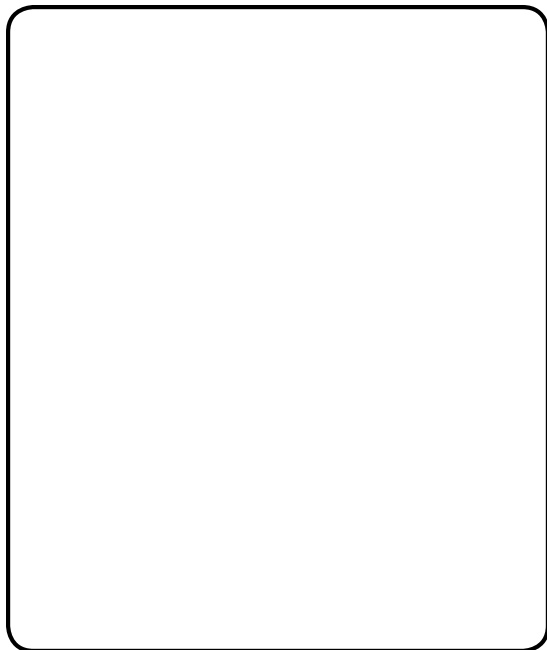
Teacher Tips

- Try starting a “charity goal setting” class or class-to-class competition.



The Goal:

Draw, describe or paste a picture of your goal



Price: _____

Taxes: _____

Total: _____

The savings plan:

Where will you get the money from?

How much money will you put away?

How often?

Where are you going to keep the money
(a savings account)?

What date should you reach your goal?

You did it!

Almost

Halfway there

Just starting out
(Colour in
your progress)



earning money objectives

1. To introduce the idea of earning money
2. To research and understand the costs associated with starting and running a business



Discussion

Introduce earning money with the following discussion points:

- What are all of the different ways you can think of to earn money right now?
- What are your interests or skills? How could you use these to earn money?
- What type of business might work well or have difficulty in your community?
- Does anyone currently run their own business? Remember, running your own business can be something as simple as mowing your neighbours' lawn.
- What are the risks and rewards to running your own business?



Activity

Start a business

Length: (1–3 hours) time may vary depending on depth of business planning

Materials: Earning Money Student Handouts, computer for research (optional)

- In this activity, students will come up with their own business idea and outline what would be involved in setting up the business in the *Earning Money Student Handouts*.
- First, as a class or independently have the students review the *Pitter Patter Babysitting Service* example on the *Earning Money Student Handout* and come up with an idea for their own business. The students will need to think of, and record everything involved including start-up costs and advertising ideas.

- Once students have come up with their business idea, they should record this on the *Earning Money Student Handout*. Have them pair up and share their ideas and feedback on the above mentioned questions with another classmate.
- The pair may then share their ideas with one other pair. In this context, the partners can help share each others' ideas as well as their own and provide outside ideas.

Extension

- Ask students to design a logo and or develop a motto for their business.
- Encourage the students to test out their business in the real world. Have them ask their friends and family if they would be interested in their services, if there are ways to improve the idea or service, etc.

Collaborative Feedback

- Discuss the similarities and differences between students' business ideas. Were there different price points for similar businesses? How about the start-up costs?
- Review the logos and mottos of like businesses and discuss how they could potentially attract different customers. For example, imagine two businesses, one called *Pitter Patter Babysitting Services* and the other called *Best-Bargain Babysitting*. How might their customers differ? Which one do you think would be more reliable? Which one would be less expensive? Why do you think that is?



Teacher Tips

- Consider bringing a small business entrepreneur to your class as a guest speaker.
- Aptitude tests may be of interest to students who are having difficulty determining where their interests lie. The entire class may benefit from this prior to the activity.

earning money

What could give you more independence than starting your own business? What does it take to sell a good product or service? Think about what kind of business you might like to run and consider the following example to help you get started.



Business Idea/Name	Pitter Patter Babysitting Service
Is there a need in my community? Why?	Babysitting is needed because I live in a neighbourhood where there are a number of families with small children. My parent's friends have children that I know and would babysit.
What do I need to start?	To start babysitting I would need to get a babysitting certificate to be a qualified babysitter.
What are the costs?	The cost of a babysitting course is usually about \$15.00.
What are some advertising ideas?	To advertise, I may hang posters with my phone number at my local community centre.
What will I charge my customers?	I am going to start charging \$7.00/hr for babysitting, or consider what other babysitters in my area charge.

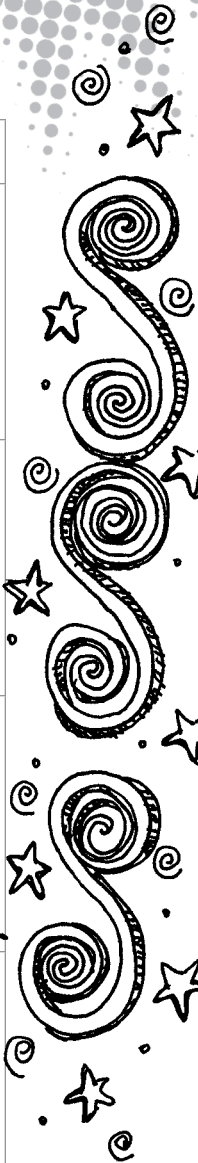
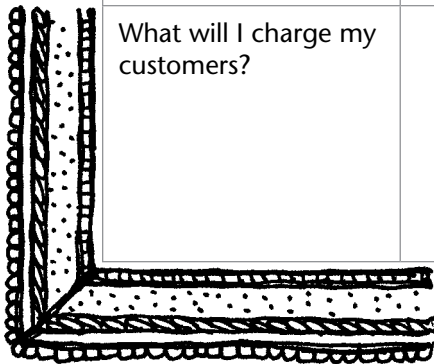


earning money

Business Plan

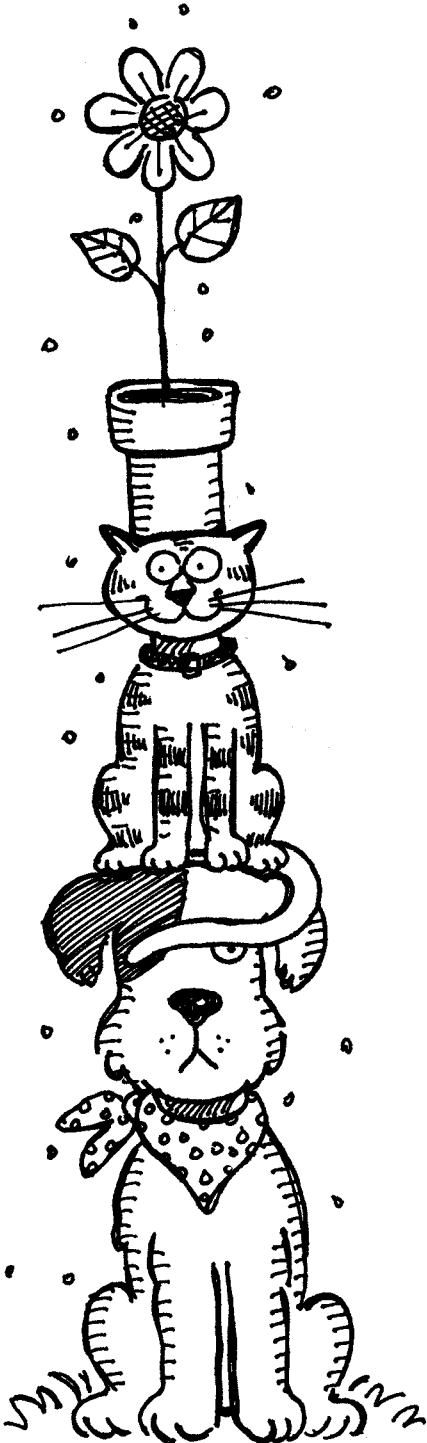
Try answering the following questions to help you work out your business idea.

Business Idea/Name	
Is there a need in my community? Why?	
What do I need to start?	
What are the costs?	
What are some advertising ideas?	
What will I charge my customers?	



earning money

Now consider your future customers and create a logo and motto that will help to sell your product or service!





out and about

Costs and concepts associated with day-to-day transactions in places such as a supermarket, a financial institution, the mall and a restaurant are explored in this section.

Make*i*tCount



at the supermarket

objectives

1. To facilitate an understanding of the costs associated with food
2. To encourage students to devise practical money-saving techniques



Discussion

Introduce money management as it pertains to the supermarket with the following discussion points:

- Who is responsible for the food budget in the family?
- Do you pack your own lunch, if not who does? Or do you get money for lunch?
- How much do you think it would cost to buy groceries for yourself for a day? How about a week?
- What are some different ways that you could save money when grocery shopping, or buying lunch? (no name brand, bulk, coupons etc.)
- Is there a significant difference between the cost of a "homemade lunch" versus a "cafeteria bought" lunch? Why?



Activity

Lunch in a \$3.00 cash crunch

Length: 30–45 minutes

Materials: At the Supermarket Student Handout, supermarket flyers and coupons

- In this activity, students will need to come up with a clever \$3.00 (or less) lunch idea. On their own or in pairs, have students brainstorm ideas on how to make or buy a lunch for \$3.00. Students will need to read and fill out the information on the *At the Supermarket Student Handout*. They will need to name their lunch, describe it in an appetizing way and provide a description of each item in the lunch and the cost associated with it.

- Once complete, amalgamate the \$3.00 lunch ideas into a booklet for distribution. Decide collectively on a booklet title, i.e. "Three-dollar Dining."

Extension

Ask students to consider what they brought/bought for lunch today. With the help of a parent or perhaps online research, ask the student to estimate the following:

- How much did this lunch cost?
- How might this cost be improved upon on the next day's lunch?
- Assuming this lunch cost more than \$3.00, subtract \$3.00 from the cost of this lunch to determine what the savings might have been. What would this savings amount to over the course of a week? A month? A year?

Collaborative Feedback

- Discuss how each students/groups' \$3.00 lunch ideas might be improved. Are there any recurring savings tips that arise?
- Compare the results of the Extension and discuss why the costs are as they are.



Teacher Tips

- Reward the most creative/nutritional/inexpensive lunch with a \$3.00 cafeteria voucher.
- Arrange for the Home Ec or foods teacher to come in and speak about cost-saving meal ideas.
- Bring a teacher lunch as an example for discussion.



at the supermarket

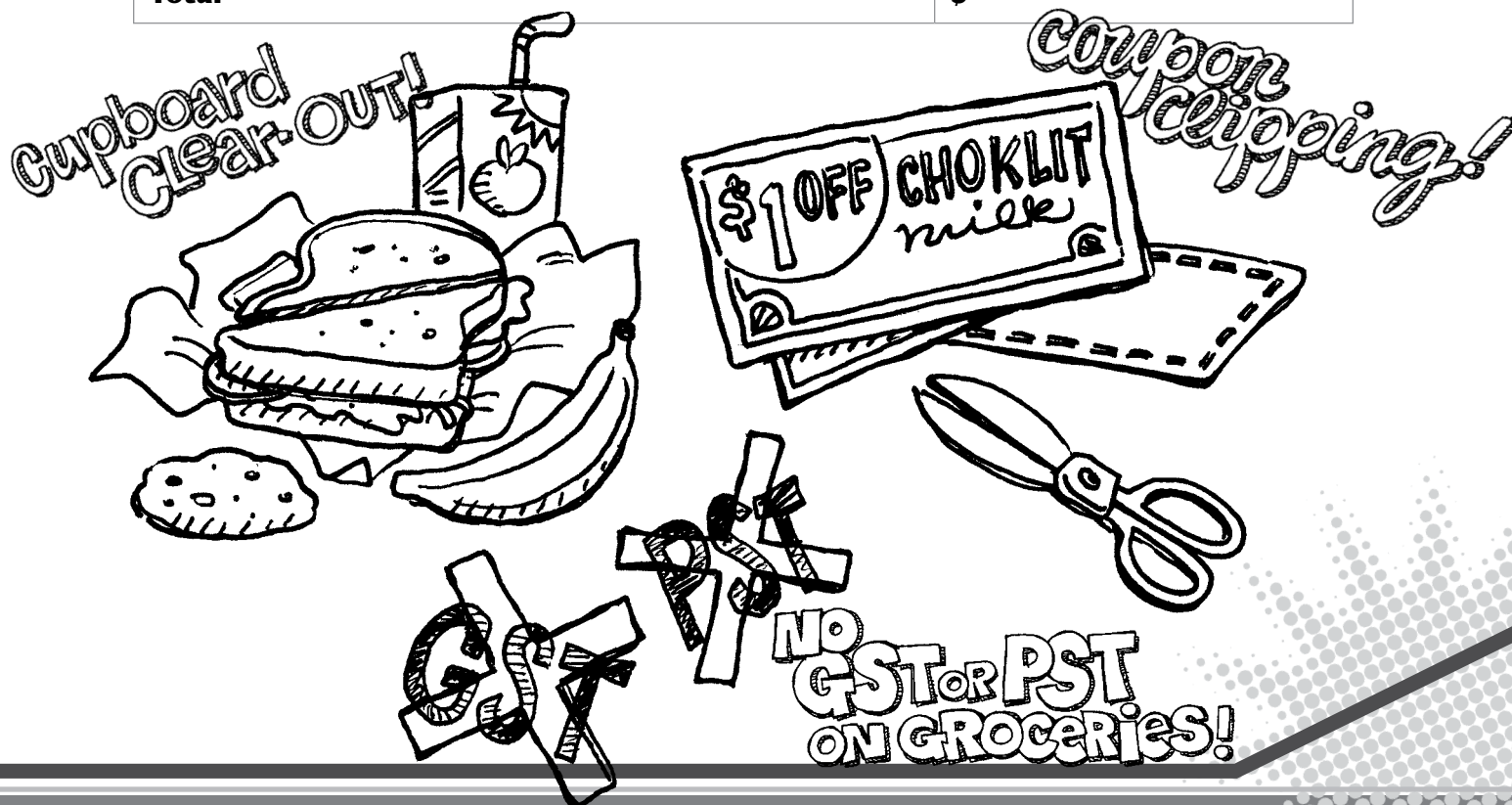
Lunch in a \$3.00 Cash Crunch

You've got \$3.00 and you are hungry. You have got to make that \$3.00 count! Brainstorm ideas on how to make or buy a lunch for \$3.00 and fill out the chart below. Will you bring it from home? Will you buy it? What will the lunch include? You should think about all of these things before making any purchases. Remember, even lunches brought from home have a cost.

Make sure your lunch is nutritious and make it fun and creative! You may want to have a themed lunch or call it something memorable. Then you can share the idea with others.

My \$3.00 Lunch (name and describe your lunch, make it sound good!)

Item	Price
	\$
	\$
	\$
	\$
	\$
Total	\$





at your financial institution

objectives

1. To promote an understanding of basic financial institution offerings
2. To encourage analysis of the most effective use of various types of accounts



Discussion

Introduce money management as it pertains to financial institutions with the following discussion points:

- What are financial institutions used for?
- Does anyone have a savings account? How about a chequing account?
- What do students think the difference is between a savings account, a chequing account and a credit card?
- Why is it important to understand the difference between these accounts?
- What are some initial ideas regarding the pros/cons to each account?
- Mention debit cards and pros/cons.



Activity

Held accountable

Part 1

Length: 1.5 hours + preparation time for presentation

Materials: At Your Financial Institution Student Handout (Part 1), printouts from financial institutions on types of accounts, computer for research (optional)

- In this part of the activity, students will be broken up into three groups (chequing account group, savings account group, and the credit card group) and will be responsible to research their assigned account.
- As a group, students' need to fill out *At Your Financial Institution Student Handout (Part 1)*. They will be required to research how the account works, what some of the account features are, what the monthly costs

associated with the account are (service fees), what the **interest** is (specifically for savings account and credit card) and the pros and cons to having that type of account.

- Once students have finished their research they will be required to present their findings to the class. During the presentations, the students will need to fill out the rest of their handouts.

Part 2

Length: 1 hour

Materials: At Your Financial Institution Student Handout (Part 2)

- In this part of the activity, students will need to fill out *At Your Financial Institution Student Handout (Part 2)* and go through each of the transactions that are listed and determine the most appropriate account to use for each. In some situations, the transaction will affect two accounts.
- After students have filled out their charts, go through the list of transactions as a class. Once complete, have the students calculate the statement balance at the end of the month.

Extension

- Have students put together lists of account features that are important to them (i.e. free ATM withdrawals on a chequing account) and encourage them to investigate different financial institutions that offer those features.

Collaborative Feedback

- What surprises did each group encounter when researching the different accounts?
- Did students find any differences between what different financial institutions offered?



Teacher Tips

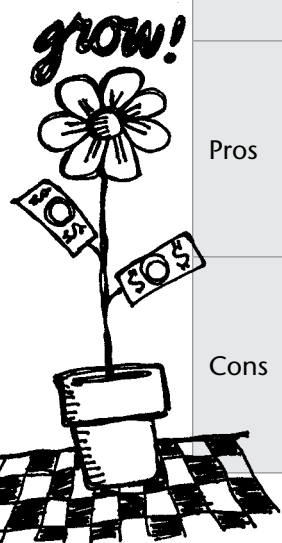
- Arrange a trip to a financial institution or have a representative come and speak to the class.

at your financial institution

Part 1

Accounts, Interest Rates, Credit Cards, Cheques...it all sounds so confusing! Fill in the chart specific to your group to sort it all out! Fill in the blanks during the other group presentations!

	Savings Account	Chequing Account	Credit Card
How it Works			
Features Included		<i>*Explain how to use a cheque</i>	
Monthly Cost			<i>*Explain minimum payment</i>
Interest Rate Earned/Owed			
Pros			
Cons			



at your financial institution

Part 2

Now that you understand the different types of accounts, let's put your knowledge to the test!

Figure out the most appropriate account to use for each of the transactions. Then, assign the transaction to a specific account and calculate the balance. Remember that some transactions will require you to balance TWO accounts!

