

Financial Literacy Resource
French as a Second Language: Core French
Grade 11 University Preparation (FSF 3U)
Fixer des objectifs pour nos finances personnelles

Fixer des objectifs pour nos finances personnelles	Course code: FSF3U
Connections to Financial Literacy	
<p>The document <i>A Sound Investment: Financial Literacy Education in Ontario Schools, 2010</i> (p. 4) sets out the vision that “Ontario students will have the skills and knowledge to take responsibility for managing their personal financial well-being with confidence, competence, and a compassionate awareness of the world around them.”</p> <p>The following lesson plan allows students to be financially savvy, set and budget for goals, make informed decisions, and engage in long-term planning, with the objective of having happier and healthy lives.</p>	
Curriculum Expectations	Learning Goals
<p>LISTENING</p> <p><u>A1. Listening to Understand</u></p> <p><u>A1.2 Demonstrating Understanding:</u> demonstrate an understanding of explicit and implicit messages about a variety of topics in oral French texts, with support as appropriate (e.g., extract the key ideas from a traditional oral text from another culture; list the main points in a podcast; summarize the underlying messages in a television or radio advertising campaign)</p> <p><u>A2. Listening to Interact</u></p> <p><u>A2.2 Interacting:</u> respond with understanding to what others say while participating in interactions about a variety of topics, in formal and informal situations (e.g., with a partner, improvise a dialogue between a medical practitioner and a patient; role-play how to respectfully respond to an aggressive speaker; contribute to a panel discussion about consumer awareness and advertising).</p> <p><u>A3. Intercultural Understanding</u></p> <p><u>A3.1 Intercultural Awareness:</u> using information from oral French texts, identify French-speaking communities worldwide, find out about aspects of their cultures, and make connections to personal experiences and their own and other communities (e.g., listen to a dialogue for information about adventure travel in different French-speaking communities; based on information obtained from oral texts)</p> <p>SPEAKING</p>	<p>At the end of this lesson, students will know, understand and/or be able to...</p> <ul style="list-style-type: none"> • determine some realistic steps to achieve financial goals • reflect on the “real” value of money • recognize certain cultural difference in the daily lives of young people in Canada and in France • discuss their opinions on these differences • write about and elaborate on the steps necessary to achieve a goal relating to finance

B1. Speaking to Communicate

B1.1 Using Oral Communication Strategies: identify a range of speaking strategies and use them to express themselves clearly and coherently in French for various purposes and to a variety of audiences (e.g., practise to develop skills related to explaining, rephrasing, and clarifying ideas; prepare guiding questions for discussion; vary the pace of speech to hold the audience's attention when presenting; use a level of language appropriate to the audience; vary tone when expressing opinions; use appropriate facial expressions to help convey feelings; adjust the pace of their speech to the needs of the audience; vary word choice to clarify a message)

B1.2 Producing Oral Communications: produce prepared and spontaneous messages in French to communicate information, ideas, and opinions about a variety of topics, with support as appropriate.

B1.3 Speaking with Fluency: speak with a smooth pace, appropriate intonation, and accurate pronunciation in prepared and spontaneous communications about a range of topics (e.g., use inflection and tone to help convey meaning; vary volume for emphasis in a presentation; use changes of pace and pauses for dramatic effect when reciting or recounting a story or event; adapt their voice to role-play the subject in a mock interview; demonstrate self-confidence during a presentation by using pauses for effect without concern that they might signal a loss for words)

B2. Speaking to Interact

B2.1 Using Speaking Interaction Strategies: demonstrate an understanding of appropriate speaking behaviour when interacting with others in a variety of formal and informal situations (e.g., negotiate solutions to problems, interpersonal misunderstandings, and disputes; politely change the subject or suggest alternative topics for discussion; recognize and adhere to time limits and other constraints; find polite expressions that can be used to show appreciation for others' cultures in group discussions; listen actively and respond constructively as an audience member)

