

<b>Topic: Money</b>				
<b>Big Idea</b>	Students organize, represent and manipulate money amounts			
	<b>LEVEL 1</b>	<b>LEVEL 2</b>	<b>LEVEL 3</b>	<b>LEVEL 4</b>
<b>Outcomes (Know)</b>	<ul style="list-style-type: none"> <li>Recognize that money has value;</li> <li>Demonstrate knowledge of greater than and less than.</li> </ul>	<ul style="list-style-type: none"> <li>Identify coins and bills (identify value to money).</li> </ul>	<ul style="list-style-type: none"> <li>Demonstrate an understanding of money sense concepts such as change with support.</li> <li>Demonstrate an understanding of utilizing a bank account (saving and spending) with support.</li> </ul>	<ul style="list-style-type: none"> <li>Understand terms such as taxes, discounts and financial planning with support.</li> <li>Understand the concept of credit (credit cards, loans) with support.</li> </ul>
<b>Indicators (Do)</b>	<ul style="list-style-type: none"> <li>Build (compose) and break apart (decompose) quantities to 10 concretely.</li> <li>Identify a safe location or person to trust with money.</li> </ul>	<ul style="list-style-type: none"> <li>Represent quantities concretely with coins and bills;</li> <li>Count within 100, forward by 1, starting at any number;</li> <li>Skip count to 100, forward by 5, 10, and 20, 25 starting at 0;</li> <li>Determine the monetary value of collections of coins or bills (cents or dollars) of the same denomination.</li> <li>Stores money in a secure location or with a trusted person.</li> </ul>	<ul style="list-style-type: none"> <li>Add and subtract amounts using both dollars and cents.</li> <li>Make change to \$1000.</li> <li>Setting up a bank account (real or pretend, online access, etc.)</li> <li>Making deposits, withdrawals, and e-transfers from an account.</li> <li>Read a bank statement to determine deposits, withdrawals, and service charges.</li> </ul>	<ul style="list-style-type: none"> <li>Recognize the currency of purchase (when shopping online).</li> <li>Able to differentiate between debit and credit card (purpose, when to use, where the money comes from, re-payment)</li> <li>Create a household budget.</li> <li>Recognize and demonstrate how to activate, renew and/or cancel subscriptions &amp; automatic withdrawals</li> <li>Application process for credit or loans.</li> <li>Able to communicate with appropriate people about loss of credit or debit card (fraud).</li> <li>Calculate taxes and discounts</li> </ul>

<p><b>Strategies</b></p>	<ul style="list-style-type: none"> <li>• Use base 10 blocks or interlocking cubes to compose &amp; decompose numbers (quantities) to 10.</li> <li>• Pretend play - store, canteen, restaurant</li> <li>• Practice exchange of money for something else (no expectation of knowing value at this point)             <ul style="list-style-type: none"> <li>• Canteen, vending machines, pre-order lunches, book orders, bake sale, raffle tickets</li> </ul> </li> <li>• Practice putting money away in a safe location &amp; manner.</li> </ul>	<ul style="list-style-type: none"> <li>• Using coins &amp;/or play money, practice             <ul style="list-style-type: none"> <li>• Naming</li> <li>• Matching</li> <li>• Sorting</li> <li>• Skip counting</li> </ul> </li> <li>• <a href="#">Counting Dollars</a> (Loonies, Toonies) lessons.</li> <li>• Convert denominations (e.g. 10 dimes = \$1; 5 x \$2 = \$10)             <ul style="list-style-type: none"> <li>• Know your student (counting with nickels, dimes, quarters may not be appropriate)</li> </ul> </li> <li>• Add physical literacy to your lessons (use the body, food, money)</li> <li>• Number lines on the floor</li> <li>• Money number lines</li> <li>• Practice putting money away in a safe location &amp; manner.</li> <li>• Money Bingo</li> </ul>	<ul style="list-style-type: none"> <li>• Rounding Up strategy             <ul style="list-style-type: none"> <li>• Use menus, book orders, flyers, school menu, newsletter price list</li> </ul> </li> <li>• Practice making exchanges (pretend play time)</li> <li>• Practice making change</li> <li>• Set up a bank account together             <ul style="list-style-type: none"> <li>• Use <a href="#">Account Comparison Tool</a></li> <li>• <a href="#">Junior ATB program</a> (whole school)</li> </ul> </li> <li>• Practice making deposits &amp; withdrawals (with cash and with debit card).</li> <li>• Practice reading bank statements to identify debits, credits, service charges.</li> <li>• <b>Class Paychecks:</b> Have each child earn class money by doing jobs in the class, keep track of what they earn on a chart. At the end of the week give them a paycheck so they can purchase stickers, pencils or other cheap items. Talk about other occupations and the concept of wages. Also the concept of hard work earns more can be discussed.</li> <li>• <b>Start a Class Checking Account:</b> For every good day assign a Dollar amount they earn. Then have special activities they enjoy</li> </ul>	<ul style="list-style-type: none"> <li>• Practice reading receipts from purchases at stores (Where is the tax line? Is there a discount applied? What other information can we see?)</li> <li>• Practice calculating tax (estimation, addition, multiplication, calculator)             <ul style="list-style-type: none"> <li>• E.g. item \$25 + tax of 5%</li> <li>• Use online shopping sites or apps (set up fake accounts)</li> </ul> </li> <li>• Applications for credit cards</li> <li>• Practice shopping online (without making a purchase) to recognize currency, taxes, discounts, shipping charges, safe shopping websites.</li> <li>• Practice detecting fraud or other mistakes in transactions (with receipts, accounts, bills).</li> </ul>
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<p><b>Resources</b></p>	<ul style="list-style-type: none"> <li>• Money Lesson Ideas <a href="http://www.thea4ideaplace.com/money-skills/money-lesson-ideas">http://www.thea4ideaplace.com/money-skills/money-lesson-ideas</a></li> <li>• Practical Money Skills - <a href="https://www.practicalmoneyskills.com/teach/lesson_plans/special_needs">https://www.practicalmoneyskills.com/teach/lesson_plans/special_needs</a> (free downloadable lesson plans to understand budget, loans, credit)</li> <li>• Managing Your Money When Living with a Disability <a href="https://www.canada.ca/en/financial-consumer-agency/services/living-disability/managing-money-with-disability.html">https://www.canada.ca/en/financial-consumer-agency/services/living-disability/managing-money-with-disability.html</a></li> <li>• Cents and Sensibiltiy - <a href="https://fliconline.org/documents/patffinancialeducationbooklet-final.pdf">https://fliconline.org/documents/patffinancialeducationbooklet-final.pdf</a></li> <li>• <a href="https://www.practicalmoneyskills.ca/games/moneymetropolis/">5/Helping-young-people-with-learning-disabilities-to-understand-money.pdf</a></li> <li>• <a href="https://www.practicalmoneyskills.ca/games/moneymetropolis/">https://www.practicalmoneyskills.ca/games/moneymetropolis/</a></li> <li>• <a href="http://www.thatquiz.org/money/">www.thatquiz.org/money/</a></li> <li>• <a href="https://www.moneyinstructor.com/onlinebanking.asp">https://www.moneyinstructor.com/onlinebanking.asp</a> (membership required)</li> <li>• <a href="https://www.youtube.com/watch?v=8JLMWggjW9I">https://www.youtube.com/watch?v=8JLMWggjW9I</a> Junior ATB program (whole school involved)</li> <li>• <a href="https://www.nctm.org/uploadedFiles/Conferences_and_Professional_Development/Institues/Pre-K-Grade_5_Number_and_Operations/PK2_Number-in-Context_Handouts.pdf">https://www.nctm.org/uploadedFiles/Conferences_and_Professional_Development/Institues/Pre-K-Grade_5_Number_and_Operations/PK2_Number-in-Context_Handouts.pdf</a> (money, time, measurement)</li> <li>• Money Line in Dollars <a href="https://www.helpingwithmath.com/printables/others/lin0301number58.htm">https://www.helpingwithmath.com/printables/others/lin0301number58.htm</a></li> <li>• <a href="http://www.moneyville.co.uk/">http://www.moneyville.co.uk/</a></li> <li>• Financial Capability (from Northern Ireland)</li> </ul>			

