

An Instructor's Guide
to Youth Money Management

Make *i*t Count

be a money mentor



THE MANITOBA
SECURITIES
COMMISSION

be a money mentor



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"It's never too early to start teaching kids about money. The updated lessons and activities in Make it Count from the Manitoba Securities Commission will help parents and instructors make money and finance a regular and enjoyable part of every kid's education."

– Jane Rooney, Financial Literacy Leader

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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.

What does it mean to be financially literate? The term describes the knowledge and skills associated with making confident, responsible financial decisions. It's not just about doing the math;

financial literacy lessons can come from assessing the needs and wants of everyday life. **Make it Count** helps you incorporate these lessons into the courses you already teach through games, activities and tips that will get students thinking and talking about money matters.

- Spice up the study of Canadian social studies by planning a vacation.
- Provide some practical instruction for a foods 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 mobile 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 extracurricular 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
- Understand how their moods and expectations can affect how they save or spend
- 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 Language Arts
- Human Ecology
- Social Studies
- Physical Education
- Science

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.

Subject Area

The subject area indicates the grades and areas of study that the lessons can be incorporated into.

Discussion

The discussion introduces the objectives to the students through questions that are relevant to the topic.

Activity

Each lesson plan describes an activity that supports the objectives. The activity suggests a creative, applied approach to teaching financial literacy.

Extension

The extension activity is designed to extend the original activity with either homework or further classwork.

Collaborative Feedback

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

Teacher Tips

Teacher tips suggest creative ways for you to enrich the activity and/or incorporate the activity into a suggested subject area.

Pre- and Post-Assessment of Lesson

The pre- and post-assessment question for each lesson helps you establish your students’ baseline knowledge before an activity and provides an indication of what they learned after instruction.

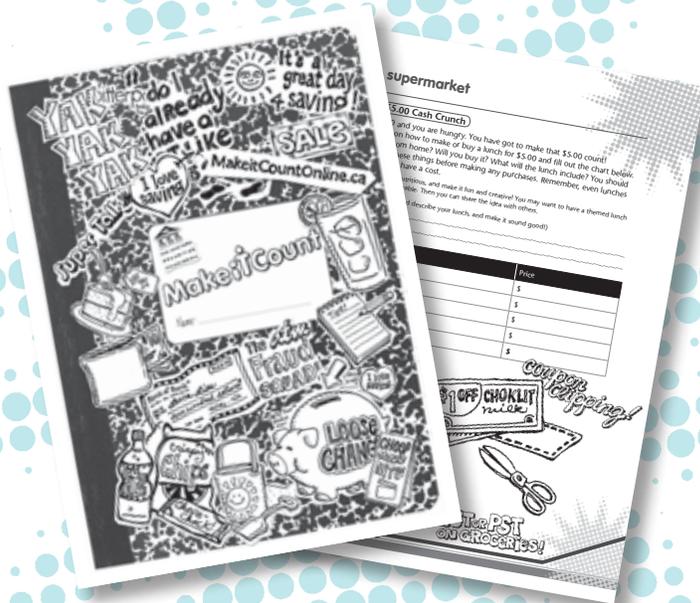
Measuring Learning

There are four simple questions that can be applied to any **Make it Count** lesson to help you measure your students' learning. Ask them any or all of the following four questions before you begin a lesson and again after the lesson is complete.

1. What do you know about/What did you learn about _____ (e.g. planning a party)?
2. How does/How did planning ahead help you to make decisions with your money?
3. How does/How did choosing an appropriate product or service make a difference to your spending?
4. How can/How did managing your money wisely affect your spending decisions?

Student Workbook

Every **Make it Count** lesson comes with a ready-to-copy handout for your students. These handouts can be put together to create a workbook for students to use throughout the program, complete with a workbook cover page in the Extras section of this guide. Photocopy and distribute it to your students at the start of the program.



The Five Sections of the Guide

It is not necessary for the activities to follow any specific sequence, which allows you 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 personal values, budgeting, setting goals and earning income.

2 Out and About

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

3 Lessons for Life

This section provides an opportunity to promote financial awareness through life lessons such as owning a mobile phone, managing household living costs, giving to those in need and recognizing frauds and scams.

4 Fun with Friends

This section covers relevant topics associated with the costs and potential savings that can be found in daily recreation activities, at parties or while hanging out with friends.

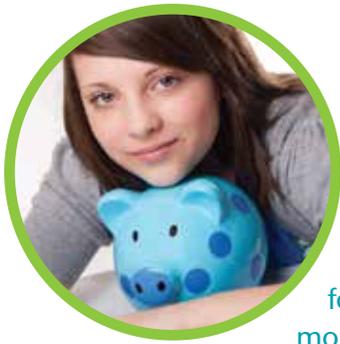
5 Extras

This section contains a list of books and websites that extend the concepts found in the guide, as well as a table that connects every Make it Count lesson to the General and Specific Learning Outcomes of Manitoba's curriculum.