B2.2 Interacting: exchange information, ideas, and opinions with others in prepared and spontaneous spoken interactions about a variety of topics, with support as appropriate (e.g., engage in a round-table discussion exploring topics such as hobbies, current events, potential career paths, hopes, goals, and ambitions; debate the use of technology in the school; express sentiments about the

aspirations of a peer; synthesize ideas in a group discussion; identify familiar and unfamiliar expressions in a French movie and use them appropriately in a skit)

B3. Intercultural Understanding

B3.1 Intercultural Awareness: communicate information orally about French-speaking communities worldwide, including aspects of their cultures and their contributions to la francophonie and the world, and make connections to personal experiences and their own and other communities (e.g., create an advertisement highlighting important aspects of various French-speaking communities; discuss the differences and similarities between a French-speaking community in Canada and one elsewhere in the world; research the currency used in a French-speaking country and compare the cost of some everyday products to their cost in Ontario)

READING

C1. Reading Comprehension

C1.2 Reading for Meaning: demonstrate an understanding of explicit and implicit messages in a variety of student- and teacher-selected French texts about academic and personally relevant topics (e.g., identify the intent or point of view of the writer of an article in a newspaper or magazine or on a website, and share their reaction to the article with their peers; compare and contrast the points of view presented in different articles or reports on the same issue; create a glossary of key terms used in texts on a specific issue; summarize texts to compare information about mental health and mental illness; develop a list of questions for a mock interview with a character from or the author of a text; analyse texts in terms of information, ideas, or themes relevant to the issue under study)

C1.3 Reading with Fluency: read a variety of French texts at a sufficient rate and with sufficient ease to demonstrate that they understand the overall sense of the text (e.g., participate in paired reading, monitoring their own reading and that of their partner to improve pronunciation and fluency; scan text for keywords such as academic and technical terms in textbooks, reports, and essays)

C1.4 Developing Vocabulary: use a variety of vocabulary-acquisition strategies before, during, and after reading to determine or confirm the meaning of new, unfamiliar, or recently learned words and expressions (e.g., find a synonym for an unfamiliar word; find a familiar element within an unfamiliar compound word; determine the meaning of idiomatic expressions; use contextual clues to help them determine the meaning of new words; create a notebook or

word bank of vocabulary related to various areas of interest; read from a variety of sources including the Internet)

C3. Intercultural Understanding

C3.1 Intercultural Awareness: using information from a variety of French texts, identify French speaking communities worldwide, find out about aspects of their cultures, and make connections to personal experiences and their own and other communities

C3.2 Awareness of Sociolinguistic Conventions: identify, in a variety of French texts, examples of sociolinguistic conventions associated with a variety of social situations in diverse French speaking communities (e.g., identify proverbs, idiomatic expressions, or puns in headlines from international French-language newspapers; compare academic terminology in two French-speaking countries; research a variety of idiomatic expressions associated with money, and explain the contexts in which they are used). Teacher prompts: “Comment les mots des manchettes de plusieurs journaux francophones internationaux varient-ils d’un journal à l’autre au sujet d’un même événement?” “Comment la compréhension d’une culture peut-elle aider la compréhension d’un texte?” “À quoi servent les expressions idiomatiques d’une langue?”

WRITING

D1. Purpose, Audience, and Form

D1.1 Identifying Purpose and Audience: determine their purpose in writing and the audience for the French texts they plan to create (e.g., to promote a cause in an advertising campaign)

D1.3 Applying Language Structures: communicate their meaning clearly, using parts of speech appropriately and following conventions for correct spelling, word order, and punctuation.