Transactions:

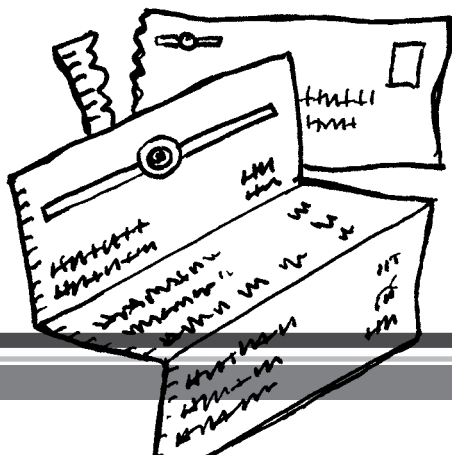
1. Purchased lunch at school for a cost of \$5.00
2. Purchased a birthday gift for a friend off the Internet for \$20.00
3. Went to see a movie and purchased a ticket which cost \$10.00
4. Bought a \$100.00 Canada Savings Bond
5. Took all of your piggy bank change (\$30.00) to the bank
6. Purchased cookies from a friend's bake sale and spent \$5.00
7. Purchased a movie prop from an online auction for \$30.00
8. Went bowling with some friends and played two games for a combined cost of \$10.00
9. You received \$20.00 in birthday money and put it into your savings account



Chequing Account

Item Description	Debit	Credit	Balance
Babysitting Income	—	\$50.00	\$50.00
Lunch at School	\$5.00	—	\$45.00

Statement Balance at the end of the month: _____



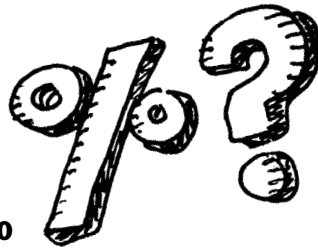
Review YOUR statement.

at your financial institution

Savings Account

Item Description	Debit	Credit	Balance
Birthday Money	—	\$100.00	\$100.00

Statement Balance at the end of the month: _____



Credit Card – Limit: \$200.00

Item Description	Debit	Credit	Balance

Statement Balance at the end of the month: _____



at the shopping mall

objectives

1. To encourage students to think about clothing/shopping from a “needs” perspective
2. To demonstrate creative ways to save money related to clothing/shopping



Discussion

Introduce money management as it pertains to the shopping mall with the following discussion points:

- How do students plan wardrobes?
- How are buying decisions made? For example, “I need something” “I really want new...”
- What does a clothing budget mean to the students? How is this budget established?
- What encourages shopping? How does a store market clothing?
- How do peers influence your clothing purchasing decisions?



Activity

Shop smart

Length: Part 1 (45 minutes at school); Part 2 (at home); Part 3 (45 minutes at school)
Materials: At the Shopping Mall Student Handouts, flyers, catalogues, computer (optional)

Part 1 (At School): Clothing Wish List

- In this part of the activity, students will put together a clothing wish list of items that they believe they will need for the school year. Using the *At the Shopping Mall Student Handout*, students need to record their clothing wish list and then research and record the respective costs (total cost should also be indicated).

Part 2 (At Home): Clothing Inventory

- In the second part of the activity, students will need to go home and record the details of their wardrobe (*Clothing Inventory* section

of the *At the Shopping Mall Student Handout*). Students will then record whether or not they wear the clothes, as well as, whether it may be an item that they would trade.

Part 3 (At School): Clothing Budget

- Once they have completed Part 2 of the activity, continue by telling students they need to cut their clothing wish list total by 50%. Brainstorm and discuss the relevant cost-saving techniques (need vs. want, second-hand clothing, trades or clothing swaps, etc.) Have students review the clothing wish list against their clothing inventory and see if they can eliminate any redundancies.

Extension

- Set the guidelines for students to arrange a clothing swap with friends and/or family. The “trade” items from the *Clothing Inventory* section of the *At the Shopping Mall Student Handout* may be included. Encourage students to keep track of the obstacles and benefits that arise from the swap.

Collaborative Feedback

- What were the pros and cons of the clothing swap? (Body image and style differences may be addressed here)
- How do money and clothing relate? How do money and clothing influence important issues such as: identity and “fitting in”?
- Tally up how much money was saved as a class after the wish lists were revised.



Teacher Tips

- Organize a “discount” fashion show. Students will need to put together an outfit from discount or second-hand stores.
- Discuss the idea of donating clothing (or lost and found items) to a charity.

at the shopping mall

Part 1 (At School): Clothing Wish List

Clothes can be very costly. Start to explore clothing costs by filling out the table below. In the first column, make a list of what you believe to be a realistic amount of clothes that you would like for this school year. In the second column, research the approximate cost of this clothing.

Part 2 (At Home): Taking Inventory at Home

What's in your closet? Your drawers? What about the laundry basket? Take inventory of the clothes that you already have at home (chart on next page). Note whether or not you wear each piece of clothing and also, whether or not you would be willing to trade the item.

Part 3 (At School): Clothing Budget

Now it's time to revisit your Clothing Wish List and compare the new information to your Clothing Inventory Chart. Are there items that may be removed from the wish list? Is there any duplication in the lists?



Part 1: Clothes Wanted	Approximate Cost at a Store
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Total	\$

Part 3: Clothes Wanted	Approximate Cost at a Store
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Total	\$

After discussing ideas on saving money with the class, record some of your favourites:

My Clothing Inventory

[illegible]





at a restaurant

objectives

1. To promote awareness of the potential costs and savings associated with dining out
2. To provide the tools to make informed choices



Discussion

Introduce money management as it pertains to eating at a restaurant with the following discussion points:

- Introduce the idea of dining out.
- What kinds of restaurants appeal to you?
- What are some of the costs associated with going out to a restaurant?
- What might an average individual meal cost?
- Who takes financial responsibility for meals if they are not eaten at home?
- How are taxes and tips calculated on restaurant purchases?
- What are some ideas for saving money at a restaurant?



Activity

How much is a meal?

Length: (45 minutes – 1 hour)

Materials: At a Restaurant Student Handout, real restaurant menus from your local area, arts and crafts supplies

- In this activity, students will have to come up with three real restaurant meal ideas and compile them into a creative menu. Have students look through real menus and come up with two restaurant meals that cost less than \$15.00 and one that costs less than \$10.00 (including taxes and tip). They can brainstorm and record their menu ideas on the *At a Restaurant Student Handout*.

- Once the students have come up with three meal ideas they can create their own menu (using arts and crafts supplies) citing the restaurants from which they drew the information. The menu can include tips on dining out cheap and any special deals their particular restaurants offer.
- Once the activity is complete the menus could be gathered and displayed in the classroom to offer other kids money-saving ideas. Or, some students could compile the classes' meal ideas into one book for distribution to all of the students.

Extension

- Encourage students to categorize local restaurants (i.e. take-out, family dining, fancy) and determine the average cost associated with each. Research some of the categories and record actual prices.

Collaborative Feedback

- After discussing savings ideas as a class, have everyone record the group's ideas (i.e. drinking water, finding coupons, splitting meals, specials, etc.)
- What ideas surface around dining out vs. eating at home?



Teacher Tips

- Organize a debate around the idea of "to tip or not to tip" as a means of saving money. Should a consumer's tip be based on the service or out of obligation? Is a 15% tip average, minimum, or high? Do you need to tip everywhere? (i.e. take-out, over-the-counter restaurants/cafes, hair salons, taxis?)
- Ask the Home Ec teacher to talk to the class about the relationship between restaurant costs and food quality, nutritional value, quantity and organic vs. not organic.

at a restaurant

Create an affordable menu!

Using real-life menus, come up with two meal combinations that cost less than \$15.00 and one that costs less than \$10.00 including taxes and tip! Using this information, create your own menu (citing the exact costs and the restaurant itself). You can record your menu ideas below, then create a real menu with arts and crafts supplies. Be creative!

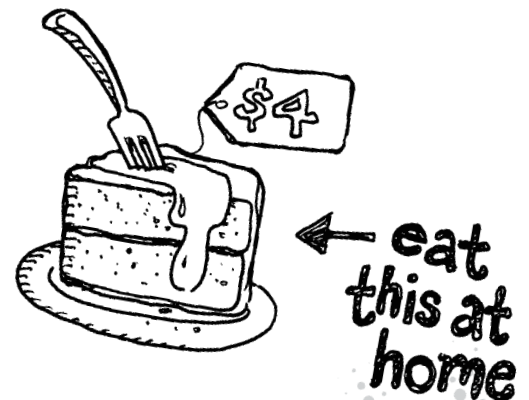
Under \$15



Under \$15



Under \$10



Restaurant Saving Ideas: _____



on the town objectives

1. To encourage creativity in seeking affordable entertainment
2. To develop familiarity with search techniques and community resources



Discussion

Introduce money management as it pertains to being out on the town with the following discussion points:

- Define entertainment as a class. Given that the idea of entertainment might be quite individual, encourage creativity and thinking outside of the box.
- Brainstorm the favourite entertainment activities of the class and write them all on the board.
- Where do you go to find events and activities in your town?
- Ask students to consider a reasonable weekly entertainment budget.



Activities

Newscast

Length: 45 minutes

Materials: On the Town Student Handout, brochures and pamphlets from a local tourism office for ideas

- In this activity, have groups of students (2–3), brainstorm two economical entertainment activities of choice. Ideas may include anything such as bowling or a walk in the park with an ice cream.
- Using their *On the Town Student Handout* students then record their ideas as well as the following: activity cost, transportation cost, food cost and other costs.
- Once students have completed their ideas they can come up with a clever and creative way to present the ideas to the class in the form of an Entertainment Newscast.

Cheap fun

Length: 45 minutes

Materials: On the Town Student Handout, brochures and pamphlets from a local tourism office for ideas

- In this activity, break students into seven groups (one for each day of the week) and have them find a weekly discounted activity within the community that takes place on their assigned day. Students can record their idea in the *Cheap Activity For Our Day* section of the *On the Town Student Handout*.
- Once this is complete, have all of the groups write down their activity on the board. The students can then fill in the *Cheap Fun for the Week* section of their *On the Town Student Handout*, which will serve as a resource of affordable entertainment for every day of the week!

Extension

- Film it. If students were really feeling creative they could do an On-location Entertainment Newscast, film it and show it to the class.
- Try it out. Within a given time period, have students try both suggested activities and modify their original idea according to the “fun factor” and budget.

Collaborative Feedback

- Discuss the obstacles in finding discounted entertainment.
- Discuss what some of the best resources for finding cheap entertainment in your local were?



Teacher Tips

- Play an entertainment or “What’s up in your community” segment of your local news for students to give them a better idea of what a Newscast could look like.

on the town

Newscast

Imagine you and your group members are going to be on the News. Fill in the chart below with two creative and inexpensive entertainment ideas. Then, sell your idea to the public (your classmates) in the form of an Entertainment Newscast.

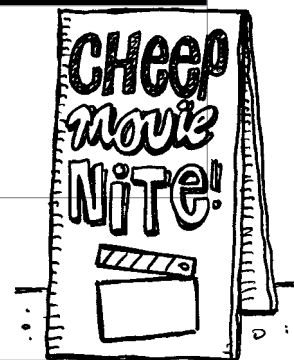
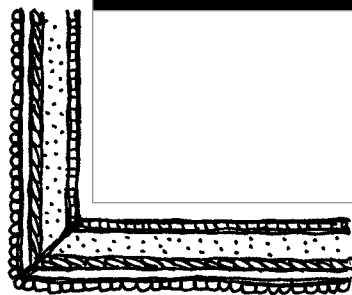
	Idea #1	Idea #2
Activity Name		
Activity Costs		
Transportation to/from Activity Costs		
Food Costs		
Other Costs		

Cheap Fun

Find a discounted activity within your community on your assigned day of the week.

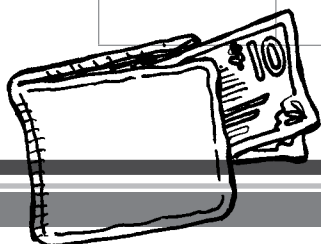
Your group's day of the week: _____

Cheap Activity For Our Day...



Cheap Fun for the Week (add your classmates ideas below):

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday





on the road

objectives

1. To reinforce planning and budgeting skills
2. To instill awareness of the potential costs and savings associated with various means of transportation



Discussion

Introduce money management as it pertains to transportation with the following discussion points:

- What are the students' primary modes of transportation? What are the costs associated with these forms of transportation?
- Discuss the pros and cons to various forms of transportation (i.e. a bus is inexpensive, but slow; a taxi is convenient, but expensive, etc.)
- What are some ideas to lessen the expenses associated with day-to-day travel? (get a bus pass, carpool, walk or ride a bicycle, plan ahead of time, etc.)



Activity

TAXI?!

Length: 1 hour

Materials: Instructions for TAXI?!, Errand Lists, Driver Maps, Make it Count Money, Signs (all included on the following pages), 3+ four-wheel scooters, envelopes

- In this activity, teach and lead students through the TAXI?! game. In the game, students will be asked to complete a list of errands and return home on a set transportation budget. According to cost, time and availability, students will be required to choose between various modes of transportation (taxi, bus and car) as a means to reaching their destination and completing their errands. They will only be given \$15.00 each and will need to make sure they can get home in a timely manner, but more importantly – on budget.

- As this activity is based primarily on the TAXI?! game, please read the *Instructions for TAXI?!* before starting.
- This activity is complete once all of the students have had a chance to be *Runners* in the game.

Extension

- Ask students to create their own comparative chart comparing all of the various modes of local transportation and their respective costs.

Collaborative Feedback

- Discuss the challenges associated with transportation costs. What were the positives and negatives of each mode of transportation?
- The rates provided in the activity are based on real charges – discuss all of the costs that go into running a vehicle to make up those rates.
- Did anyone think of ways to save money while doing their errands?
- Did anyone exceed their budget or not complete their errands? What tips might help in the future?



Teacher Tips

- If time allows, discuss all of the costs associated with having/buying a car – much of this is likely unknown to new drivers!



Instructions for TAXI?!

Object of the Game

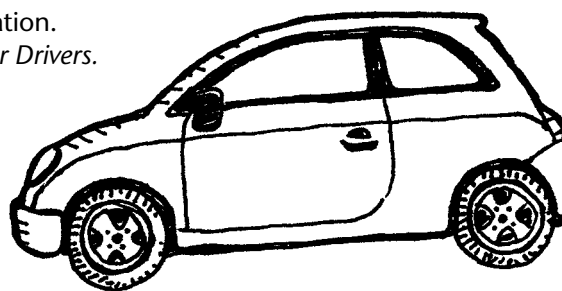
The object of the game is to run errands and return home on a set transportation budget of \$15.00 – this may sound easy, but money can go quickly.

The *Runners* can choose between three different modes of transportation (bus, taxi, car) to complete their *Errand Lists*. The game ends when each *Runner* completes their *Errand List*.

Setup

1. Arrange the game in a gym (or large uncarpeted space) according to the *City Maps* provided on the *Errand Lists*.
2. Assign roles and have each player move to their respective starting station.
3. Scooters need to be provided for the *Taxi Driver*, the *Bus Driver* and *Car Drivers*.
4. Provide *Runners* with *Errand Lists* and \$15.00 of game money.

When everyone is in position, you may start! Remember, the *Bus Driver* will need to wait a minute at the Mall before driving to the next station!



Players' Roles

1. Runners (4+ students)

The *Runners* will be supplied with an *Errand List*, a *City Map*, and \$15.00. They start the game at their Starting Point (as indicated on the *Errand Lists*) and finish the game at the Home station. *Runners* have the option of taking the bus, a taxi, or calling a car from home, depending on the destination.

To take a bus: *Runners* can wait for the bus at any given station. The bus follows the same route throughout the game and stops at each station for one minute, which may mean it will take a long time to both pick a player up, and drop them at their destination. *Runners* will have to pay the *Bus Driver* \$2.00 for every location they get dropped off at. **Note: *Runners* do not have to pay the *Bus Driver* every time the bus stops, they only have to pay when they complete an errand.**

To take a taxi: *Runners* can yell out "TAXI!" from any station. The *Taxi Driver* will then pick them up as soon as they become available. The *Taxi Driver* will take them DIRECTLY to their destination, no stops or waiting. *Runners* will be required to pay the *Taxi Driver* \$7.00.

To take a car: *Runners* can yell out "CAR!" from any station. *Runners* will then be picked up according to the *Car Driver's* availability. The *Car Drivers* will only drive *Runners* to School and Home, but they will drive *Runners* to their destination DIRECTLY, no stops or waiting. *Runners* will have to pay the *Car Driver* \$4.00.

2. Bus Driver (1 student)

The *Bus Driver* starts at the Mall and drives clockwise around the circle for the duration of the game. They have to stop at each location for one minute, and collect \$2.00 from anyone new that wants to get on the bus – the *Bus Driver* cannot take shortcuts. **Note: there may be more than one student on the bus at a time.**

3. Taxi Driver (1+ student)

The *Taxi Driver* stands in the middle of the playing area and waits until they are called by a *Runner*, then they return to the middle after dropping off that person. *Taxi Drivers* need to collect \$7.00 from each player and drive them directly to their destination. A *Runner* will yell out "TAXI!" when they want to be picked up.

4. Car Driver (1+ student)

Car Drivers are based at Home. *Car Drivers* will ONLY drive the *Runners* to School or back Home – THAT IS IT! *Car Drivers* will need to collect \$4.00 from each player. A *Runner* will yell out "CAR!" when they want to be picked up. **Note: *Car Drivers* can pick up students from any station.**

Starting Point: Convenience Store

1. Go to a friend's house
2. Go to the mall
3. Go to school
4. Go home

MODES OF TRANSPORTATION

Bus: \$2.00 per trip (Wait until it comes to your station)
The *Bus Driver* stops at every station for one minute so you may have to wait a while.

Car: \$4.00 per trip (Yell out "CAR")
The *Car Driver* will pick you up anywhere but will only drive you Home or to School.

Taxi: \$7.00 per trip (Yell out "TAXI")
The *Taxi Driver* will pick you up and drive you anywhere directly!

Errand List 1



You only have \$15.00 so try and get home cheap!

Starting Point: School

1. Go to the convenience store
2. Go to the mall
3. Go to a friend's house
4. Go home

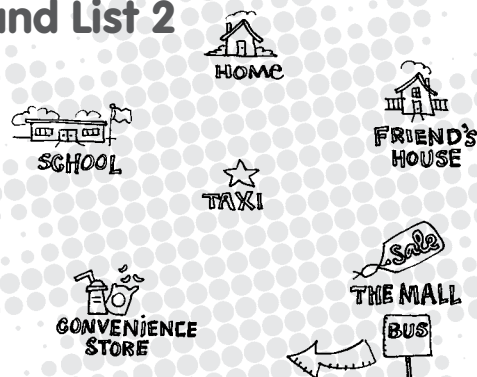
MODES OF TRANSPORTATION

Bus: \$2.00 per trip (Wait until it comes to your station)
The *Bus Driver* stops at every station for one minute so you may have to wait a while.

Car: \$4.00 per trip (Yell out "CAR")
The *Car Driver* will pick you up anywhere but will only drive you Home or to School.

Taxi: \$7.00 per trip (Yell out "TAXI")
The *Taxi Driver* will pick you up and drive you anywhere directly!

Errand List 2



You only have \$15.00 so try and get home cheap!

Starting Point: The Mall

1. Go to school
2. Go to a friend's house
3. Go to the convenience store
4. Go home

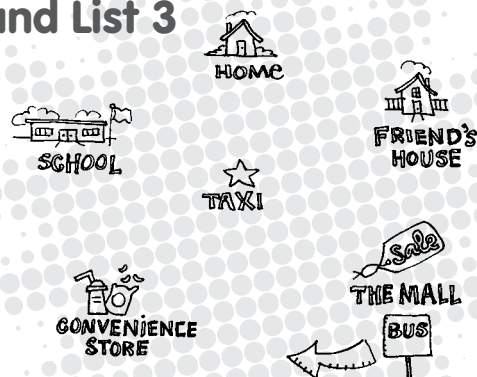
MODES OF TRANSPORTATION

Bus: \$2.00 per trip (Wait until it comes to your station)
The *Bus Driver* stops at every station for one minute so you may have to wait a while.

