

Financial Literacy Resource
French as a Second Language: Core French
Grade 7

Le budget de famille

Unit: Le budget de famille	Core French, Grade 7
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>In the FSL program, students have multiple opportunities to investigate and study financial literacy concepts in relation to the texts explored in class. Students can build their understanding of personal financial planning by participating in role play of interactions in the local community, such as buying and selling goods or engaging in personal financial transactions. They can also become familiar with the variety of currencies used in French-speaking countries or regions (e.g., the Canadian dollar, euro, gourde). Through the study of French-speaking communities worldwide, students will learn about global economic disparities and their impact on the quality of life in different countries. Examples related to financial literacy are included in some examples and teacher prompts that accompany the expectations in the FSL curriculum.</p> <p>The goal of this resource is to help students understand the following financial literacy connections:</p> <ul style="list-style-type: none">● Planning personal finances and calculating cost of household expenses● Setting financial goals, saving , budgeting and investing● Understanding socio-economic disparities and their impact on quality of life between communities in the students’ own city/town <p>Students will develop this understanding as they:</p> <ul style="list-style-type: none">● talk about household expenses both needs and wants● create a household budget by making decisions as a family● discuss as a family which household expenses are important and which ones are not	

Curriculum Expectations

Listening

A1. Listening to Understand: determine meaning in a variety of oral French texts, using a range of listening strategies;

- **A1.1 Using Listening Comprehension Strategies:** identify a range of listening comprehension strategies and use them appropriately before, during, and after listening to understand oral French texts
- **A1.2 Demonstrating Understanding:** demonstrate an understanding of the purpose and meaning of oral French texts containing familiar words and expressions about everyday topics and situations, with contextual and visual support

A2. Listening to Interact: interpret messages accurately while interacting in French for a variety of purposes and with diverse audiences;

- **A2.1 Using Interactive Listening Strategies:** identify and use interactive listening strategies to suit a variety of situations while participating in social and academic interactions
- **A2.2 Interacting:** respond with understanding to what others say while participating in brief, structured interactions about themselves, family, friends, and their immediate environment, with contextual and visual support
- **A2.3 Metacognition:** (a) describe, in conversation with the teacher and their peers, a few strategies they found helpful before, during, and after listening; (b) identify their areas of greater and lesser strength as listeners, and plan steps they can take to improve their listening skills

Speaking

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

- **B1.1 Using Oral Communication Strategies:** identify a range of speaking strategies and use them appropriately to express themselves clearly and coherently in French for various purposes and to a variety of audiences
- **B1.2 Producing Oral Communications:** using familiar words and expressions, produce brief, rehearsed messages in French containing information and ideas about themselves, family, friends, and their immediate environment, with contextual, auditory, and visual support
- **B1.3 Speaking with Fluency:** speak with a smooth pace, appropriate intonation, and accurate pronunciation in brief, rehearsed communications about personal and familiar topics

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

with diverse audiences;

- **B2.1 Using Speaking Interaction Strategies:** demonstrate an understanding of appropriate speaking behaviour in a variety of situations
- **B2.2 Interacting:** engage in brief, structured spoken interactions, using familiar words and expressions, with teacher modelling and support
- **B2.3 Metacognition:** (a) describe, in conversation with the teacher and their peers, a few strategies they found helpful before, during, and after speaking to communicate effectively; (b) identify their areas of greater and lesser strength as speakers, and plan steps they can take to improve their speaking skills

Reading

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

- **C1.1 Using Reading Comprehension Strategies:** identify a few reading comprehension strategies and use them before, during, and after reading to understand texts
- **C1.2 Reading for Meaning:** demonstrate an understanding of French texts containing visuals and familiar names, words, and phrases, with teacher support as required
- **C1.4 Developing Vocabulary:** use a few vocabulary-acquisition strategies before, during, and after reading to determine or comprehend the meaning of new and unfamiliar words

C2. Purpose, Form, and Style: identify the purpose(s) and characteristics of a variety of adapted and authentic text forms, including fictional, informational, graphic, and media forms;

- **C2.2 Characteristics of Text Forms:** identify some characteristics and/or stylistic elements of familiar text forms, including fictional, informational, graphic, and media forms (*e.g.*, poem/song)
- **C2.3 Metacognition:** (a) describe, in conversation with the teacher and their peers, a few strategies they found helpful before, during, and after reading to understand texts; (b) identify their areas of greater and lesser strength as readers, and plan steps they can take to improve their reading skills