D2. The Writing Process

D2.1 Generating, Developing, and Organizing Content: generate, develop, and organize ideas for writing using a variety of prewriting strategies and resources (e.g., brainstorm ideas in small groups; rank ideas in order of importance; use a “plus-minus-interesting” organizer to help them classify ideas; determine the best structure, such as chronological order, order of importance, or cause and effect, for presenting information in a report or essay)

D2.2 Drafting and Revising: plan and produce drafts and revise their work using a variety of teacher-directed and independent strategies (e.g., use online and print resources to assist with revising and

editing; use note cards to organize the main idea and supporting details for a report; ask a peer to edit their work, and use the feedback to improve the coherence and clarity of the text's message; check written text for accuracy, consistency, and clarity; review their writing to ensure that the language and ideas are inclusive and nondiscriminatory; reorganize sentences in the text to improve the flow of ideas)

D2.3 Producing Finished Work: make improvements to enhance the clarity and readability of their written work, and use various elements of effective presentation to produce a polished product for publication (e.g., choose design features that support the message in the text; improve flow between paragraphs; add precise and appropriate transitional words and phrases to more clearly show the logical relationship between ideas in an opinion paper; quote and acknowledge sources of information to establish authority in an argument or position essay and to avoid plagiarism, and provide a complete bibliography or reference list)

D3. Intercultural Understanding

D3.1 Intercultural Awareness: in their written work, communicate information about French-speaking communities worldwide, including aspects of their cultures and their contributions to la francophonie and the world, and make connections to personal experiences and their own and other communities (e.g., create an advertising campaign promoting a cultural celebration in a French-speaking community; create a guide for tourists that explains the etiquette of tipping in a variety of French-speaking countries)

D3.2 Awareness of Sociolinguistic Conventions: identify sociolinguistic conventions associated with a variety of social situations in diverse French-speaking communities, and use them appropriately in their written work (e.g., adapt language to a different audience or situation; write an email incorporating abbreviations, acronyms, and symbols used in texts and Internet forums; use appropriate greetings in letters or emails to different people; use conventional expressions of politeness; use proverbs from different French-speaking communities)

Links to the CEFR (Common European Framework of Reference)

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

A2

- I can understand phrases and the highest frequency vocabulary related to areas of most immediate personal relevance (e.g. very basic personal and family information, shopping, local area, employment). I

can catch the main point in short, clear, simple messages and announcements.

B1

- I can deal with most situations likely to arise whilst travelling in an area where the language is spoken. I can enter unprepared into conversation on topics that are familiar, of personal interest or pertinent to everyday life (e.g. family, hobbies, work, travel and current events).
- I can connect phrases in a simple way in order to describe experiences and events, my dreams, hopes and ambitions. I can briefly give reasons and explanations for opinions and plans.
- I can write simple connected text on topics which are familiar or of personal interest.

Instructional Components and Context

Readiness

Prior knowledge used in this lesson:

- The imperfect tense
- The present conditional
- Constructions using “si”
- Impersonal expressions
- The subjunctive
- Vocabulary related to expressing opinions, and agreeing or disagreeing

Terminology

Finances

Dépenser de l'argent

Économiser

Gagner de l'argent

Offering an opinion

À mon avis

D'après moi

En ce qui me concerne

Personnellement

Pour ma part

Pour moi

Quant à moi

Selon moi

Il est certain que

Il est clair que

Il est évident que

Il est impossible que

Il est injuste que

Il est juste que

Il est possible que

Il est probable que

Il est sûr que

Il est vrai que

Il me semble que

J'ai l'idée que

J'ai l'impression que

Je crois que

Je dois dire que

J'imagine que

Materials/Tech Tools

- Audio-visual equipment (for song and video)
- Several articles about the daily life of teens in France (linked below)
- Student graphic organiser for planning SMARTER goals

Je pense que
Je suppose que
Je suis certain que
Je suis convaincu que
Je suis persuadé que
Je suis sûr que
Je trouve que

Expressing agreement

À cent pour cent
C'est une idée intéressante
Exactement !
Je suis d'accord
Je suis du même avis
Incontestablement
Sans (aucun/nul) doute

Expressing disagreement

J'ai un avis différent
Je suis contre
Je suis d'un autre avis

Supporting an opinion

J'ai entendu dire que
J'ai entendu parler de
On dit que
Par exemple

Asking for an opinion

À votre avis
Avez-vous une opinion sur
Que pensez-vous de
Selon vous

Avoiding expressing an opinion

Cela/Ça dépend...