Car: \$4.00 per trip (Yell out "CAR")
The *Car Driver* will pick you up anywhere but will only drive you Home or to School.

Taxi: \$7.00 per trip (Yell out "TAXI")
The *Taxi Driver* will pick you up and drive you anywhere directly!

Errand List 3



You only have \$15.00 so try and get home cheap!

Starting Point: Friend's House

1. Go to the mall
2. Go to school
3. Go to the convenience store
4. Go home

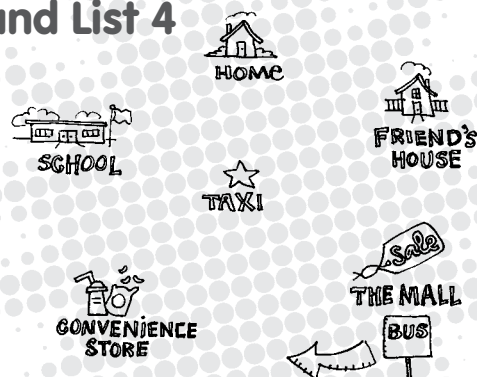
MODES OF TRANSPORTATION

Bus: \$2.00 per trip (Wait until it comes to your station)
The *Bus Driver* stops at every station for one minute so you may have to wait a while.

Car: \$4.00 per trip (Yell out "CAR")
The *Car Driver* will pick you up anywhere but will only drive you Home or to School.

Taxi: \$7.00 per trip (Yell out "TAXI")
The *Taxi Driver* will pick you up and drive you anywhere directly!

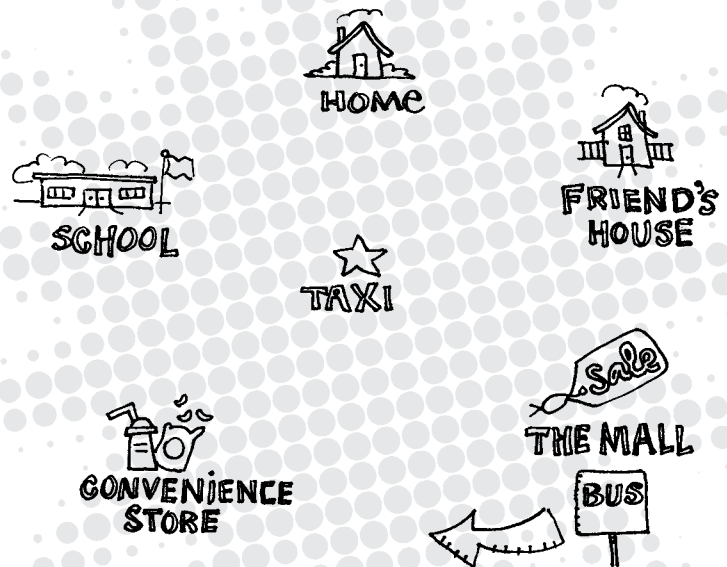
Errand List 4



You only have \$15.00 so try and get home cheap!

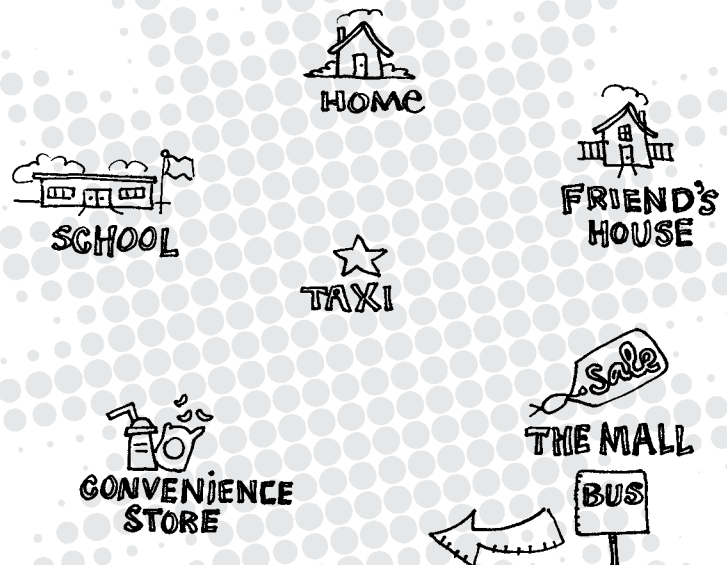
Bus Driver

The *Bus Driver* starts at the Mall and drives clockwise around the circle for the duration of the game. They have to stop at each location for one minute, and collect \$2.00 from anyone new that wants to get on the bus – the *Bus Driver* cannot take shortcuts. **Note: there may be more than one student on the bus at a time.**



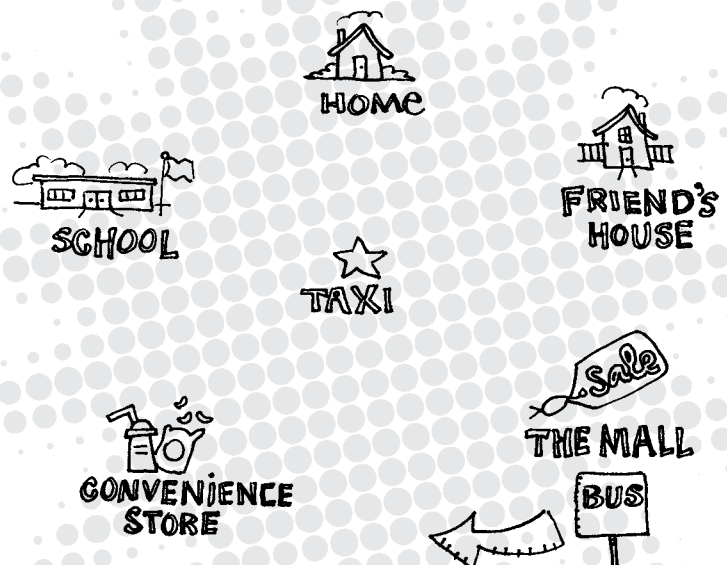
Taxi Driver

The *Taxi Driver* stands in the middle of the playing area and waits until they are called by a *Runner*, then they return to the middle after dropping off that person. *Taxi Drivers* need to collect \$7.00 from each player and drive them directly to their destination. A *Runner* will yell out "TAXI!" when they want to be picked up.



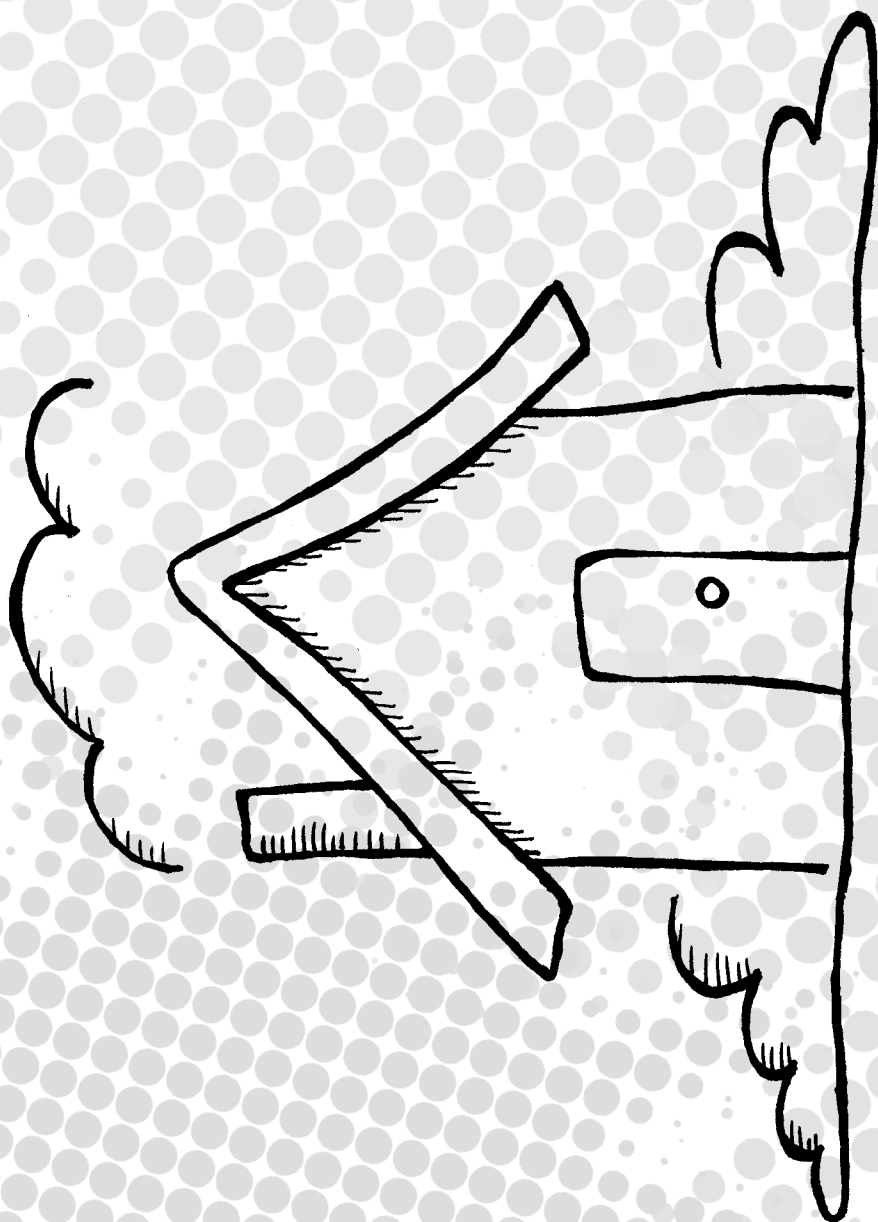
Car Driver

Car Drivers are based at Home. *Car Drivers* will ONLY drive the *Runners* to School or back Home – THAT IS IT! *Car Drivers* will need to collect \$4.00 from each player. A *Runner* will yell out "CAR!" when they want to be picked up. **Note: Car Drivers can pick up students from any station.**





CONCRETE



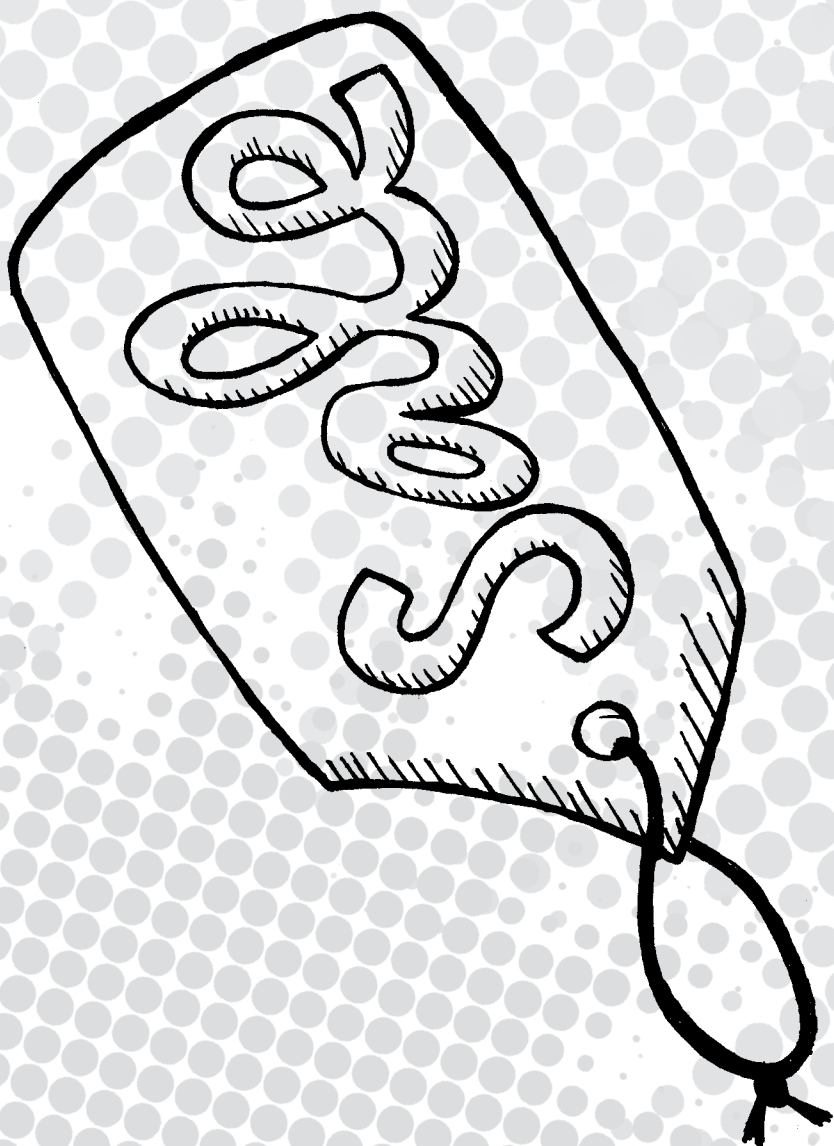


LEARNER'S
WORKBOOK

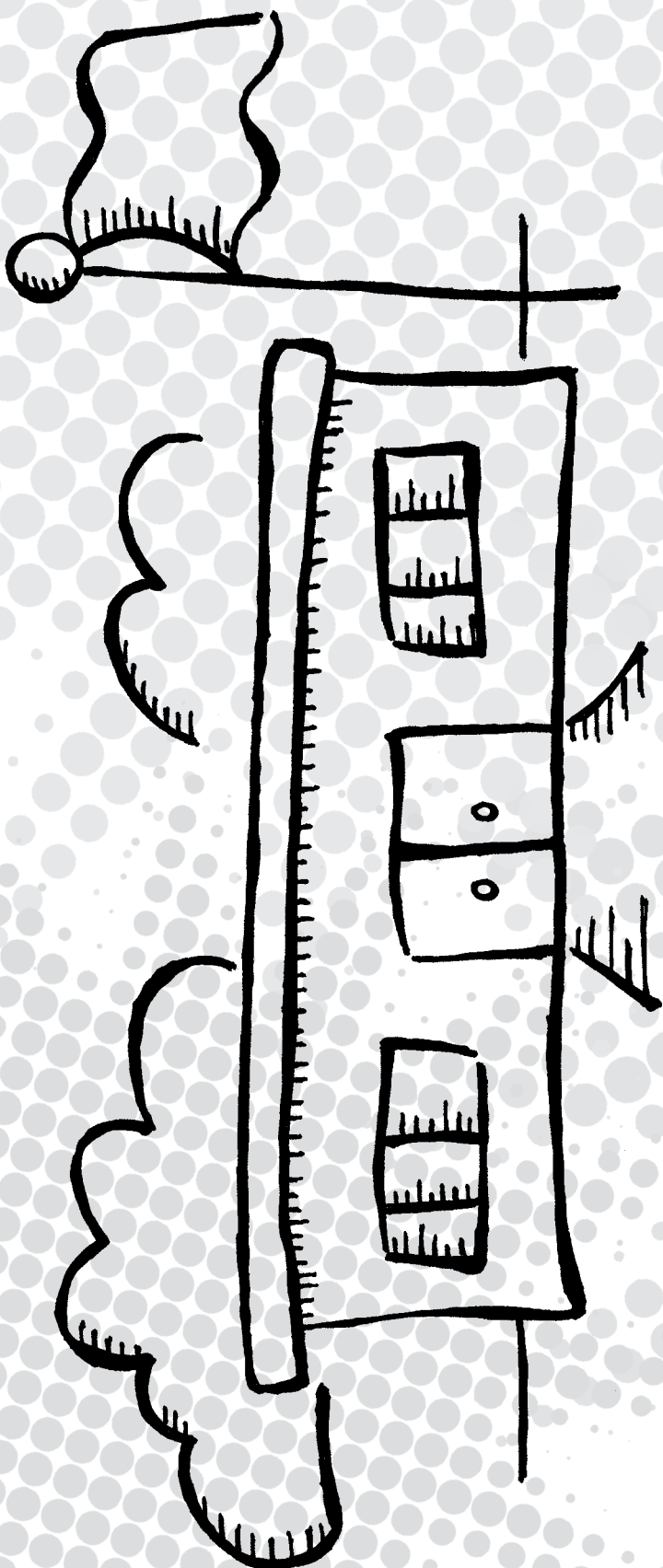


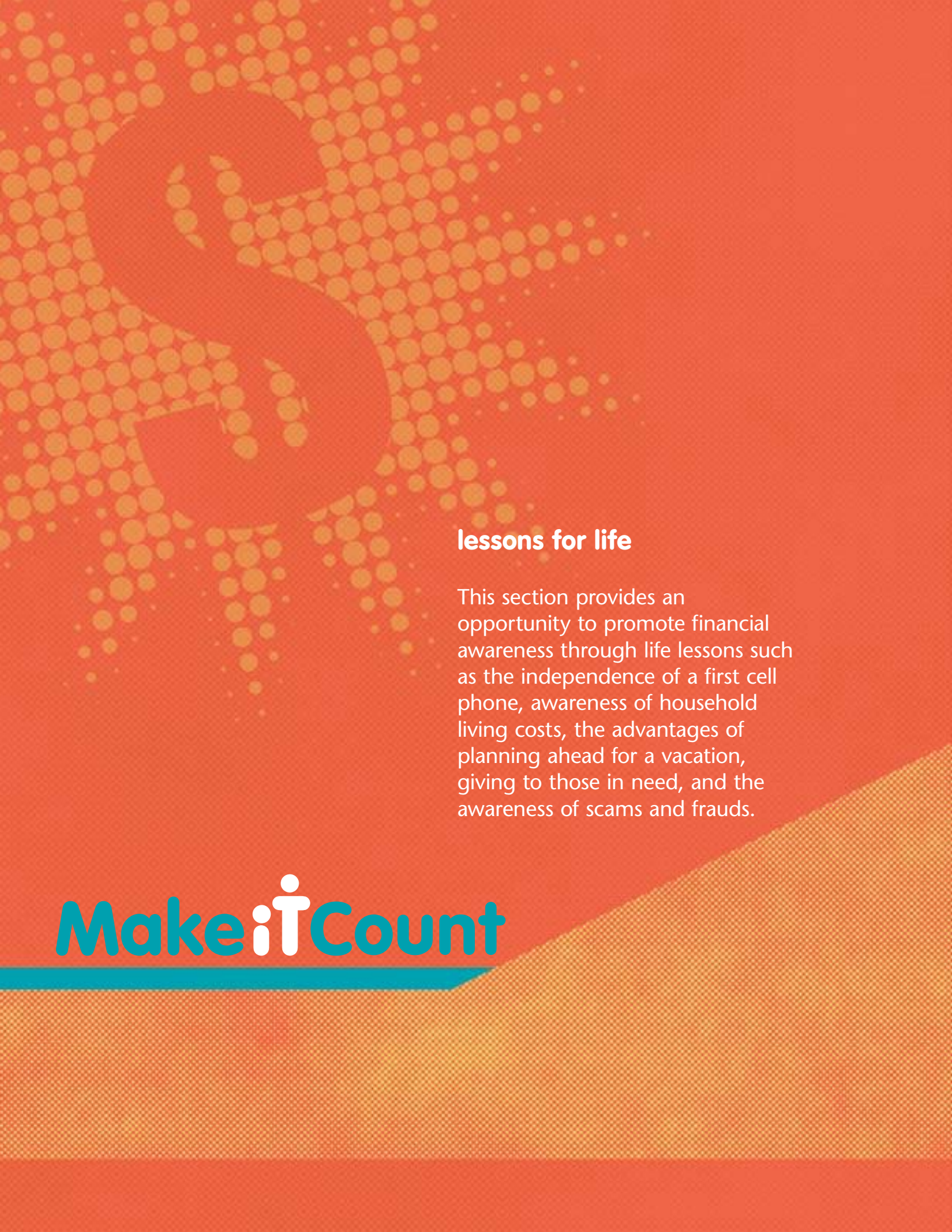
CONVENTS
FOR THE
FUTURE

TURN THE



TOOLS





lessons for life

This section provides an opportunity to promote financial awareness through life lessons such as the independence of a first cell phone, awareness of household living costs, the advantages of planning ahead for a vacation, giving to those in need, and the awareness of scams and frauds.