Writing

D1. Purpose, Audience, and Form: write French texts for different purposes and audiences, using a variety of forms;

- **D1.1 Identifying Purpose and Audience:** determine, with support from the teacher their

purpose for writing and the audience for French texts they plan to create

- **D1.2 Writing in a Variety of Forms:** write a variety of age- and grade-appropriate French texts, applying their knowledge of the basic structural and stylistic elements of each form

D3. Intercultural Understanding: in their written work, demonstrate an awareness of aspects of culture in diverse French-speaking communities and other communities around the world, and of the appropriate use of French sociolinguistic conventions in a variety of situations.

- **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

Learning Goals

At the end of this lesson, students will know, understand and/or be able to...

Financial Literacy

- Plan personal finances and calculate cost of household expenses
- Set financial goals, saving, budgeting and investing
- Understand the socio-economic disparities and their impact on quality of life between communities in students own city/town

FSL Curriculum

Listening

- Use effective listening strategies to understand short oral text in French
- Respond appropriately to a short oral text in French
- Respond appropriately when asked a simple question in French
- Reflect and assess their own listening skills in French

Speaking

- Share their ideas with another classmate in French
- Respond appropriately during a short interaction in French
- Use appropriate language conventions when speaking to a friend or a stranger
- Reflect and assess their own speaking skills in French

Reading

- Read a simple text in French
- Identify familiar vocabulary word in French on reference chart
- Reflect and assess their own reading skills in French

Writing

- Write a list of items in French along with their cost

- Complete a job application
- Create a poster including personal information
- Reflect and assess their own writing skills in French

Links to the CEFR (Common European Framework of Reference)

This lesson plan targets outcomes that meet the A2 level.

Intéraction et production orale

- Je peux me décrire et ma famille. (*ma sœur, mon frère, ma mère, mon père*)
- Je peux décrire où j'habite. (*ma chambre, ma maison, mon voisinage*)
- Je peux comprendre des phrases sur l'information personnelle et sur ma famille. (*les noms, âges*)
- Je peux décrire mes intérêts et mes loisirs. (*sports, cinémas, voyage*)
- Je peux décrire mes activités quotidiennes.
- Je peux poser des questions aux autres au sujet de leur travail et de leur passe-temps. (*goûts, intérêts*)
- Je peux poser des questions simples au sujet des besoins des autres. (*Est-ce que je peux t'aider ?*)
- Je peux discuter avec les autres et proposer des activités. (*un échange formel ou informel*)
- Je peux effectuer des transactions simples contenant des chiffres. (*prix, dans un magasin, à la poste, à la banque*)
- Je peux comprendre les autres quand ils expriment leurs sentiments. (*joie, colère, déception, peur*)
- Je peux identifier le sujet d'une discussion dans une conversation.

Ma compréhension des médias.

- Je peux identifier les idées principales des histoires orales simples. (*à la radio, à l'ordinateur*)
- Je peux identifier le point principal des messages courts, des annonces et des enregistrements. (*les annonces à l'école*)
- Je peux comprendre les points principaux d'une courte vidéo. (*un annonce, un film, l'internet*)

Production Écrite

- Je peux écrire de l'information sur moi-même en utilisant un langage simple. (*les informations sur ma famille, l'école, le travail, les loisirs...*)
- Je peux écrire un message simple. (*pour effectuer ou modifier une invitation ou un rendez-vous*)

Compréhension de l'écrit

- Je peux comprendre des textes courts et simples contenant du vocabulaire familier.
- Je peux trouver l'information la plus importante dans les publicités, brochures d'information, des pages Web, catalogues, calendriers...