Minds On

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

Connections

Assessment **for** learning

Assessment **as** learning

Assessment **of** learning

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

	interest, or learning
<p>1. Whole Class Activity ⇒ Starting to think about the value of money Play a French re-make of the Barenaked Ladies' Song "If I had a million dollars": https://www.youtube.com/watch?v=V9K9PU1X3TM Students will listen for comprehension while watching the video.</p> <p>Class discussion topics - What is the actual price tag (roughly) associated with all of the items that are mentioned in the song? Is the song realistic? What does a million dollars actually cover?</p> <p>Teacher prompts:</p> <ul style="list-style-type: none"> • Qu'est-ce que nous pouvons véritablement acheter avec un million de dollars ? • Cette chanson, est-elle réaliste ? • Si vous pouvez mettre un prix sur tous les articles dans cette chanson, quel sera le prix, selon vous ? <p>2. Individual Student Activity ⇒ What would you do with a million dollars? Have students make a quick list of all of the things they would do if they had a million dollars. Once they have completed their lists, tell them to assign a dollar amount to each item. Next, have them add up all of the amounts.</p> <p>3. Whole Class Activity ⇒ Reflection/Discussion Survey the class - Who still had money left over after they added up all of the items on their list? Who spent it all? Who surpassed the million dollars?</p> <p>Teacher prompts:</p> <ul style="list-style-type: none"> • Après avoir calculé le coût final de votre liste, qui a surpassé le million de dollars que vous aviez ? Qui a dépensé seulement un million de dollars ? Qui a encore de l'argent à dépenser ? 	<p>Assessment for learning</p> <p>DI: Extending the learning expansion activities: Activity #1: Using the list of items they brainstormed, have students create a song, rap, poem, visual with text, or other format of "Si j'avais un million de dollars", making the song their own. Remind students that they only have one million dollars, and therefore they may need to eliminate items from their initial list.</p> <p>Activity #2: Ask students to sort themselves into groups (or do a Four Corners activity) based on how long they think they could make one million dollars last (possible groupings could be: un an; 5 ans; 10 ans; la vie entière). Along with their classmates of a similar view point have them reflect in a small group discussion.</p> <p>Teacher prompts: Combien de temps pensez-vous qu'un million de dollars pourrait durer et pourrait être suffisant ? Quels sont les coûts du quotidien/de tous les jours ? Faites une liste. Quels sont des autres coûts que vous auriez ?</p> <p>Together, the small groups will discuss, and report their conclusions back to the class in an informal presentation in French.</p>

Action!

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

1. Whole Class Activity ⇒ Teenagers and Money

Class discussion - Who has a part-time job? What type of work is common for teenagers? What wage do most teenagers working part-time receive? What are the benefits or disadvantages of having a part-time job as a high school student?

Teacher prompts:

- Qui connaît quelqu'un qui travail à temps partiel ?
- Combien d'heures par semaine travaille-t-elle / il ?
- Quel salaire est typique pour les adolescents qui travaillent à temps partiel ?

2. Whole Class Activity ⇒ Cultural connections: Une journée typique des ados en France

Watch the short clip of a student taking about a typical school day in France and discuss the differences. (Prompt students to think about whether part-time work is possible with a typical French schedule)

<http://www.bonjourdefrance.com/exercices/contenu/une-journee-typique-au-college.html>

Review with class vocabulary relating to expressing opinions and knowledge of impersonal expressions such as "Il faut..." "Il vaut mieux..." "Il est préférable..." etc. as well as expression opinions, and agreeing or disagreeing with an opinion, in French.