Make*i*Count



first cell phone

objectives

1. To promote budgeting and tracking of spending
2. To develop an understanding of the full costs associated with cell phones in various situations



Discussion

Introduce money management as it pertains to cell phones with the following discussion points:

- What are the pros/cons to having a cell phone?
- What are the costs associated with keeping a cell phone?
- Talk about some of the terminology associated with cell phone plans (rates, texting, downloads, incoming/outgoing minutes).
- Out of the students in the class, how many have ever exceeded their cell phone bill? How much have they exceeded their plan by? How often? How did they resolve the problem?
- What are the different types of cell phone plans?
- What features are most appealing/which ones are most used?
- What is a contract? What are the consequences of not living up to your end of the bargain?



Activity

Call waiting

Length: 1–2 hours

Materials: *Instructions for Call Waiting*, *Plan Sheets* (5 cards), *Calling Cards* (20 cards), calculator

- In this activity, teach and lead students through the *Call Waiting* game. Divide

students into five groups and assign each group to a team (this game can also be played individually, with one person per *Plan Sheet*). Read through each of the *Plan Cards* to ensure that everyone has an understanding of the specific features described on each plan. Students will then take turns drawing a *Calling Card* from the middle of the circle and (based on their specific plan) will record on their *Plan Sheet* how the call/text/browse etc. affected their bill.

- As this activity is based primarily on the *Call Waiting* game, please read the *Instructions for Call Waiting* before starting.
- The game is complete once all of the *Calling Cards* have been picked up.

Extension

- Divide students into two groups and have them debate the pros and cons of a cell phone. Do the benefits outweigh the cost?
- After the game is over and if time allows, put all of the *Calling Cards* back into a pile. As a class/group, go through each card together and assign each *Calling Card* to the *Plan Card* (cell phone plan) with which it best fits (i.e. the plan which would record the lowest charge).

Collaborative Feedback

- Which plan would best suit your phone habits?
- What surprises did you come across with regards to extra charges?
- Ask students to compare the cost of landlines, online phones and cell phones.



Teacher Tips

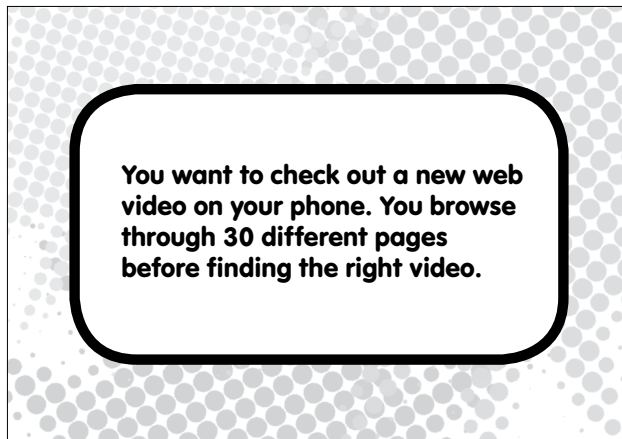
- Bring in actual phone bills to compare.

Call Waiting Instructions

1. On one side of the *Plan Card* there is a chart on which you will record all of your cell phone charges. Have this side of the chart facing your group.
2. Place the *Calling Cards* face down in the middle of the circle. The starting team may then draw a *Calling Card*. This team should then record the relevant information on their *Plan Card* in the chart provided.

Check out this example

Distance Assistance pulls out this *Calling Card*:



Distance Assistance Plan \$30.00 a month

Includes

- 200 anytime/anywhere minutes in Canada
- No long distance charges for calls made within Canada or from Canada to the U.S.

Extra Charges

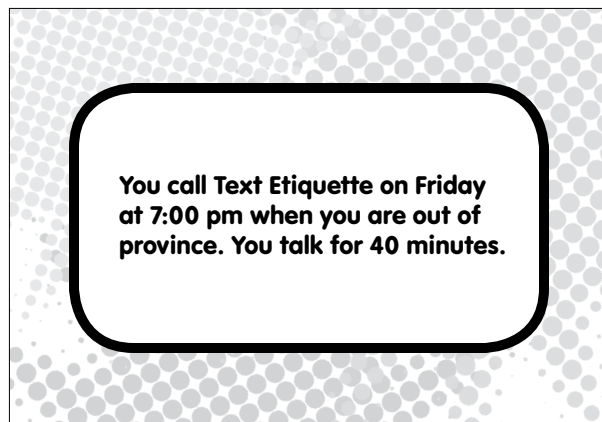
- Daytime minutes – \$0.30 per minute
- Long Distance minutes – \$0.35 per minute
- Browsing – \$0.05 per page
- Downloads – \$1.00 per download
- Texting – \$0.15 per sent/received text

Minutes Left	Call	Text	Download	Browse	Description	Rate	Charge
200	☐	☐	☐	☒	surfing 30 web pages	.05	\$ 1.50
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$



Call Waiting Instructions

Day and Night Delight pulls this *Calling Card*:



**YAK
YAK
YAK**



day & night delight plan \$30.00 a month

Includes

- 250 daytime local minutes
- Unlimited local evenings and weekends starting at 5:00 pm

Extra Charges

- Daytime minutes – \$0.30 per minute
- Long Distance minutes – \$0.35 per minute
- Browsing – \$0.05 per page
- Downloads – \$1.00 per download
- Texting – \$0.15 per sent/received text

Minutes Left	Call	Text	Download	Browse	Description	Rate	Charge
250	☒	☐	☐	☐	long distance 40 min.	.35	\$ 14.00

Text Etiquette will also need to track this call:



Text Etiquette Plan \$30.00 a month

Includes

- 200 daytime local minutes
- Unlimited text messaging
- Unlimited local evenings and weekends starting at 8:00 pm

Extra Charges

- Daytime minutes – \$0.30 per minute
- Long Distance minutes – \$0.35 per minute
- Browsing – \$0.05 per page
- Downloads – \$1.00 per download

Minutes Left	Call	Text	Download	Browse	Description	Rate	Charge
160	☒	☐	☐	☐	long distance 40 min.	.35	\$ 14.00

3. Continue by drawing cards and recording charges until the *Calling Cards* are finished or the allotted time for the activity is over.
4. Following the activity, each team must calculate all of the charges on their bill. The group with the lowest phone bill wins.

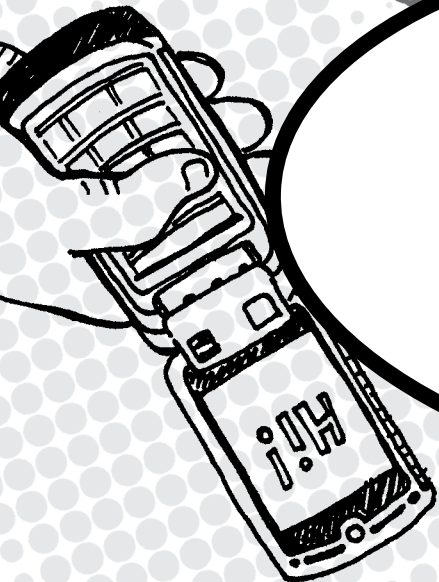


- 200 anytime/anywhere minutes in Canada
- No long distance charges for calls made within Canada or from Canada to the U.S.

- Daytime minutes – \$0.30 per minute
- Long Distance minutes – \$0.35 per minute
- Browsing – \$0.05 per page
- Downloads – \$1.00 per download
- Texting – \$0.15 per sent/received text

Minutes Left	Call	Text	Download	Browse	Description	Rate	Charge
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
Plan Charge + Activation Charge							\$ 37.95
GST/PST							\$
TOTAL							\$

Make it Count



Text Etiquette



Text Etiquette Plan \$30.00 a month

Includes

- 200 daytime local minutes
- Unlimited text messaging
- Unlimited local evenings and weekends starting at 8:00 pm

Extra Charges

- Daytime minutes – \$0.30 per minute
- Long Distance minutes – \$0.35 per minute
- Browsing – \$0.05 per page
- Downloads – \$1.00 per download

Minutes Left	Call	Text	Download	Browse	Description	Rate	Charge
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
Plan Charge + Activation Charge							\$ 37.95
GST/PST							\$
TOTAL							\$



- 250 daytime local minutes
- Unlimited local evenings and weekends starting at 5:00 pm

- Daytime minutes – \$0.30 per minute
- Long Distance minutes – \$0.35 per minute
- Browsing – \$0.05 per page
- Downloads – \$1.00 per download
- Texting – \$0.15 per sent/received text

Minutes Left	Call	Text	Download	Browse	Description	Rate	Charge
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
Plan Charge + Activation Charge							\$ 37.95
GST/PST							\$
TOTAL							\$

Premade Prepaid



Premade Prepaid Plan

Charges

- Daytime minutes – \$0.30 per minute
- Long Distance minutes – \$0.35 per minute
- Browsing – \$0.05 per page
- Downloads – \$1.00 per download
- Texting – \$0.15 per sent/received text

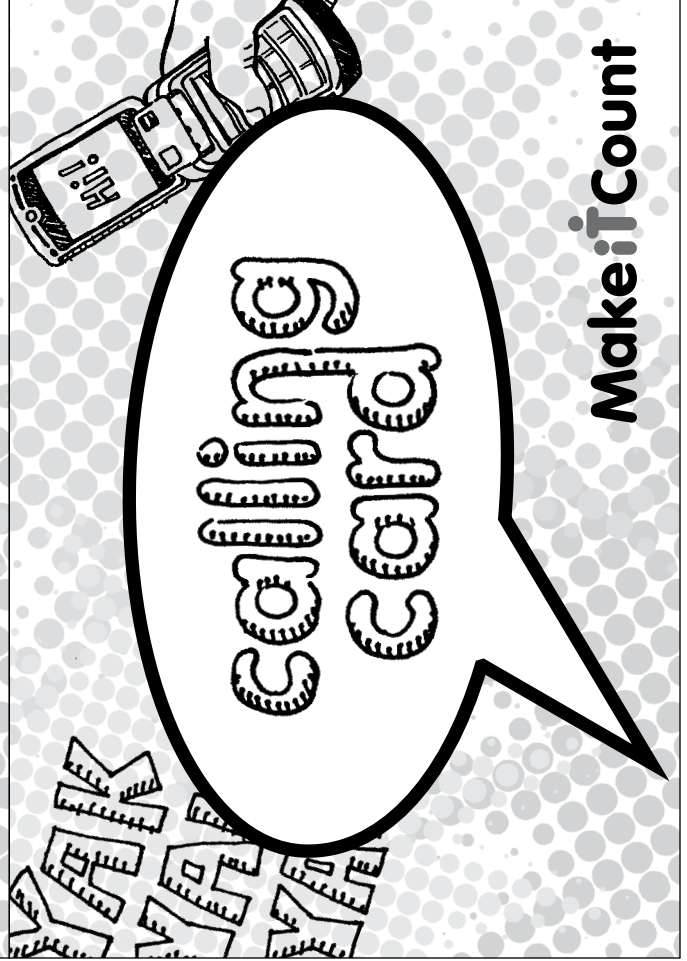
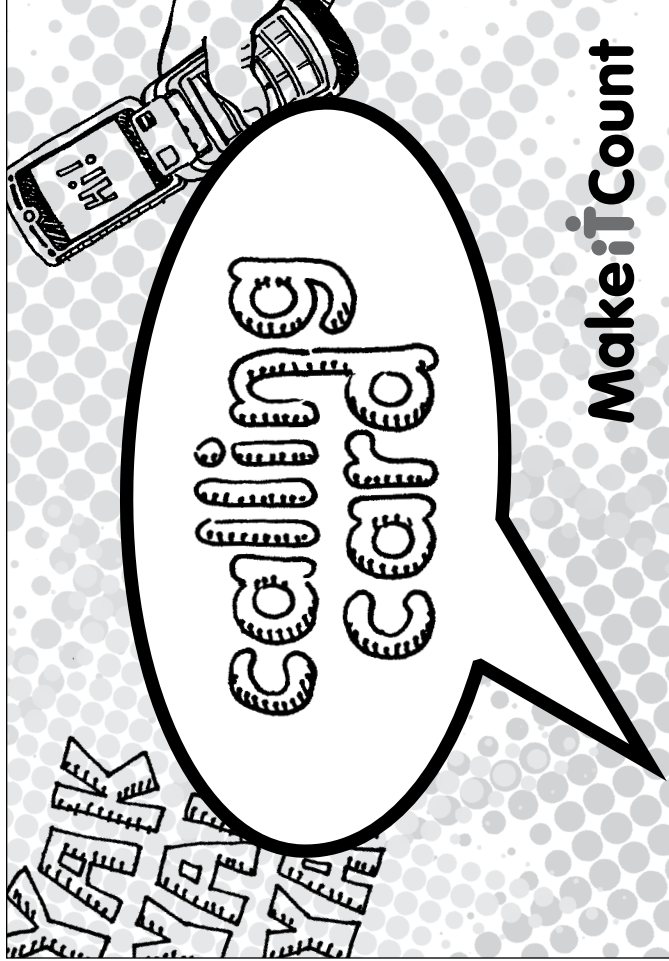
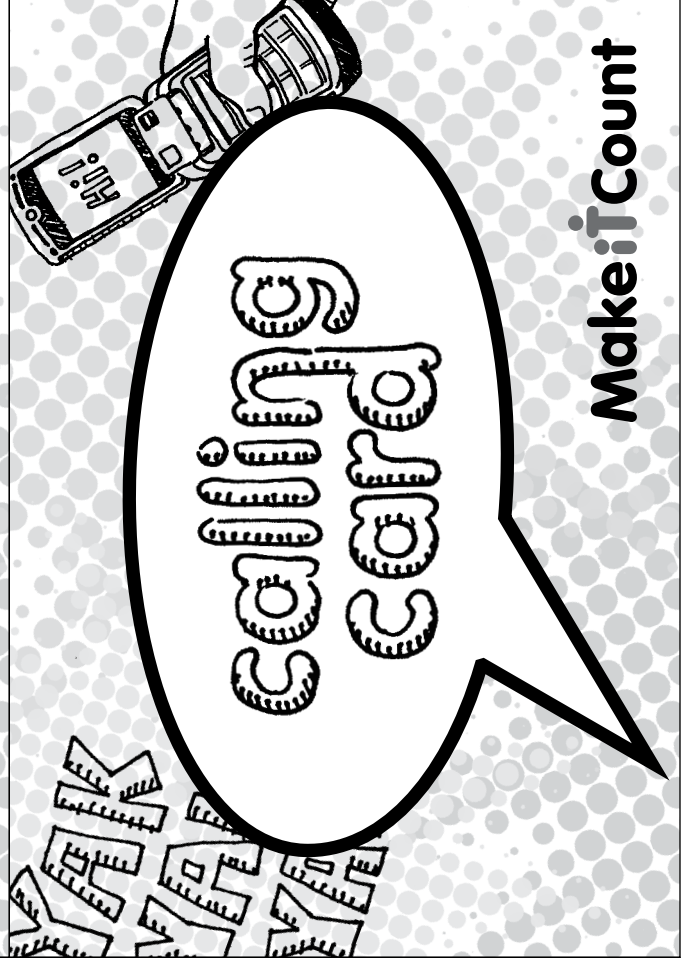
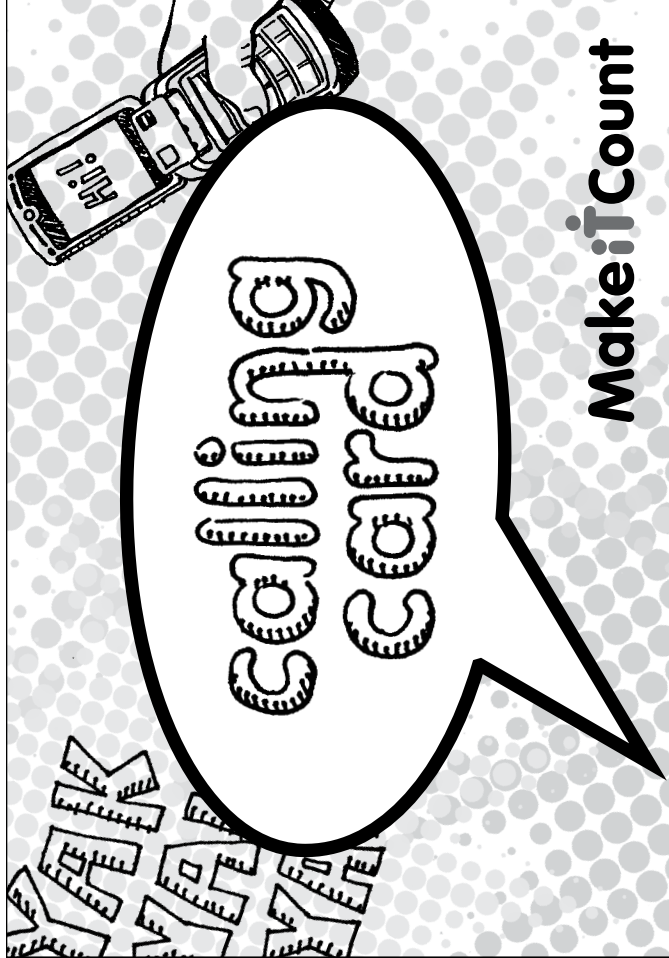
Minutes Left	Call	Text	Download	Browse	Description	Rate	Charge
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
					Activation Charge		\$ 7.95
					GST/PST		\$
					TOTAL		\$