Compréhension de l'oral

- Je peux comprendre des informations simples et des questions sur la famille, les gens, les habitations, le travail et les loisirs.
- Je peux comprendre ce que les gens me disent dans une conversation simple, s'ils parlent lentement et clairement et s'ils m'aident.
- Je peux comprendre des conversations courtes sur la famille, les loisirs et la vie quotidienne, à condition que les gens parlent lentement et distinctement.
- Je peux comprendre des conversations simples sur des sujets familiers.
- Je peux comprendre les informations principales dans les annonces, si les gens parlent très clairement. (*bulletins météo...*)

Instructional Components and Context

Readiness

Pre-assess students' prior knowledge and capabilities related to:

- money vocabulary in French to make transactions
- expression related to shopping
- expressions necessary to make purchases from the purchaser
- question words and how to ask questions
- navigation of French language websites

Terminology to be developed throughout unit:

payer

acheter

désirer

vouloir

avoir besoin de

vendre

le salaire mensuel

le budget

la pauvreté

les besoins

le logement

la nourriture

les divertissements

les vêtements

électricité

internet

chauffage

économies

urgences

transport

l'épicerie

le supermarché

la pharmacie

la boutique des vêtements

les magasins d'aubaines

le magasin

la banque alimentaire

les aliments

la nourriture

c'est combien?

Ça coûte...

l'argent

donateur/ donatrice
les sans-abri

Materials/Tech Tools

- Student generated anchor chart of useful expressions
- Calculator for each group
- BLM 1 Cards - Désirs et besoins
- BLM 2 Comment jouer jeu de 7 famille
- BLM 3 Jeu de 7 familles
- BLM 4 Family Income Information Cards/ worksheets (1 card photocopied for each group)
- BLM 5 Resource Cards to buy and sell during Day 2
- BLM 6 PWIM Part-time job images
- BLM 7 Formulaire de demande d'emploi
- BLM 8 Mon budget
- BLM 9 Mon portfolio ...je peux (A2)
- Calculators for each group to calculate the remaining budget
- Dice (for investment cards)

Core French Grade 7	Unit : Le budget de famille Day 1: Les dépenses d'une famille
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	Minds On <ul style="list-style-type: none">◆ Establishing a positive learning environment◆ Connecting to prior learning and/or experiences◆ Setting the context for learning

-observation of student participation and understanding of concept



Some students may need the names of the items on the cards in French to participate. Photocopy another set with the names written out on them for those students to consult.



Make sure the T-chart is visible to remind students of needs vs. wants, as well as conversation prompt to help facilitate conversation during the budgeting activity.

Whole Class Activity ⇒ Les désirs et les besoins

Production orale :

1. Photocopy the set of the cards attached to this resource (**Les désirs et les besoins**). Activate the students' prior knowledge here to see what they know in terms of vocabulary and values.

Teacher prompts:

- Un désir : qu'est-ce que c'est ?
 - Un besoin : qu'est-ce que c'est ?
 - Quelles sont les différences entre les deux ?
 - Est-ce qu'on peut nommer des exemples de désirs et de besoins ?
2. As a whole class, create (an) anchor chart(s) of the vocabulary for needs and wants in a t-chart (3 categories: **désir/besoin/pourquoi ?**) for students to reference during the activity. With the class, sort one set of the cards into the first 2 categories, as either a need or want. This activity can be done as a class, or in groups and reviewed as a class after the activity. (**Est-ce que cette chose est un désir ou plutôt un besoin ?**) Students can create their own cards from the conversation in the above step to add to the chart if needed or desired.
 3. Brainstorm why each of the items is a need or a want. Students will work in pairs to think of reasons why an object would be a desire or a necessity. Have each group draw a card and think of 2 reasons that object is a need or want. Bring the conversation back to the class, and have the groups share their reasons why and add these to the anchor chart. Post the chart in the class so students may reference them throughout the lesson. Students can use this chart to justify their choices in the discussion of the budgeting activity, so the more information and conversation prompts that there are on this chart, the better the students may perform.

Note: Ensure that these charts include the headings: **logement (chauffage, électricité, internet), nourriture, transport, soins médicaux, vêtements, divertissements, économies et urgences** as this will be needed for the activities during this unit.