3. Individual Student Activity ⇒ Reading about Teenagers in other Francophone countries

Assign various articles about the daily life of teenagers in France:

La vie bien chargée des adolescents (Canada)

<http://www.statcan.gc.ca/pub/75-001-x/10507/9635-fra.htm>

Les ados et le travail

<http://www.canalvie.com/famille/education-et-comportement/articles-education-et-comportement/les-ados-et-le-travail-1.1045616>

Portraits du quotidien (France)

<http://www.french.hku.hk/dcmScreen/lang2043/portraits.htm>

4. Individual Student Activity ⇒ Compare

Create a Venn diagram to compare/contrast the reality of teens in Canada (based on the classroom discussion) and the Francophone world (based on the article/video).

Assessment for learning

Assessment as learning

5. Small Group Activity ⇒ Compare articles and discuss

Next, group students so that in each group there is a student who read each of the different articles. Students will present the main information of their article and discuss the major differences between the two countries. In order to ensure that each student in the group of three has a role, student's will record the information presented by their group members and will be responsible for presenting one main idea to the class from information presented by one of their peers in their group.

Prompt students with questions such as "Based on the video/article, is there an age difference in when adolescents in Canada and other Francophone countries begin part-time work?" "Is there a wage difference between Canada, and other Francophone countries?"

Teacher prompts:

- Que pensez-vous de cet emploi de temps chargé ?
- Serait-il possible de travailler à temps partiel après cette longue journée? Pourquoi ou pourquoi pas ?
- Quelles sont les grandes différences entre l'emploi de temps d'un élève au Canada et un élève en France ? De petites différences subtiles ?

6. Small Group Activity ⇒ Debate: Differences and Similarities

Organize students into small groups. In their groups they will decide who prefers the French model and who prefers the Canadian model. Together, with the group members of the same preference, each group will prepare for a small group debate in French, about why they model they prefer is a more advantageous/preferable option.

Student can also be given the option to debate another topic relating teenagers and part-time work, based on their interest, or about young people's work schedules in other Francophone nations, or of a region elsewhere in the world with which the student has interest or experience (family heritage, travel, personal research, etc.)

Prior knowledge required: knowledge of impersonal expressions such as "Il faut..." "Il vaut mieux..." "Il est préférable..." etc. as well as expression opinions, and agreeing or disagreeing with an opinion, in French.

DI: This activity can be the basis for an assessed performance task.

Consolidation

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

1. Guided Activity, Completed Individually ⇒ Goal Setting and Setting SMARTER goals

Individual Activity:

Now that students have looked at personal finance from a broad perspective (what could you actually do with a million dollars?) to a more personal perspective (what is a typical salary of a teenager working part-time in Canada?), have students start thinking about a goal they would like to accomplish (examples: buying a car, saving for post-secondary school, saving for a trip, participating in “voluntourism”, etc.), and to write it down.

Next, prompt students to consider the actual price tag associated with this objective. For example, buying a car involves considering the cost of insurance, and running costs such as gas and repairs; saving for post-secondary education involves considering the cost of tuition, books, lab equipment or supplies, food, and possibly rent and living expenses; and saving for a trip involves considering the transportation cost of a car/bus/train/plane, cost of accommodations, food, excursions and so on.

Introduce the SMARTER goals guidelines. Explain how the SMARTER goals guidelines apply to setting sustainable, Measureable, Achievable, Realistic, Timely goals that can be Evaluated and Reevaluated (des objectifs **S**outenables, **M**esurables, **A**tteignables, **R**éalistes, **T**emporels, **É**valuables, **R**éévaluables).

Individual Student Activity ⇒ Creating SMARTER goals

Provide students with a SMARTER goals organizer, and have them consider their goal using the SMARTER guidelines.

Partner Activity ⇒ Pair Share Goals

Students will do a Pair Share activity, explaining their SMARTER goals. Each partner must respond giving advice or additional considerations on their partner’s goals, using the vocabulary and expressions practiced in the debate (For example: “À mon avis, tu devrais considérer à chercher un autre emploi à temps partiel...” où “C’est une excellente idée, mais est-ce que tu as considéré...?”)