- 200 daytime local minutes
- Unlimited surfing, browsing and downloads

- Daytime minutes – \$0.30 per minute
- Long Distance minutes – \$0.35 per minute
- Texting – \$0.15 per sent/received text

Minutes Left	Call	Text	Download	Browse	Description	Rate	Charge
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
	☐	☐	☐	☐			\$
Plan Charge + Activation Charge							\$ 37.95
GST/PST							\$
TOTAL							\$

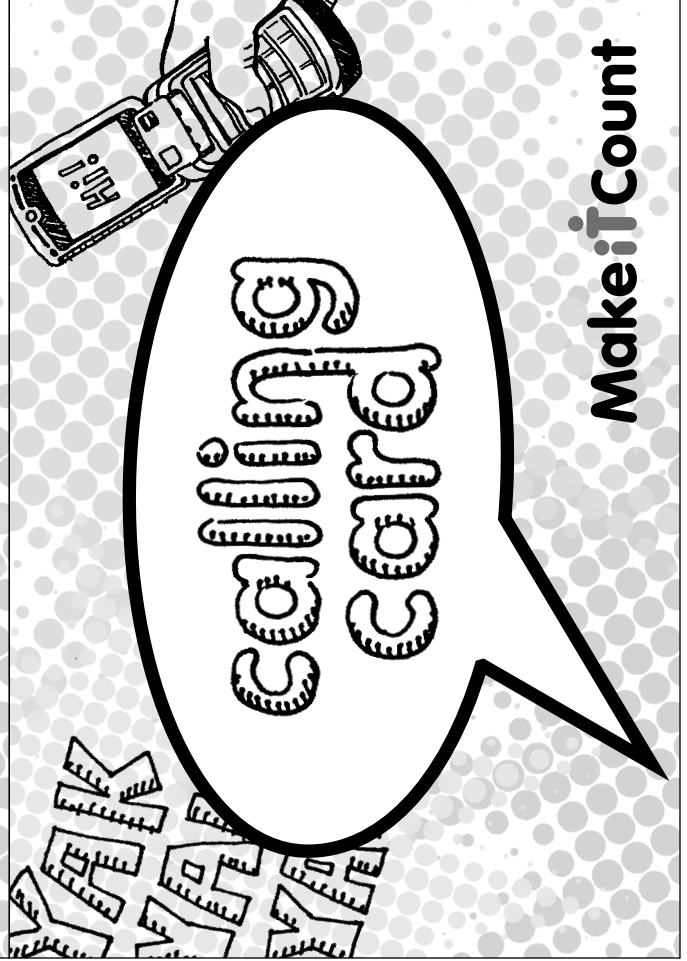
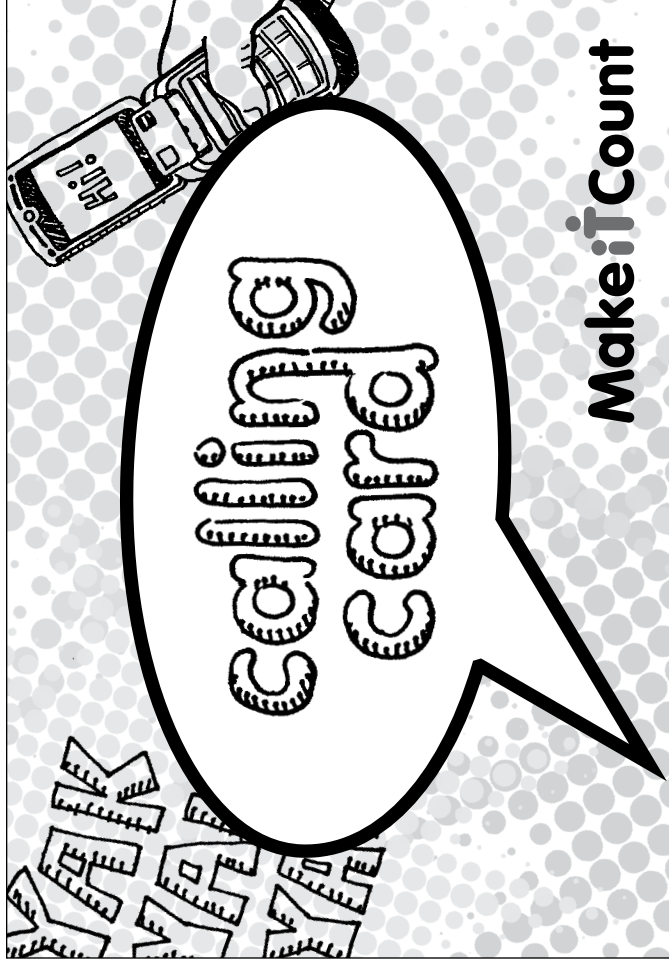
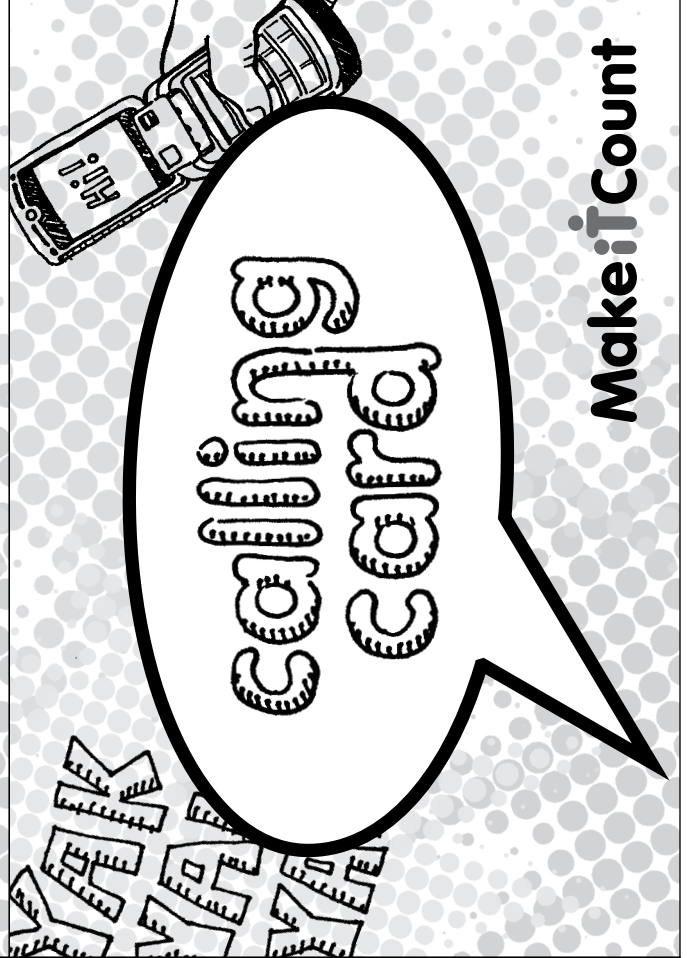
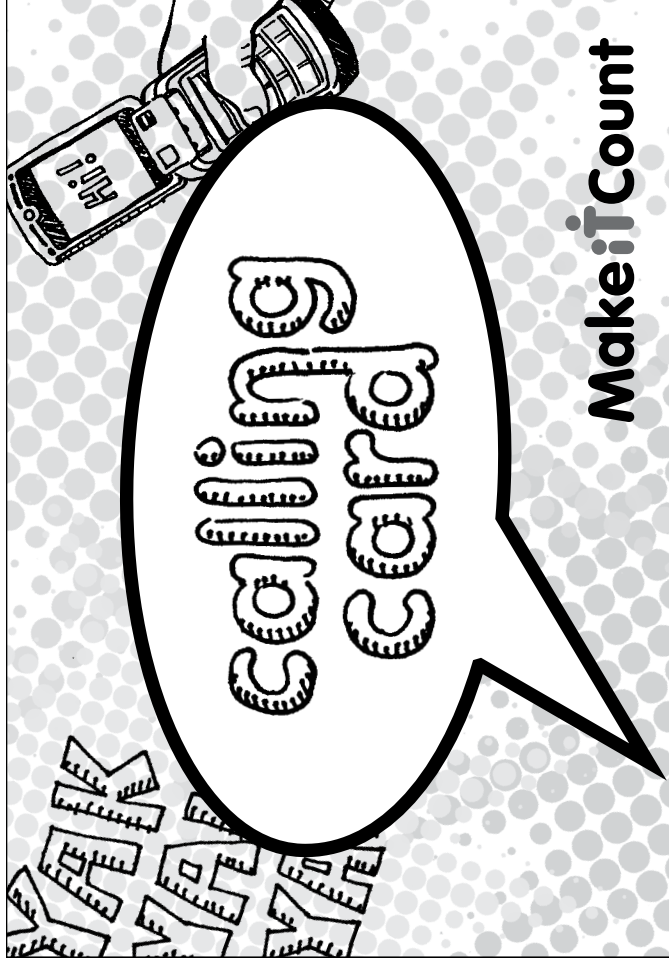


**You send a text to Day & Night
Delight and they reply right
away. You send another and
they send one back. Altogether
you send 10 messages and
receive 10 in return.**

**You vote for your favourite
singer on TV. You vote for him
via text message. It costs \$1.00
to vote by text.**

**You send 10 text messages to
Premade Prepaid, but they don't
send you any back! Ouch...**

**You can't resist taking a funny
picture of your dog wearing your
glasses with your new camera
phone. You send it to Text Etiquette.
Text Etiquette sends you 3 LOL texts.**
*Sending a picture costs the same as a text message.

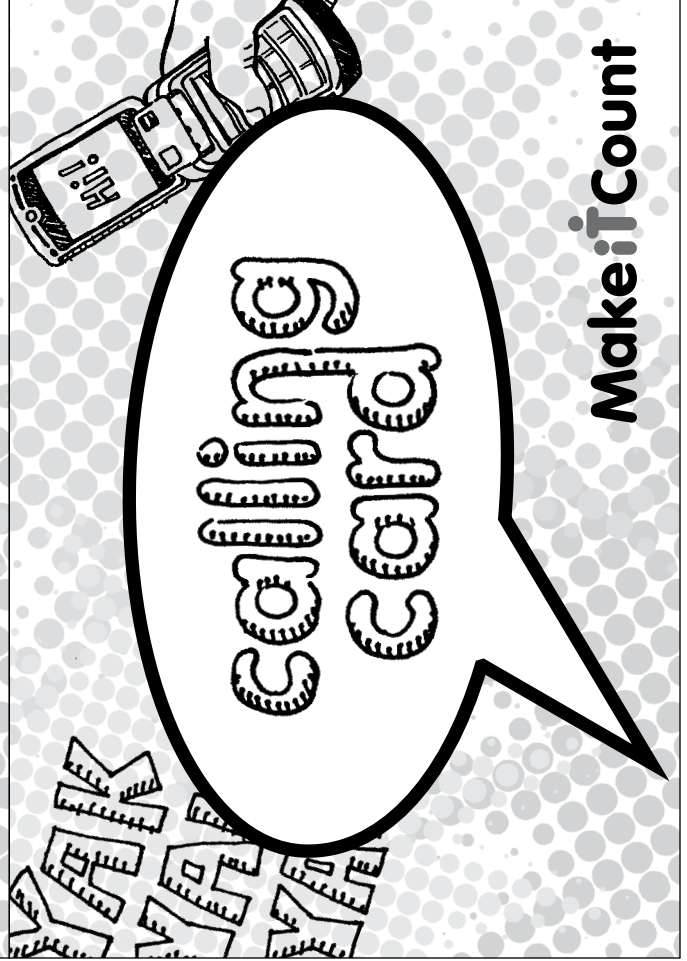
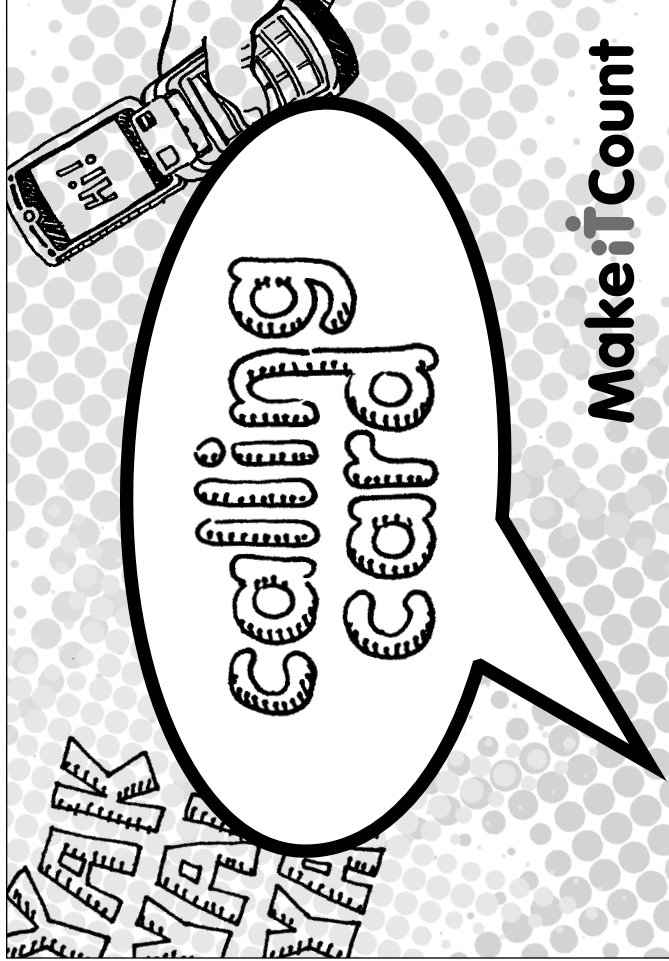
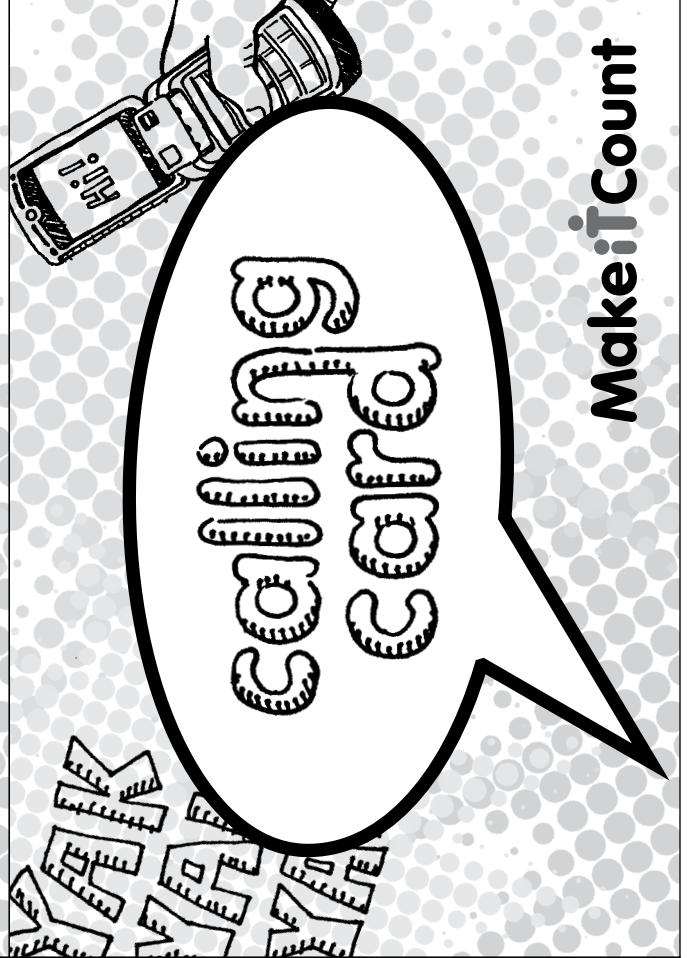
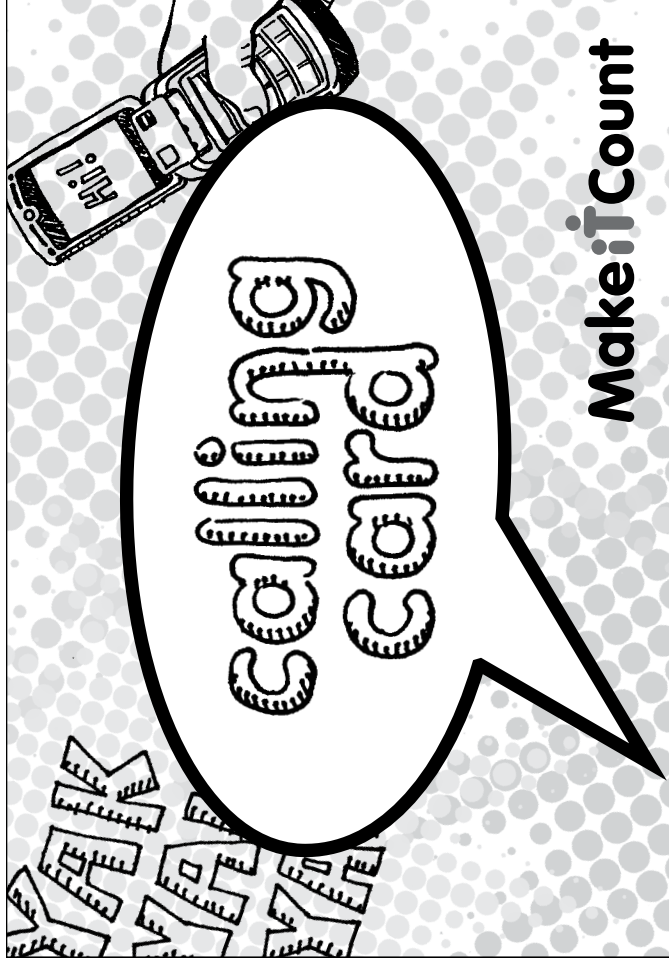


You send 20 text messages at lunch time to Distance Assistance. Distance Assistance only sends you 10 text messages before they have to go back to class.

You send 8 text messages to Super Talk and receive 2 text messages in return. What's up with that?

It is 6:00 pm Monday night. There's nothing to do but homework so you call Text Etiquette and chat for 80 minutes.

SNOW DAY! You have a Friday off from school. Distance Assistance calls you at 1:00 pm and you talk for 30 minutes.