	<p>Action!</p> <ul style="list-style-type: none"> ♦ Introducing new learning or extending/reinforcing prior learning ♦ Providing opportunities for practice and application of learning (guided > independent)
<p>Assessment as learning</p> <p>Teachers can assess student interaction and use of sentence starters as needed using observation checklist.</p>  <p>-ensure all students have accessible vocabulary such as anchor charts, reference cards, etc.</p>	<p>Whole class and groups of 6-7</p> <p>In order to better understand household expenses and the socio-economic disparities that may exist in their communities, students will play a game entitled “ Les 7 familles”. (See BLM 2 and BLM3 for game rules and cards. Le jeu de 7 familles is very similar to GO FISH.)</p> <p>Teacher will explain that monthly cost for each expense is indicated on the cards. In French, these are called “ Une dépense mensuelle”</p> <p><i>La dépense mensuelle pour le logement est....</i> <i>La dépense mensuelle pour le transport est..</i></p> <p>Interaction orale et compréhension de l’écrit : During this game, students will have the opportunity to interact orally as they ask for family expenses. They will read their cards and ask other classmates for the cards they are needing to complete their family.</p> <p>Suggested sentence starters to be posted:</p> <p><i>Mon ami, as-tu le logement de 3000\$ pour la famille violet?</i> <i>Non, je n’ai pas le logement de 3000\$ pour la famille violet?</i> <i>Zut alors !</i> <i>Tu dois piger une carte.</i> <i>J’ai pigé une bonne carte.</i></p> <p><i>(Extra : Tu as triché ! Ce n’est pas ton tour ! Soyons respectueux !)</i></p>

	<p>Consolidation</p> <ul style="list-style-type: none"> ◆ Providing opportunities for consolidation and reflection ◆ Helping students demonstrate what they have learned
<p>A^{as}L Assessment as learning - students may self-assess their skills in the asking and answering of questions in the minds-on activity and in the writing activity</p>	<p>Production orale :</p> <p>In order to consolidate their learning, the teacher will discuss with group how the various family of colours were different. This discussion should lead to recognizing the disparity in the various families some having larger expenses than others.</p> <p>Questions for discussion:</p> <ul style="list-style-type: none"> • <i>Quelle famille a les dépenses les plus grandes ?</i> • <i>Combien d'argent la famille a-t-elle besoin par mois?</i> • <i>Comparez les dépenses de vos familles à une des familles de couleurs. Croyez-vous que votre famille dépense autant, plus, ou moins ? Pourquoi ?</i> <p>In order to reflect on their learning, students will self-assess their participation in the oral interaction activities using the provided checklists in this unit. This checklist should be used throughout the unit, giving students multiple opportunities to self assess their second language competencies.</p>

<p>Core French, Grade 7</p>	<p>Unit: Le budget de la famille Day 2: Le budget de la famille</p>
<p>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>	<p>Minds On</p> <ul style="list-style-type: none"> ◆ Establishing a positive learning environment ◆ Connecting to prior learning and/or experiences ◆ Setting the context for learning
<p>A_{for}L Assessment for learning</p> <p>-observation of student participation and understanding of concept</p> <p>-teacher can use checklist to take note of students demonstration and use of sentence starters.</p>	<p>Whole Class Activity ⇒ Les Désirs et les besoins</p> <p>Description: Teacher will distribute the “Jeu de 7 familles” cards, giving each group one colour family. As a group, the students will estimate the possible monthly salary for this family. The students will share with the rest of the class their estimation and the reasons for their choice.</p> <p>Suggested sentence starters:</p> <ul style="list-style-type: none"> • <i>Nous pensons que le salaire mensuel est... parce que ...</i> <ul style="list-style-type: none"> ○ <i>ils ont besoin de beaucoup d’argent, car ils ont 4 enfants</i> ○ <i>ils ont pas de voiture mais prennent l’autobus</i> ○ <i>ils sont récemment arrivés au Canada</i> ○ <i>les grands-parents et un oncle habitent avec eux aussi...</i>
	<p>Action!</p> <ul style="list-style-type: none"> ◆ Introducing new learning or extending/reinforcing prior learning ◆ Providing opportunities for practice and application of learning (guided > independent)
<p>A_{as}L Assessment for learning</p> <p>teacher can observe and note student understanding of concept and oral text.</p> 	<p>Groups of 2-4 ⇒ Le budget de famille</p> <p>Description:</p> <ol style="list-style-type: none"> 1. Divide students into “families.” Have them write their “family name” on a piece of paper to help identify them during the consolidation activity. Students can choose their own roles within the families. Suggested group sizes range from 2-4. Teacher can provide some background information about the formation of the families. For example, this is a great opportunity to create groups

Students will need a calculator to complete the activity.



The teacher could choose to give the cards out strategically. The higher the income, the larger the numbers to deal with which may not be easy for students with numeracy challenges. Additionally, cards with smaller incomes will have students playing with the budget more, which is a higher order thinking skills, and therefore should go to students for which this will not be a challenge.