	<ul style="list-style-type: none"> <li>• <a href="http://www.nicurriculum.org.uk/curriculum_microsite/financial_capability/foundation_stage/">http://www.nicurriculum.org.uk/curriculum_microsite/financial_capability/foundation_stage/</a></li> <li>• <a href="http://ccea.org.uk/curriculum/key_stage_1_2/classroom_activities/number">http://ccea.org.uk/curriculum/key_stage_1_2/classroom_activities/number</a></li> <li>• Teaching Money Exchange <a href="https://www.autismclassroomresources.com/teaching-money-exchange/">https://www.autismclassroomresources.com/teaching-money-exchange/</a></li> <li>• Game: Peter Pig's Money Counter <a href="http://www.practicalmoneyskills.com/play/peter_pigs_money_counter#">http://www.practicalmoneyskills.com/play/peter_pigs_money_counter#</a></li> <li>• Wise Pockets Interactives <a href="http://www.umsl.edu/~wpockets/clubhouse/library.htm">http://www.umsl.edu/~wpockets/clubhouse/library.htm</a></li> <li>• Fruit Shoot Recognizing Coins <a href="http://www.sheppardsoftware.com/mathgames/earlymath/Fruit_Shoot_coins.htm">http://www.sheppardsoftware.com/mathgames/earlymath/Fruit_Shoot_coins.htm</a></li> <li>• Youth Hands On Banking <a href="https://youth.handsonbanking.org/grades/elementary-school-course/">https://youth.handsonbanking.org/grades/elementary-school-course/</a></li> <li>• Money Mentors (financial literacy education) <a href="https://moneymentors.ca/">https://moneymentors.ca/</a></li> <li>• Money Master - practice your coins, making change, adding and removing coins. Click the Canadian flag to use our money. <a href="https://www.mathsisfun.com/money/money-master.html">https://www.mathsisfun.com/money/money-master.html</a></li> <li>• Change Maker - practice working with money by making change. From the start page, click on the Canadian flag to use Canadian coins. This game is suitable for grades 2 up. <a href="https://www.funbrain.com/games/change-maker">https://www.funbrain.com/games/change-maker</a></li> <li>• Mathies Learning Tools - Money - Represent various amounts using realistic images of Canadian coins and bills. Customize the money tray, drag money singly or in multiples of 2, 5, and 10, and annotate work. <a href="https://support.mathies.ca/en/mainSpace/MoneyTool.php">https://support.mathies.ca/en/mainSpace/MoneyTool.php</a></li> </ul>
<b>Assessments</b>	<ul style="list-style-type: none"> <li>• Time and <a href="#">Money Assessment</a> by skill level</li> <li>• <a href="#">Money Rubric</a></li> <li>• <a href="#">AGrade Math Money</a> Rubric</li> <li>• <a href="#">Money Expectations</a> Rubric</li> <li>• </li> </ul>