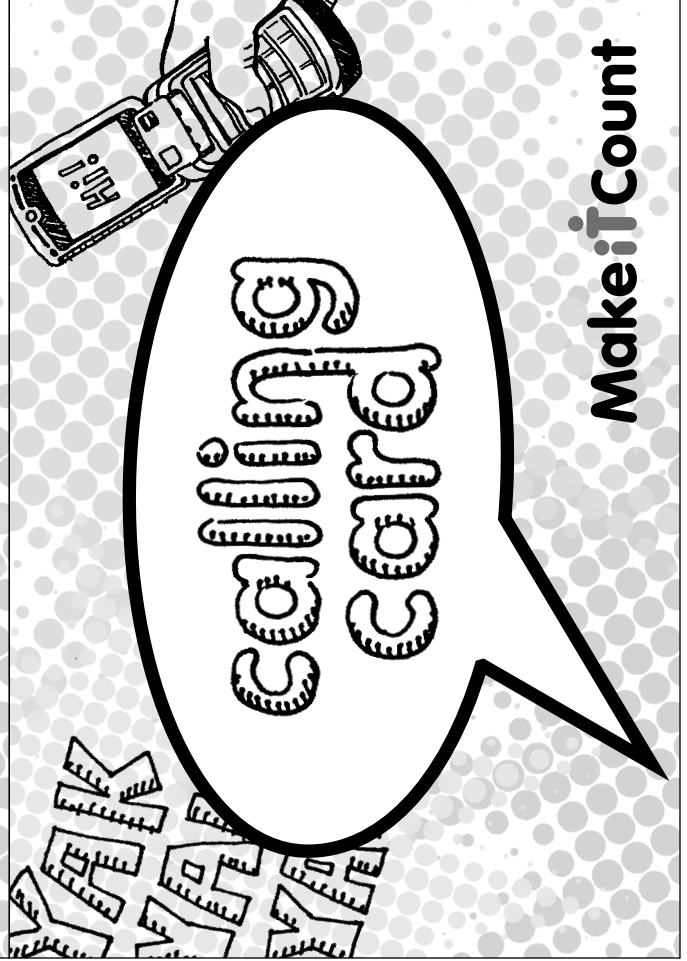
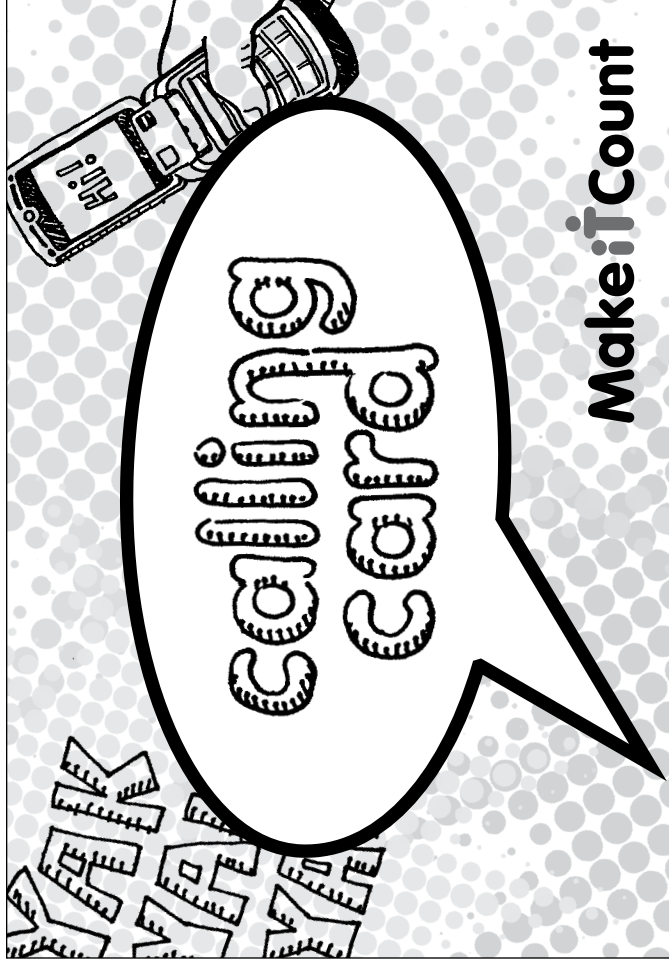
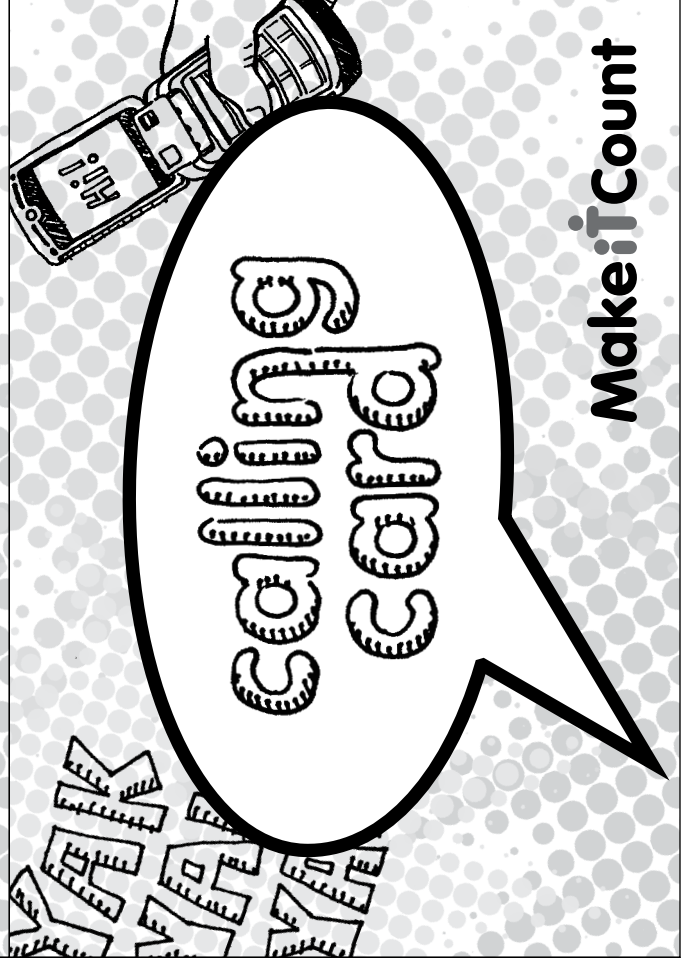
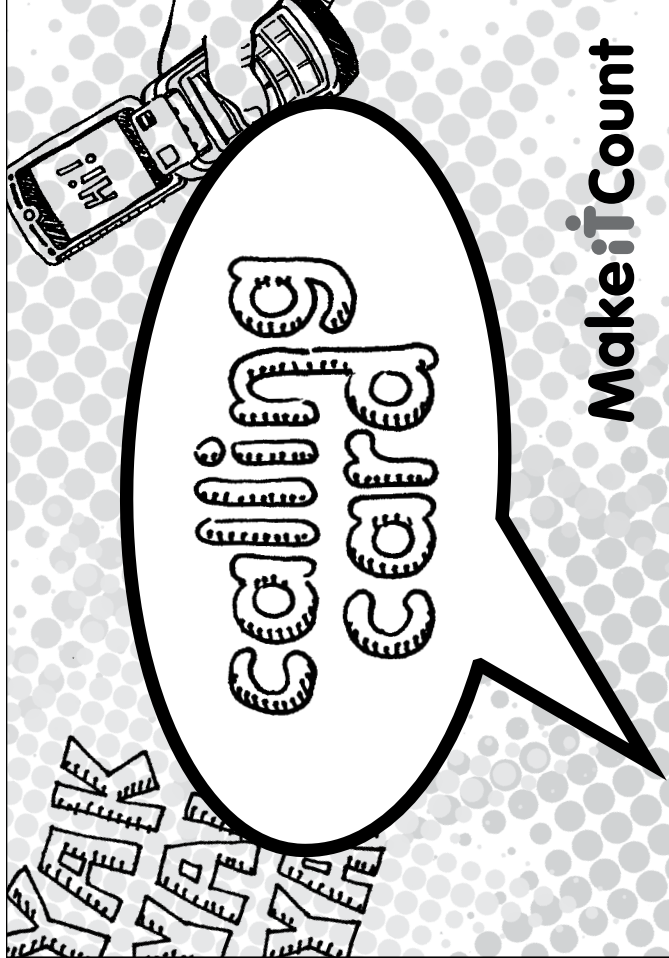


It's your night for the dishes but you put it off and call Day & Night Delight at 5:30 pm. You talk for 45 minutes (until your mom starts waving the dish rag at you).

You call Premade Prepaid, just 'cause, at 9:00 pm Thursday evening. You manage to talk about absolutely nothing for 20 minutes.

You have to call Super Talk at 7:00 pm Wednesday night to find out the address for a friend's birthday party. It takes them 10 minutes to give you directions.

Saturday you receive a call from your Grandma asking if you have seen her glasses. You manage to change the subject for the entire 30-minute call.

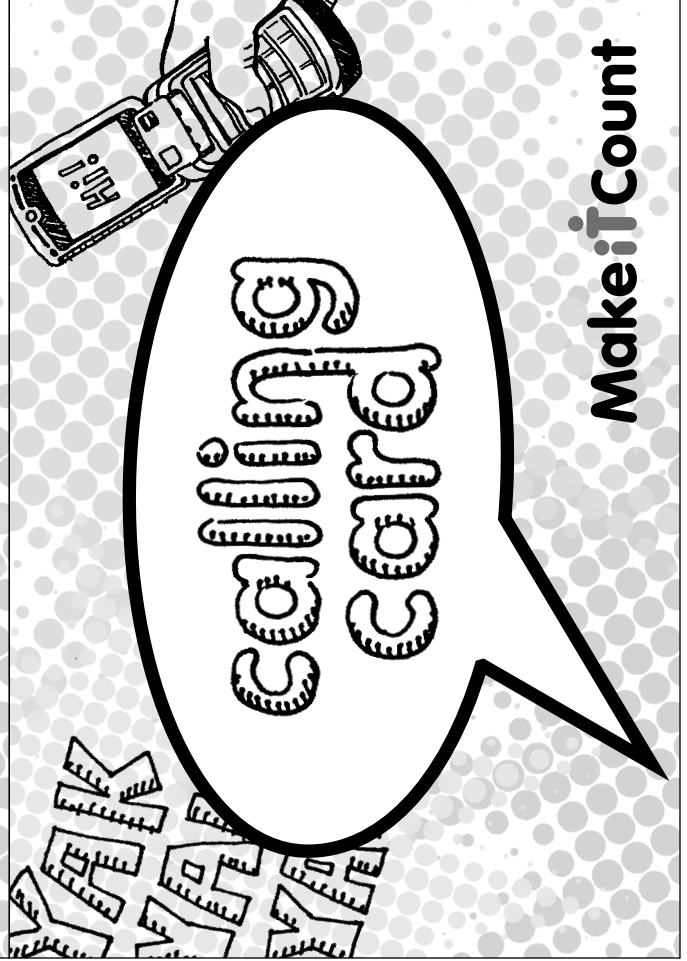
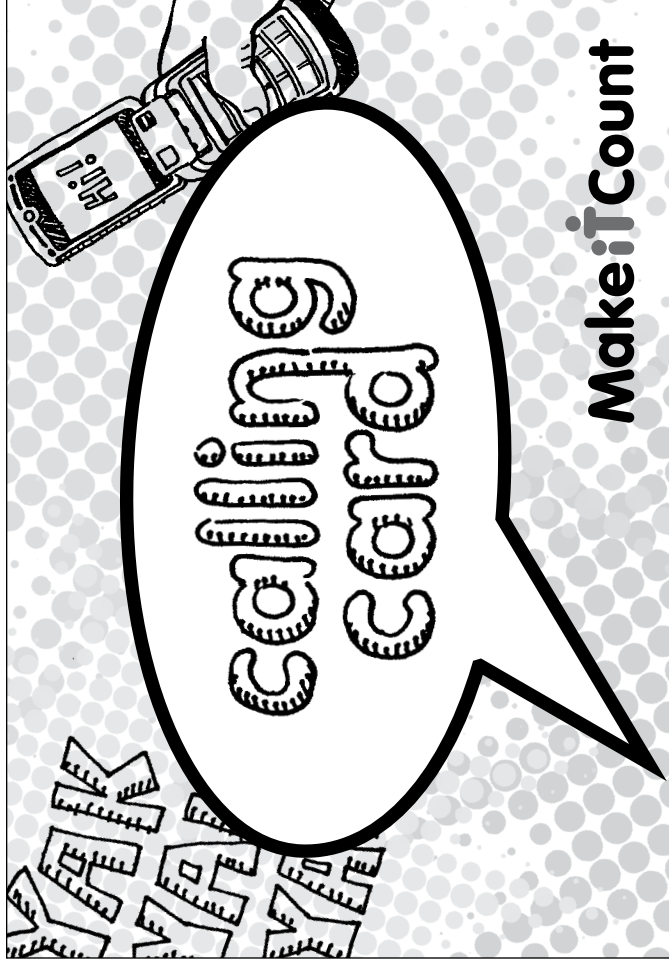
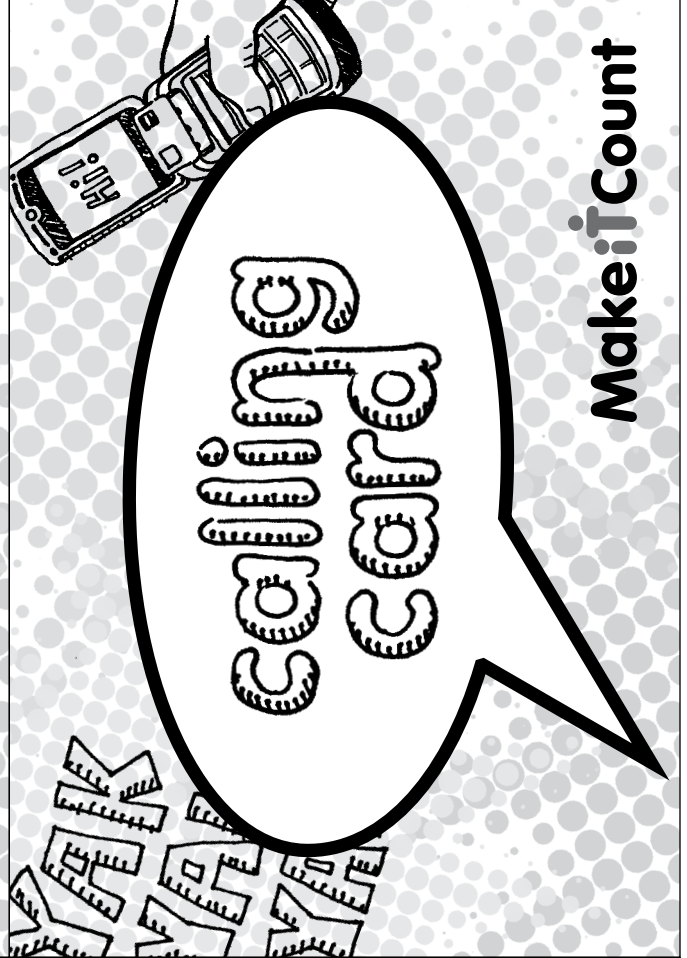
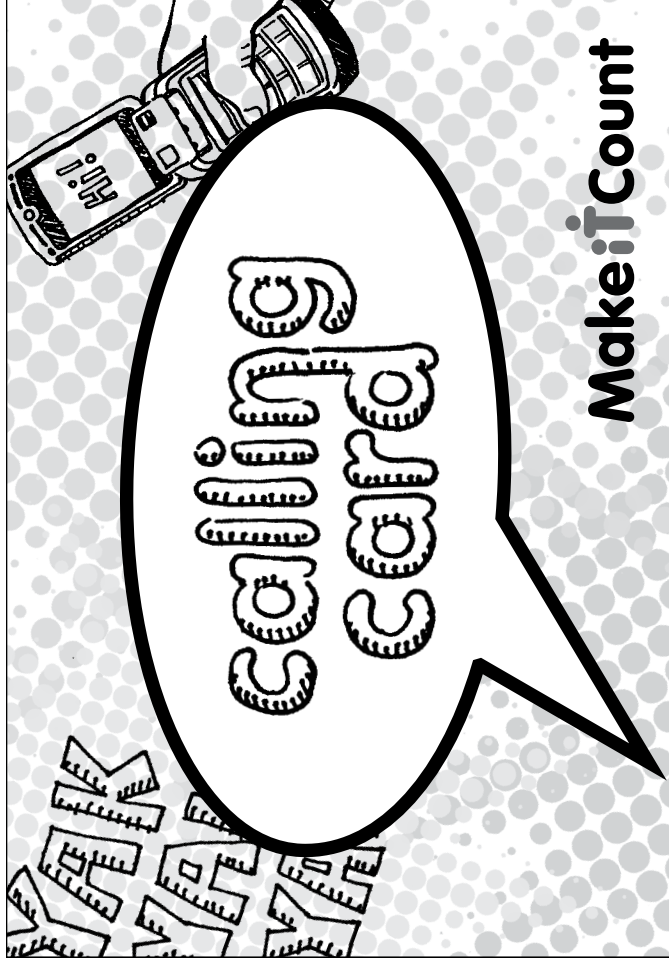


Your favourite video game just went mobile! You're dying to play it and it only costs \$5.00 so you download it onto your phone.

You need to check an email from a buddy but dang, where is it? You have to browse through 10 pages before finding it!

Your fave band has a new video online! You need to check it out on your cell. You browse through 15 different pages before you can find it.

You're visiting your grandparents from another province. They don't have cable. They don't even have a VHS! You are bored out of your face so you call Premade Prepaid on Saturday at 12:00 pm and talk for 30 minutes.



Distance Assistance is on the other side the country for a hockey tournament. Wednesday night, at 6:00 pm, they call and complain for 20 minutes about how they lost.

You just pulled off a first at the Science Fair finals, and the best part is they took place halfway across the country. You call Text Etiquette on Friday at 7:00 pm and explain about the index of refraction for 20 minutes.

It's Friday and you and your family travelled to your cabin for the weekend! You call Day & Night Delight at 6:00 pm for 25 minutes to tell them about the squirrel you caught eating garbage.

It's Sunday at 1:00 pm and you're waiting at the departure gate at an airport for a flight back home. There is nothing to do – you finished your book and you have visited all the shops twice already. You call Super Talk and talk to them for 25 minutes until it's time to board the plane.



around the house

objectives

1. To create an understanding of the financial responsibilities associated with setting up and running a household
2. To promote creativity in cost-cutting throughout the home



Discussion

Introduce money management as it pertains to costs around the house with the following discussion points:

- What are the costs associated with the setup of a house?
- What are the costs associated with running a house?
- Discuss the idea of a house as a money pit. Do students agree/disagree?
- Suggest some savings tips that might be associated with a house.
- Discuss a few different rooms in the house and costs associated with those specific rooms (i.e. the cost of buying a TV in the rec-room, the cost of cable and the electricity used to run the TV).



Activity

Shrink a space

Length: 3 hours

Materials: Around the House Student Handout, shoe-sized box, store catalogues, art supplies for diorama, computer for research (optional)

- In this activity, students will be required to research the costs associated with starting and running one of the following rooms: kitchen, living room, computer room (office), bathroom, bedroom, laundry room, and recreation room (TV room). Students will also get to build a diorama (model in a box) of that room that outlines specific costs associated with the space.