Individual Student Activity ⇒ Reflection on SMARTER goals

After receiving peer input on their goals, students will write a reflection on their SMARTER goals taking into consideration the advice they received. In their reflection, they should include five pieces of advice for a teenager looking to accomplish the same goal.

Assessment for learning

Assessment for learning

Assessment as learning

Assessment as learning

DI

Extending the learning expansion activities:

Students can compile all of the financial goal setting advice that they came up with from their SMARTER goals activity, the Pair Share activity, and their reflections, to make a “Personal Finance and Goal-Setting for Teenagers” Podcast, video or brochure to help other teens begin thinking about goal setting and budgeting for a goal.

Suggested Assessment of learning opportunities

- Assess their ability to use the practiced grammatical constructions, such as the subjunctive, their understanding of new cultural and relevant content in the context of a career booklet, a budgeting brochure, how-to video, or other text/oral presentation.

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

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

Next Steps in Learning

Intercultural Awareness:

- Discuss cultural differences related to being a consumer in Canada versus Francophone countries (possible topics could include: bartering at markets and negotiating a price, tipping practices for food service, different prices at restaurants different when you eat inside/outside/at the bar, converting currency to find out the actual cost, taxes on items - included or additional? etc.)

Extending the learning

Possible Extension Activities:

- After discussing financial goal setting, and using the principles of SMARTER goals, students could work on a budget looking at their everyday expenses. They could analyze their last month of spending and identify areas where they are spending more than they may be aware (for example, on buying food and coffee etc.)
- Discuss how these goals could be more challenging for some young people to achieve because of systemic barriers
- Create seminars or information sessions for fellow students

EXEMPLAR

Des objectifs SMARTER

Spécifique

L'objectif doit être simplement et clairement établi

Mesurable

L'objectif doit être mesurable

Atteignable

L'objectif doit être réaliste et possible, dans la période temporelle définie

Réaliste ou Pertinent

Il doit être directement lié à l'activité du responsable

Temporellement défini

L'objectif doit avoir avec une date limite précise

Évaluable

Il faut avoir des moments précis établis pour évaluer votre progrès

Réévaluable

Il faut réévaluer votre progrès plusieurs fois avant la date limite établie

MON OBJECTIF: Économiser pour faire un voyage au Maroc

Spécifique

J'aimerais faire un voyage de deux semaines au Maroc quand j'aurai 25 ans, pour mon anniversaire.

Mesurable

Le coût du voyage et l'argent que j'économiserai chaque semaine me permettrait de mesurer mon progrès.

Atteignable

Le voyage coûtera entre \$2500 et \$3000. Je dois économiser \$430 par an pour pouvoir payer ce voyage, ce qui est atteignable puisque je travaille à temps partiel.

Réaliste ou Pertinent

Je travaille à temps partiel et je gagne environ \$100 chaque semaine. Je dois économiser \$10 chaque semaine pour atteindre mon but.

Temporellement défini

J'ai 8 ans avant ce voyage, mais je vais réserver le voyage une année d'avance, donc j'ai 7 ans pour économiser.

Évaluable

Chaque année, sur mon anniversaire, je vais vérifier que j'ai réussi à économiser le \$430 pour cette année.

Réévaluable

Six mois avant l'achat du voyage, je vérifierai que j'ai presque atteint mon but, et je confirmerai que je l'atteindrai.

FEUILLE DE CONTRÔLE D'ÉLÈVE

Des objectifs SMARTER

Spécifique

Mesurable

Atteignable

Réaliste ou Pertinent

Temporellement défini

Évaluable

Réévaluable

MON OBJECTIF: _____

Spécifique

Mesurable

Atteignable

Réaliste ou Pertinent

Temporellement défini

Évaluable

Réévaluable