During the sale, there are certain items that students must buy- refer to the needs and wants chart from the Minds On activity. Students must purchase housing, food, and clothing. The rest of the purchases are optional.

Note: Included in the BLM/ activity cards are some cards for investments and lottery. Although investment is not the focus of the activity, it seemed

based on examples from the student's own community. One group can have the income of a refugee family, or that of a single-parent household, injured/out-of-work adult, family with grandparents at home, etc.)

2. Randomly distribute BLM 4 Family Income Information giving one to each family with a calculator. (*Voici les revenus de chaque famille, ils sont différents.*)
3. Have the students read the card in their groups. (*Qui peut lire le budget de sa famille?*)
4. The students should note their monthly income for the family and highlight it. This is the amount from which they start the activity. (*Surlignez le salaire mensuel de la famille. Pensez-vous que ce soit beaucoup ? Pensez-vous avoir assez d'argent ? Pensez-vous être riches? Pensez-vous avoir des difficultés ? Pourquoi ?*)
5. Teacher will have the 2 copies of the **BLM 5 - Resources Cards** – for auction sale in case two groups want to purchase the same item or if teacher does not want to proceed in an auction forum.
**The images from all resource cards are also on PPT.

Compréhension de l'orale et compréhension de l'écrit :

6. The teacher will start the sales of housing. Using the **PPT - Vente des biens immobilier et besoins d'une famille**, students will listen to the real estate agent describe the house. Students will refer to the budget on their income cards, and decide if they want to buy or not. If more than one family wants the house, they can bid higher, until the house is sold to the highest bidder. If the house is more than they have allowed for, they must find the money from another area of their budget and mark it on the card. Throughout the activity, students should mark the change of the amount of money after they buy things on their income card.
7. Using the PPT, the teacher continues the auction of family needs until all the resource cards are sold, or the families have spent their entire budgets. If some students run out of money, they can sell assets (anything but housing, food, and medicines) to other people willing to buy it, or to the **banquière/banquier** (teacher) for half of its price.)

<p>important to add to the activity. The point of the investment cards is to highlight who gets to invest (people with considerable disposable income) versus who gets to gamble (people who would like more money, however have not the resources needed to invest.) People with more money have more opportunities to increase their income than those people who don't have that much of a disposable income.</p>	<p>Production écrite :</p> <p>8. Have the students set out their purchases, and their income cards on the tables with their family name, in preparation for the consolidation activity. (<i>Affichez vos achats et les cartes des revenus sur les tables.</i>)</p> <p>Suggested sentence stems: <i>Nous voulons acheter cette maison/ce logement, parce que...</i> <i>Nous pensons qu'il y a suffisamment de...</i></p>
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Suggested Assessment **OF** learning opportunities

1. Students can create their own budget for a specific timeline (holiday shopping list, to throw a party etc.) What do they have to reserve money for? How can they organize the information?
2. Students can present a conversation/report on socio-economic disparities based on the life they had purchased and other groups lifestyles during the activity. Their presentation/report can use these prompts:
 - **Comment te sentais-tu quand tu as su la quantité de tes revenus ?**
 - **Comment te sentais-tu quand tu as réalisé (tu t'es rendu[e] compte) qu'il y avait des camarades de classe avec des revenus plus élevés que les tiens ? Moins élevés ?**
 - **Quelles facteurs influencent la distribution des revenus dans cette activité ? Est-ce organisé de la même façon dans le vrai monde ?**
 - **Quels types de décisions as-tu dû prendre pour jouer à ce jeu ?**

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

See attached checklist.

Next Steps in learning

The activity can be extended by:

1. Having student research the income of jobs they are interested in pursuing as adults. Have students break down the salaries into an amount for the week, and have them compare the lifestyles in the activity to that income. Does this change their expectations?
2. Having students prepare for a job interview. In a conference with the teacher, they can role-play an interview.

Connections to additional themes

- Learning about community agencies that assist with providing funds for underhoused and homeless families
- Learning about employment insurance, welfare, and other social assistance programs, and the inherent challenges about living with a fixed budget (and how this funding vary because of family size, ability/disability challenges, and geographical location)
- Learning about cost of living realities in various parts of Ontario, Canada, and the Francophonie