- To begin the activity, have students fill out their *Around the House Student Handout*, which will direct them in recording the setup and running costs of each particular room.
- Once the handout is complete, students will build a diorama which represents their respective room and its associated costs. Dioramas may then be presented to the class and assembled to create an entire house.

Extension

- Encourage students to walk through their own room at home and list the setup and running costs. How might savings be realized?

Collaborative Feedback

- What were some of the surprise costs associated with each room?
- Compile a list of savings tips discovered by the students that built each room.



Teacher Tips

- This activity could be turned into a green initiative by promoting environmental cost savers around the house. The fully assembled diorama could be displayed in the school so everyone could learn from it.



around the house

Figure out the costs associated with your specific room. You may choose to use store catalogues, Internet, telephone, or any other means (aside from guessing) to determine the costs for the chart below.

Hints

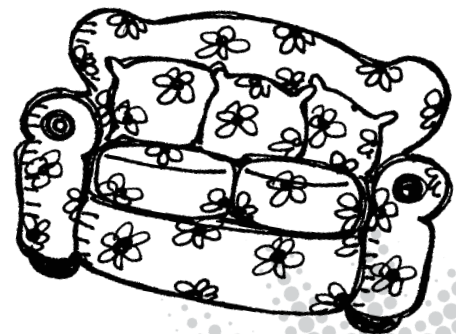
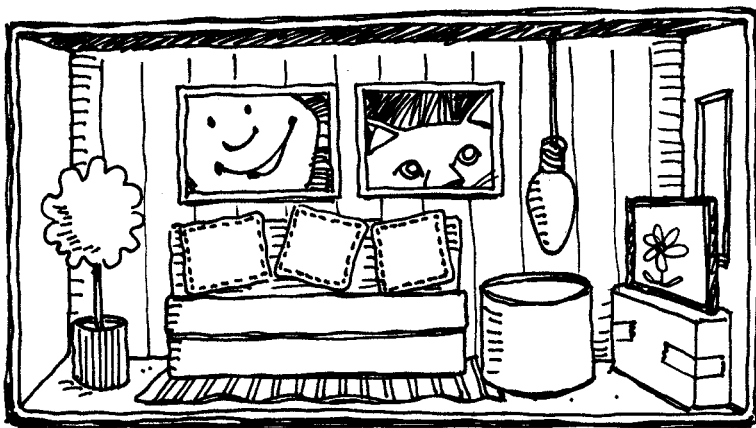
Setup cost: refers to any item that needs to be purchased to furnish/decorate the room.

Running cost: refers to the costs associated with things being turned on or plugged in.

Room: _____

Room Item	"Setup" Cost	"Running" Cost
Couch	\$700.00	None
TV	\$450.00	\$2.50 a month (electricity) + \$30.00 a month (cable)
Total	\$	\$

1. What is the total cost of setting up and running the room for one month? _____
2. How can this cost be improved? _____
3. Create a diorama using the savings tips that were suggested in question #2.





giving back

objectives

1. To encourage a culture of good citizenship and charitable giving
2. To work cooperatively in researching and planning a giving activity



Discussion

Introduce money management as it pertains to charitable giving with the following discussion points:

- What does “giving back,” mean to the students?
- What do students think about volunteering? Do they view this as giving back?
- What charity groups exist in your community?
- Does anyone contribute individually, as a family, or otherwise to a charity?
- What is a reasonable amount of money to set aside for charity? (Emphasize that any amount is reasonable!)
- How do you know if a charity is legitimate?
- Has anyone heard of charity scams? How might they work?



Activity

Cash for a cause

Length: 1 hour

Materials: *Giving Back Student Handout*, brochures and pamphlets from local charities, computer for research (optional)

- In this activity, the class will collectively research and choose a charity in which to make a donation. Students will also write a personal letter to the charity indicating their reasons for the donation.
- First, have students research various charities in your community and fill out the first part of the *Giving Back Student Handout*.
- Students may want to start a *Saver Sheet* and make a personal donation to their selected charity but as a class you will decide on one registered/legitimate charity to donate to.

- Once the charity is selected, the class will need to decide how much money to give. Discuss the advantages and disadvantages of everyone giving the same set amount versus giving a percentage of each individual's income (i.e. everyone giving a set amount may be unaffordable to some, while giving a percentage will result in everyone giving different amounts).
- Have the class choose whether they would prefer to give a set amount or a percentage of their income. If it is the percentage option that the class chooses, student's donations must be placed in a sealed envelope with their name on the front to allow for privacy regarding the donated amount. At this point the students should also write their letters to the charity indicating their reasons for donation.
- The teacher may then total the final amount and submit the donation to the charity on behalf of the class/group.

Extension

- Challenge students to brainstorm the following question: What would you “give up” to “give”?
- Have students come up with a list of volunteer opportunities around the community and post a list in the classroom to encourage participation.

Collaborative Feedback

- Address answers to the question: What would you “give up” to “give”?
- What were some of the challenges when considering donating to a charity? Was the class conflicted as to which charity they wanted to choose?
- How does giving back change the way students think about materialism?



Teacher Tips

- Organize a school-wide toy drive, canned food drive or pet supplies drive.
- Consider taking a class trip to deliver the donation!

giving back

Choose a Charity

What is a cause close to your heart? If you were going to donate money to a charity, which one would it be and why? These are a few things to think about when researching charities to donate to.

What charity did you research? _____

What does this charity do? _____

Why did you choose this charity? _____

How much money does this charity need each year to be successful? _____

How do you know this charity is legitimate and not a scam? _____

Who did the class decide to donate to? Why? _____

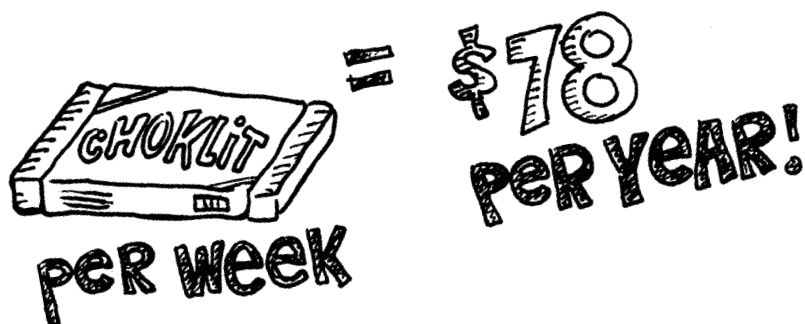
Your Class Gift

As a class, you will have decided on a charity to donate to...

What is the best way for your group to donate? (percentage of income vs. set amount) _____

What are the pros and cons to each method? _____

What was the final donation made? _____



love to save
loonies!





frauds and scams

objectives

1. To inform students how to secure their financial information
2. To instill an awareness of the most common forms of frauds and scams



Discussion

Introduce frauds and scams with the following discussion points:

- What is a fraud? A scam?
- What is ATM fraud? Has anyone had or heard of anyone having experienced such fraud?
- Who are generally the targets?
- Does anyone know someone that has experienced online fraud?
- What are some of the types of online fraud?
- What is implied by identity fraud? How does this happen?
- What role does trust play in frauds and scams?



Activity

Scam specialists

Length: Research 30 minutes, Jigsaw 40 minutes
Materials: Frauds and Scams Student Handout, computer for research, 5 "stations" or areas for group work

- In this activity, students will learn and teach fellow students about one of four common scams.
- **The first part of the activity is research.** Assign students to groups and have them research one of the following fraud/scams: online scams, ATM scams, identity theft and investment scams and become the specialist/expert group. These are very broad categories so have students record whatever they can (and provide some examples or cases) in the *Frauds and Scams Student Handout*. They will not be able to cover all facets of fraud,

however the intent of this activity is to introduce the idea of frauds to students, not overwhelm them with definitions.

- Once students have filled out their portion of the *Frauds and Scams Student Handout*, number each student in the specialist/expert groups, always starting with number 1 (i.e. Group "Online fraud" is numbered from 1–5; Group "ATM fraud" is numbered 1–5 etc.)
- Move all of the 1s, 2s, 3s, etc. to form a new group. The idea is that each of the new groups will host a representative from each of the original specialist/expert groups. The representative from each specialist/expert group will then teach the new group about their definitions allowing everyone else to complete their charts.
- The activity is complete once all students' *Frauds and Scams Student Handout* are complete.
- *Note: If the original specialist/expert groups differ in size, there may be two experts in the newly-formed, groups.*

Extension

- Create a fraud-awareness poster to inform other youth about fraud and scams.
- Discuss your chart of fraud and scam techniques with your parents.

Collaborative Feedback

- What did your parents think about the fraud techniques?
- As a group, establish five basic rules to help avoid fraud and scams.



Teacher Tips

- Invite a local representative from **The Manitoba Securities Commission** to come and discuss fraud and scams with your class.

frauds and scams

Frauds and scams are way too common! Learn as much as you can about how they work and provide real-life examples to help you explain how they work to others.

	How does this scam work?	Real-life Examples
Online Scams		
Identity Theft		
ATM Fraud		
Investment Scams		

protect
your
pin!



At
the
ATM.



The active
Fraud
SQUAD!



fun with friends

This section covers relevant topics associated with the costs and potential savings that can be realized while engaged in recreation, parties, and hanging out with friends.

Make*i*tCount



recreational spending

objectives

1. To encourage analysis of the costs of a variety of activities
2. To encourage creativity and cost effective solutions in devising alternative entertainment ideas



Discussion

Introduce recreational spending with the following discussion points:

- What type of spending could be categorized as recreational?
- If you are creating a budget, what percentage of your income would you assign to recreational spending? Would this percentage change over time?
- What role do peers play in your recreational spending?
- What are fun recreational activities that do not require spending money?
- What are ways of saving money related to recreational spending?



Activity

At-home alternatives

Length: 1 hour

Materials: Recreational Spending Student Handout

- In this activity, students will need to come up with an idea for a recreational activity; ideas include bowling, swimming, the movies, etc. Students need to investigate the costs associated with this activity and record it on the *Recreational Spending Student Handout*.
- Once this is complete, they will need to come up with a low or no-cost at-home alternative. Challenge students to be creative in this area. Perhaps this may involve bowling with pop bottles in the yard!

- After the costs for both activities have been calculated the students should compare and determine the total savings.
- Students may present creative activity ideas to the class if they wish.

Extension

- Ask students to brainstorm an approximate weekly amount that they spend on recreation. Then, multiply this amount by 52 to determine what is spent over the course of the year. Relating back to the discussion, what percentage of their yearly income is spent on recreation? How might money be saved?

Collaborative Feedback

- Ask the class to share their ideas from the Extension on how to save money that is spent on recreation. What percentage of income were students spending on recreation?
- Following the activity, were there any surprises on potential costs or savings related to recreational spending and trying the at-home alternatives?



Teacher Tips

- Suggest a Recreation Day/Class incorporating several of the at-home alternatives!



recreational spending

Check out the savings if you move an activity from somewhere commercial into your house!

Activity Name: Four friends at the theatre

Description	COST: At the Theatre	COST: At Home
Tickets	\$ 40.00	\$ 5.00 (rental)
Popcorn	\$ 20.00	\$ 5.00
Pop	\$ 20.00	\$ 5.00
Total	\$ 80.00	\$ 15.00

TOTAL SAVINGS ARE: \$65.00!

Now it is up to you to turn your favourite recreational activity into cheap, creative fun at home!

Activity Name: _____

Description	COST:	COST: At Home
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
Total	\$	\$

TOTAL SAVINGS ARE: _____





party objectives

1. To demonstrate the ability to work within a set budget
2. To encourage teamwork and creativity in the planning process



Discussion

Introduce money management as it pertains to party planning with the following discussion points:

- What is involved in planning a party? What kinds of things need to be considered, i.e. invitations, food, activities, etc.?
- How much money do students think it would cost to throw a party? What kinds of expenses are associated with parties?
- What is most significant expense?
- What are some ideas for spending wisely?



Activity

Plan a party

Length: 2–3 hours (minimum of two classes)

Materials: Party Student Handout

- In this activity, students will work together to collectively plan a class party (it may be a unit wrap-up party or something just for fun). Prior to starting the activity, discuss what kind of party the students would like to arrange and what the associated costs might be.
- As a class, determine an overall party budget (how much the party will cost in total) and decide what needs to be planned for the party, i.e. invitations, food, activities, loot bags, theme, decorations, etc.
- Once you have established an overall party budget and decided on what will need to be planned, break the kids into committees (one for each of the planning areas) and decide on their responsibilities. Decide what portion of the total budget each of the committees

should have, i.e. food may account for 30% of the entire budget.

- Each of the committees should then brainstorm party ideas; determine their responsibilities and budget using the *Party Student Handout*. They should only fill out the “Responsibility” and “Estimated Cost” columns at this point. The “Actual Cost” column cannot be filled in until after the activity is complete.
- Once complete, committees will have to present the proposed budget to the class for approval. If it is not approved, committees will need to revise their figures.
- When all of the committee budgets have been approved, it is time to party.
- Once the students have had the party, they will need to fill out the “Actual Cost” column on the *Party Student Handout* to see how close they came to their initial estimate.

Extension

- Assume that money had not been considered in this activity. How much money could have been spent (or wasted) on this party? How much was saved?

Collaborative Feedback

Following the activity (the party) discuss the following:

- What were some of the challenges when trying to work within the budget?
- What was liked/disliked about the party? How could it be improved?
- What costs could be avoided in the future?



Teacher Tips

- Discuss the idea of planning for a special event such as a graduation ceremony or a wedding. It may be interesting to address the range in cost and why a budget is so important!

party

Party Committee _____

Our committee's total budget is _____

Party Ideas



Committee Budget

Responsibility	Estimated Cost	Actual Cost
Making 20 cookies	\$ 4.00	\$ 5.25
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
Total	\$	\$

*Remember, even if you make cookies at home, you will have to buy the ingredients.





on vacation objectives

1. To analyze the costs associated with vacation and travel
2. To promote skills involved in planning, budgeting and booking travel-related activities



Discussion

Introduce money management as it pertains to planning a vacation with the following discussion points:

- As a class, discuss what a “dream vacation” might look like.
- Where might the vacation be?
- Who might go and for how long?
- What might the activities be?
- What are all of the costs associated with going on a trip?
- How does the duration of the trip impact the cost of the trip?



Activity

Vacation

Length: 4–5 hours (this can take place over a few days)

Materials: On Vacation Student Handouts, Trip Itinerary, vacation brochures, hotel brochures, menus and activity ideas from the destination you select, computer (optional)

- In this activity, students (in groups or individually) will need to plan a three-day vacation. As the instructor, you will need to assign the destination and a total trip budget.
- To start, have students read the first page of the *On Vacation Student Handout*.
- Students can then begin researching all of the plans and costs associated with the trip, brainstorming different ideas for meals, activities, etc. (Planning Space on the *On*

Vacation Student Handout will come in handy) and recording them in their *Trip Itineraries*.

- As the students will need to consider many facets of budgeting in this activity, they should expect to fill in their *Trip Itineraries* more than once. Every activity, meal and travel idea should be reexamined several times before students decide on a plan they are happy with.
- Once the students have finished their *Trip Itinerary* (on budget) the activity is complete. Class presentations are optional.

Extension

- Once the *Trip Itinerary* is complete, tell students that suddenly an airport tax has been implemented and \$100.00 must be allotted to that cost. Each student should then be encouraged to work independently to prioritize the trip according to their individual preferences and cut costs accordingly.

Collaborative Feedback

- Discuss the obstacles in planning such a trip.
- Discuss the most useful/efficient ways of researching costs.
- Did students prioritize according to category (i.e. allotting more money to dining out vs. money spent on accommodation)?



Teacher Tips

- Encourage/reward innovative thinking such as: renting a bicycle, bringing a tent and camping, destination-specific advertisements, i.e. “cheap things to see and do” etc.
- Try this same activity but with locations close to home. It could be a camping trip or a weekend music festival. Once the students have come up with their ideas they may want to start saving up for a trip down the road.

on vacation

You are in charge of organizing a three-day vacation. You will be given a destination and a budget and will need to plan a three-day trip!

Here's what you need to consider:

1. Air Travel: How are you going to get there?

Find the best deal on booking a flight! Will you use websites, or maybe a travel agent? Don't forget that there are lots of taxes that will be added to the flight's list price. You also need to consider the cost of getting from the airport to wherever you are staying!

2. Accommodation: Where are you going to stay?

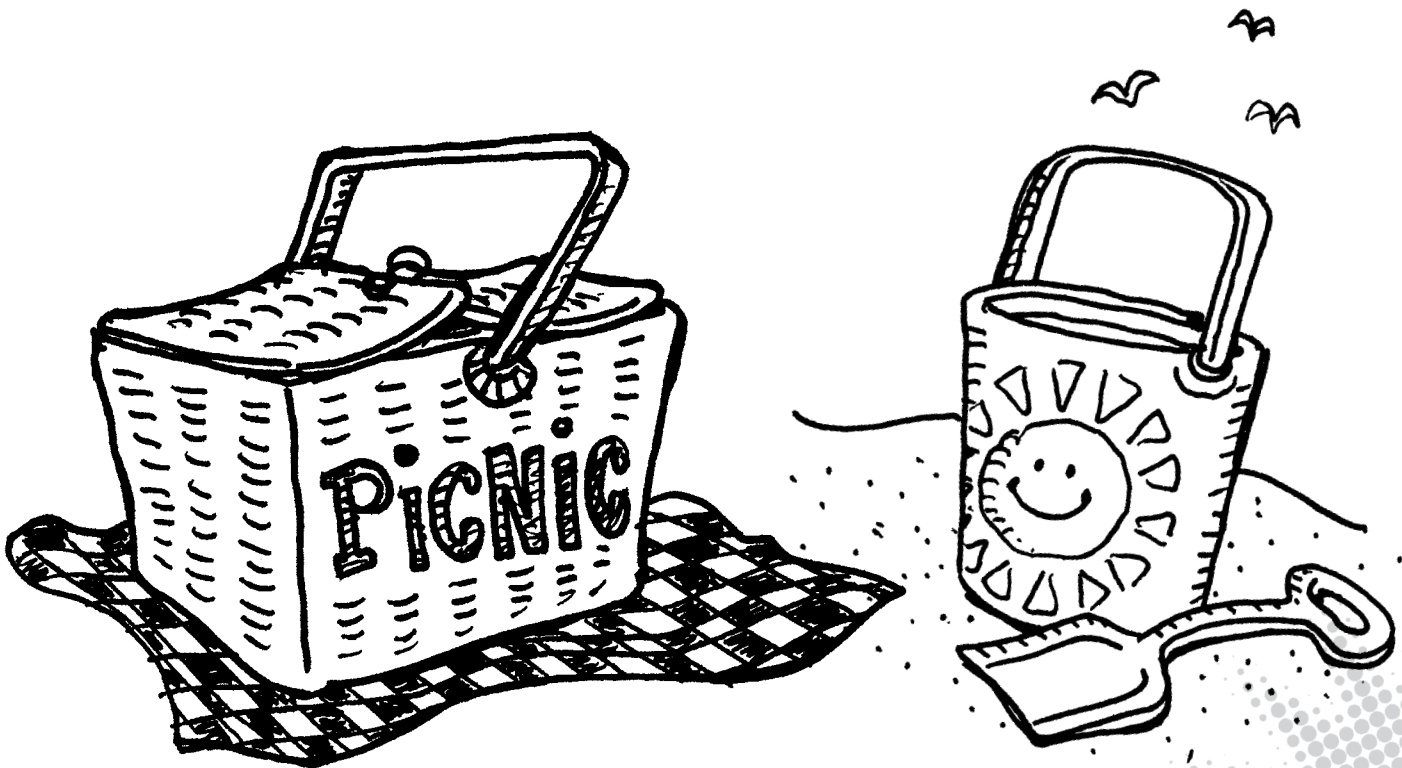
Where are you going to stay? A hotel, a motel, a hostel, or maybe you have a more creative idea that may be cheaper?

3. Activities: What are you going to do and see?

Do you like athletics activities, or maybe more of an arts scene? Choose amongst your group (or on your own)—just track your costs!

4. Food: Where are you going to eat?

There is lots of room for creativity here. Will you make your meals? Eat fast food? Dine in fancy restaurants? Make sure that your budget will support whatever your ideas might be!



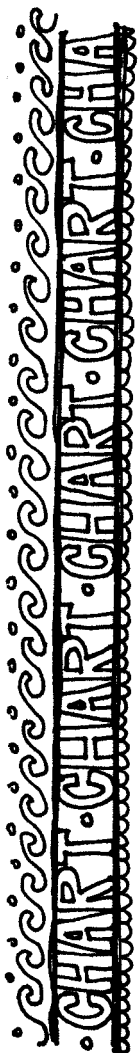
trip itinerary

Destination: _____ Total Budget: _____

Travel and Accommodation	Details	Cost	Comments/Savings Info
Flight		\$	
Accommodation		\$	
Total		\$	

Day One:	Details	Cost	Comments/Savings Info
Lunch		\$	
Activity 1		\$	
Dinner		\$	
Activity 2		\$	
Total		\$	

Day Two:	Details	Cost	Comments/Savings Info
Breakfast		\$	
Activity 3		\$	
Lunch		\$	
Activity 4		\$	
Dinner		\$	
Activity 5		\$	
Total		\$	



trip itinerary

Day Three:	Details	Cost	Comments/Savings Info
Breakfast		\$	
Activity 6		\$	
Lunch		\$	
Activity 7			
Total		\$	
Grand Total		\$	



Planning Space: _____

get
Savin!



extras

These resources may be used as general money management tools.

Make*i*tCount



resources

There are all sorts of books out there that teach money management and the basics of investing.

Remember to **Make it Count** and check out the library before purchasing any of these titles!

books

A Chair for My Mother

Vera B. Williams, 978068804074

A Dollar for Penny, A Math Reader

Julie Glass, 9780679889731

A Smart Girl's Guide to Money

Nancy Holyoke, 1593691033

Alexander, Who Used to be Rich Last Sunday

Judith Viorst, 9780689711992

Allowances Dollars and \$ense

Paul W. Lermite, 0075609290

Arthur's Funny Money

Lillian Hoban, 9780064440486

Bunny Money

Rosemary Wells, 9780140567502

Clark Smart Parents, Clark Smart Kids

Clark Howard, 0786887796

If You Made a Million

David M. Schwartz, 9780688136345

Less Than Zero

Stuart J. Murphy, 978006001261

Money Doesn't Grow on Trees

Neale S. Godfrey, 0671798057

Money, Money, Money

Eve Drobot, 1897066112

Money Still Doesn't Grow on Trees

Neale S. Godfrey, 1579548512

My Rows and Piles of Coins

Tololwa M. Mollel, 9780395751862

Pigs will be Pigs

Amy Axelrod, 9780689812194

Raising Financially Fit Kids

Joline Godfrey, 1580085369

Rich by Thirty—A young adult's guide to financial success

Lesley Scorgie, 9781552637944

Sam and the Lucky Money

Karen Chinn, 9781880000533

The Berenstain Bears' Dollar\$ and \$en\$e

Stan and Jan Berenstain, 0375811249

The Berenstain Bears' Trouble with Money

Stan and Jan Berenstain, 0394859170

The Kids Guide to Money Cent\$

Keltie Thomas, 9781553373919

The Money Tree

Sarah Stewart, 0374452954

The Prosperity Factor for Kids

Kelley Keehn, 1897178352

websites

The Financial Consumer Agency of Canada

www.fcac-acfc.gc.ca

Interactive Calculators:

Credit Cards and You

Mortgage Qualifier Calculator

Cost of Banking Guide

Mortgage Calculator

CanLearn

www.canlearn.ca

Interactive Calculators:

Education Cost Calculator

Loan Repayment Calculator

Industry Canada

www.ic.gc.ca

Automobile Calculator

Career Cruising

www.careercruising.com



a glossary of terms

It is important to understand the language of basic financial matters.

If you'd like to have more information about any money management concepts or more detailed explanations about different types of savings or investment products, contact **The Manitoba Securities Commission** or visit the website.

Account Statement

Record of transactions in an account at a financial institution or investment firm.

Allowance

A small sum of money periodically given to a child by his/her parents.

Automated Teller Machine (ATM)

A machine that allows you to complete banking transactions by inserting an electronic card.

Bond

Investment in which the government or a company promises to repay money borrowed from investors at a specified time and to pay interest at a specified rate.

Budget

A plan (monthly or yearly) for spending and saving based on your income and expenses.

Canada Education Savings Grant

A grant from the Government of Canada to help you start saving for your child's post-secondary education.

Commission

A fee that you pay to a broker or agent for the service of arranging the purchase or sale of an investment. Commissions vary between brokers.

Compound Interest

Interest that is paid on the original amount deposited and on any interest that has been earned in previous periods (e.g.: In Year 1, the financial institution pays you \$5 interest on your \$100 deposit. In Year 2, it pays you interest on \$105).

Credit

The ability to borrow money or charge purchases to an account before paying for an item or service.

Credit Rating

A rating that summarizes your financial reputation and credit history. It is used by financial institutions when considering loan applications to decide whether to lend you money and how much you may borrow.

Debit Card

A card that lets you pay for purchases by transferring money electronically from your account to the retailer.

Debt

Money that you have borrowed. The loan must be repaid with interest by a set date.

Deposit

Money that is held in an account at a bank, credit union or trust company.

Discretionary Income

The amount of income available for spending after the essentials (such as food, clothing, and shelter) have been taken care of.

Diversification

Investing in a variety of different securities to reduce the risk inherent in investing. Diversification may be among types of securities, companies, industries or geographic locations.

Dollar Cost Averaging

Investing a set amount at set intervals over a period of time. The investor buys more shares when prices are low and fewer shares when prices are high, with the hope of reducing average share cost.

Expenses

Outflow of money to another person or group to pay for an item or service.

Fees

The amount you pay to a financial adviser for recommending an investment.

Financial Adviser

An individual who offers advice about buying or selling investments.

Financial Life Skills

Skills that you need to manage your money with knowledge and confidence throughout your life.

Financial Literacy

The ability to read about and understand basic financial concepts.

Financial Plan

A written plan that identifies your financial goals and recommends specific actions to take to achieve them. The financial plan should be reviewed annually to be sure it reflects the individual's changing life and needs.

Goal

Setting measurable and specific objectives to be reached in a prescribed period of time.

Guaranteed Investment Certificate (GIC)

An investment in which you deposit money for a fixed period of time and receive a specified rate of interest.

Income

The amount received from all sources, including wages, salaries, profits, interest payments, rent and other forms of earnings.

Interest

A fee that is paid on borrowed capital.

Investing

To commit money for financial gain, with the expectation that it will provide income, increase in value or both.

Investment Scam

Criminal fraud or "con" game in which there is an attempt to swindle money by gaining a person's confidence.

Loan

A transaction whereby money is borrowed for a set period of time at an agreed-upon rate of interest.

Mutual Fund

A pool of money that's invested for a group of investors by a professional money manager.

Need

A need is a necessity, something you must have, something that is essential, i.e. food.

Payroll Deductions

An amount of money automatically deducted from your paycheck for taxes, employment insurance, pension contributions, etc.

Profit

Financial gain for a person or company. It is the money that remains after you subtract your costs from the money you made.

Principal

Money originally invested or lent to earn interest or other income.

Prospectus

A legal document that sets out the full, true and plain facts you need to know about an investment. It contains information about the company or mutual fund selling the security, its management, products or services, plans, and business risks.

Registered Education Savings Plan (RESP)

A type of savings plan registered with the government that allows people to put money aside for a child's post-secondary education expenses.

Return

The profit you make on an investment from interest, dividends or the increased value of the investment.

Risk

Amount of uncertainty about the expected return from an investment. This includes the possibility that the investment may lose money or become worthless.

Risk Tolerance

How comfortable you are to risk losing your money on an investment.

Registered Retirement Savings Plan (RRSP)

A type of savings plan registered with the government that allows you to reduce the income tax you pay on money you save within the plan for retirement.

Savings

Money put aside in an account to accumulate as a reserve for future needs.

Securities Regulator

An independent government agency that regulates trading in securities (stocks and bonds) and protects investors in their home province.

Simple Interest

Interest that is paid only on the amount of the initial deposit and not on any interest the deposit earns over time. (e.g.: In Year 1, the bank pays you \$5 interest on your \$100 deposit. In Year 2, it again pays you interest only on the original \$100 deposit.)

Stock

Ownership in part of a company.

Tax Free Savings Account (TFSA)

An account that provides tax benefits for savings accounts in Canada. You will be able to withdraw money anytime from the account tax-free.

Value

Ideals that motivate and guide a person's life and define them as an individual i.e. honesty, trust, etc.

Want

Something you desire but do not need.

YAK
YAK
YAK

bitter
baby

do I
already
have a
like



It's a
great day
+ saving!

SALE

I love
saving

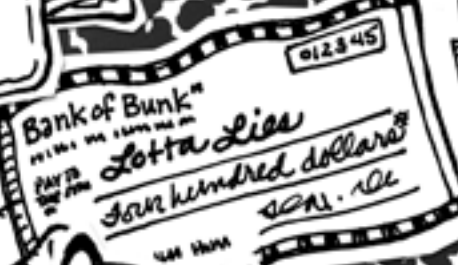
MakeitCountOnline.ca

super



MakeitCount

Name: _____



The *atm*
Fraud
SQUAD!



Pop from
vending
money

LOOSE
CHANGE





Date _____

Dear Parent/Guardian,

Over the course of the next _____, we will be introducing a financial literacy program called **Make it Count** to your youth. The program was designed by **The Manitoba Securities Commission** to promote responsible money management and instill healthy financial habits at a young age. By means of discussion and activity, students will be encouraged to explore concepts such as: budgeting, earning money, saving money, setting goals, security of financial information, etc.

We hope to enlist your help. Several of the activities would be greatly enriched with further discussion from home. For more information, or to obtain a free copy of *A Parent's Guide to Youth Money Management*, go to MakeitCountOnline.ca.

Sincerely,

investor education resources order form

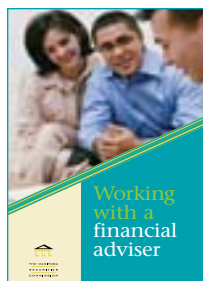
The Manitoba Securities Commission is a special agency of the Government of Manitoba that protects investors and promotes fair and efficient investment business practices throughout the province.

The following materials have been put together to provide a basic understanding of investing and give you the important information needed to make safer investment decisions. All of these materials are available **free of charge** for public use and we encourage you to use this information and share it with others.



Investing basics: Getting started

Investing “how-to” manual to help you understand where you want to go with your investments, who you’re dealing with, what you’re investing in and where to go for help.



Working with a financial adviser

Helpful overview to assist you in selecting a financial adviser, while ensuring you make the best decision possible.



Understanding mutual funds

An informative primer that outlines various types of mutual funds and clarifies different aspects of the industry.



Your investment planning worksheet

Detailed worksheet to help you establish clear investing goals, identify resources and understand risk. It will assist you in developing an overall investment plan.



Protect your money: Avoiding frauds and scams

Helpful tips on recognizing the red flags of frauds and scams and how to protect your savings.



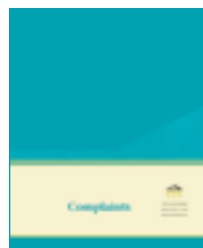
When your broker calls: Take notes!

Reference notepad that ensures you are recording the important details from conversations you have with your financial adviser.



Investments at a glance

A detailed overview of various investment types including cash and cash equivalents, fixed income securities, equities and investment funds.



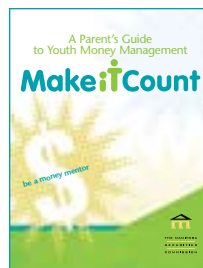
Complaints

Investments are not risk free. However, a dispute may arise between investor and investment salesperson that warrants a complaint. This package has information on the complaint process, including procedures and forms.



Investing in your child's future

The basics of RESPs with information on beneficiaries, making contributions and choosing the right RESP for you.



Make it Count

A Parent's Guide to Youth Money Management provides activities, tips and resources to help you incorporate money management lessons into your daily routine. Also included with the guide are youth and mentor budget and saver sheets.



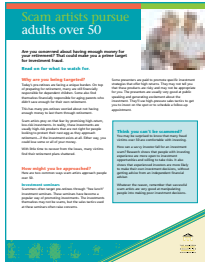
Investment fraud on the Internet

This information sheet summarizes common types of fraud that you may come across on the Internet and teaches you how to avoid falling for online scams.



Investments 101

Important investment information for youth. This information sheet describes different types of investments and how they work. It is a valuable reference for all ages.



Scam artists pursue adults over 50

A vital resource on fraud affecting adults over 50, with information on common approach methods and prevalent scams.



Boiler Room Scams: Could you be vulnerable?

Critical background on boiler room scams, how they work and why they are becoming such a widespread problem.



Questions to ask when choosing a financial adviser

A checklist of all of the important questions you should be asking your financial adviser when you have a meeting.



Fact or Fraud: the truth about scams and fraud in Manitoba

This industry produced DVD covers important information on identity theft, investment scams, vehicle scams and door-to-door scams and how you can avoid becoming a victim.

Name: _____

Organization (if applicable): _____

Mailing Address: _____

City: _____ Prov: _____ Postal Code: _____

Tel: _____ E-mail: _____

Item Requested: _____ Quantity: _____

Item Requested: _____ Quantity: _____

Item Requested: _____ Quantity: _____

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**These materials are free of charge.*

What do you plan on using these educational resources for?

- ☐ Personal Use
 ☐ Family Education
 ☐ Reference Material
☐ Youth Education
 ☐ Resource Centre Library
 ☐ Other: _____
☐ Company Workshop

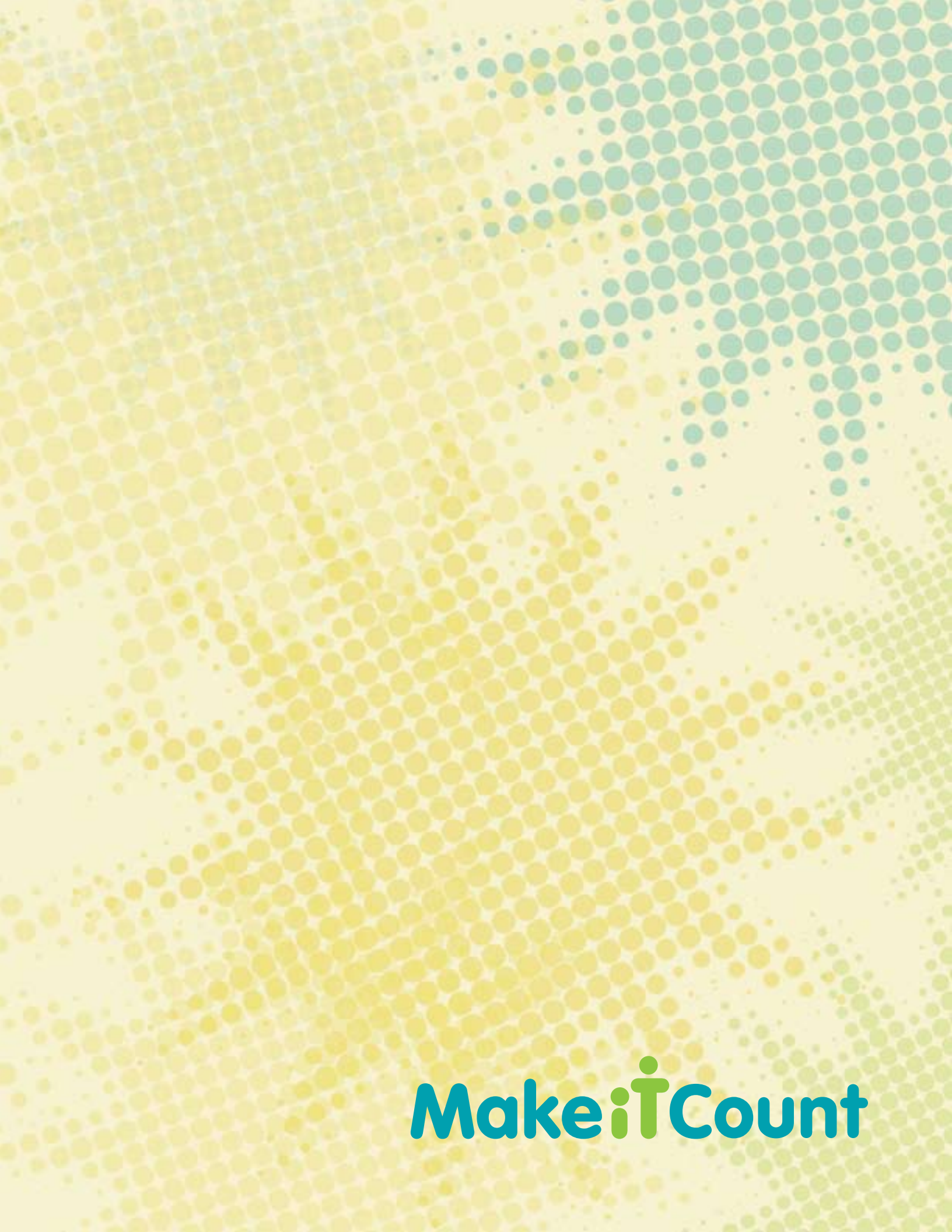
Shipping Instructions: _____

To order materials:

E-mail: kristen.jones@gov.mb.ca

Fax: (204) 945.0330

Mail: 500-400 St. Mary Avenue, Winnipeg, MB R3C 4K5

The background of the entire page is a halftone pattern of dots. The dots are primarily yellow, but there is a large, irregular area in the top right corner where the dots are teal. The density of the dots varies, creating a sense of depth and movement.

Make*i*TCount



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COMMISSION

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