Back to Basics

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

Make*i*Count



Money

Objectives

1. To introduce the foundational concept of money, such as its worth as a medium for exchange and valuation

Subject Area

English Language Arts (K-12), Social Studies (K-3, 7), Foods and Nutrition (5-8), Clothing and Textiles (5-8), Physical Education (5, 9)



Discussion

- What is money and why do we need it?
- What was the first form of currency?
- Where is money made?
- What do you (personally) do with your money? Why would you spend it or save it?
- Why should someone open a bank account? What do you need to open one?
- What does money look like? How can you tell that a bill is real?
- What does it mean to counterfeit money?



Activity

Barter Currency

Length: 40 minutes

Materials: A variety of unwanted items

- Divide students into groups or have them individually brainstorm everything they know about money. They can make a web or simply list their ideas. This is a good opening activity to obtain their background knowledge about money.
- Throughout the week, ask each student to bring in items that they no longer want or need (multiple items will be needed to make this activity work). Help the students identify some items that they may want to get rid of by discussing the idea of growing out of possessions, such as clothes, toys and games. If there are students who can't find things to bring in, have a selection of items from around your classroom that could be traded. Display the items so that the students can see everything that will be up for trade.

- Give each student a chance to describe his/her item(s) and provide one reason why someone else might want it/them.
- Give the students 10 minutes to barter their item(s) for other students' items.
- Conclude the barter session with a discussion: Does bartering work? What are the challenges with a barter system? Does money work better? Why or why not?

Extension

- If your students would like a challenge, have them estimate and calculate the total costs of what they consume in one day. Use the *Barter Currency Handout* to complete this extension.
- Ask students to visit the Bank of Canada website to discover the identifiers that set genuine bank notes apart from counterfeits. As a group, discuss the ways to check for each of these security features.

Collaborative Feedback

- Throughout the day, have students list the things they consume in one day. Compile their items onto flip chart paper and see how many pages they fill.



Teacher Tips

- Encourage students to find and share interesting trivia about money. This information can be posted on a centrally located bulletin board. Samples of foreign currency could also be displayed here.

Pre- and Post-Assessment of Lesson

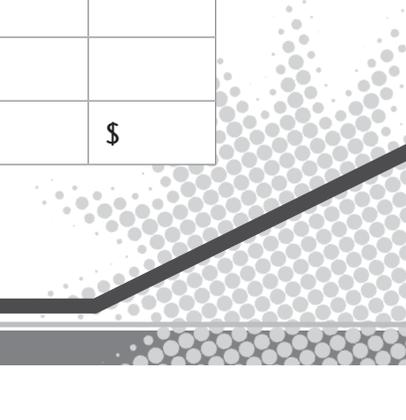
- What do you know about why we use money?
- What did you learn about why we use money?



Barter Currency

List **everything** that you use or consume in a day that costs money.

Morning		Afternoon		Night	
Item	Cost (optional)	Item	Cost (optional)	Item	Cost (optional)
Breakfast		Lunch			
Clothes for school					
School supplies					
Transportation to school					
Total	\$		\$		\$





Needs and Wants

Objectives

1. To help students understand the difference between needs and wants
2. To assist students in recognizing that needs and wants can be different for people living in other parts of the world

Subject Area

English Language Arts (K-12), Social Studies (2), Foods and Nutrition (5-8), Clothing and Textiles (5-8)



Discussion

- 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), and how much should be put toward the wants?
- Do we all have the same needs? Do we all have the same wants?
- Is it easier for some people to satisfy their needs than it is for others?
- Have needs and wants changed over time?
- Why can't we always have what we want?
- Why is it hard to accept "no" as a response when we want something?
- Should children always get what they want? Does it help if an adult explains why a child can't have what they want?



Activity

Survival

Length: 1 hour

Materials: *Survival Handouts*, a variety of items from the classroom (chalk, white board, paper, markers, etc.) or home, dictionaries

- Collect a variety of items from around the school that represent needs and wants. Get the kids to help you separate them into one need pile and one want pile, then have them explain why each item belongs in the pile it's in.

- Divide the kids into five groups and give each group one of the *Survival Handouts*. Each handout has a different scenario and a list of items for students to categorize as either a need or a want.
- After 30 minutes, each group will present their scenario, explain how they categorized their items and why they made the choices that they did. Alternatively, you can provide an opportunity for a gallery walk; groups could present their information on poster paper, then circulate and look at the groups' posters, leaving comments on whether they agree or disagree with the other groups' choices.

Extension

- Kids can take inventory of what is in their own homes. Have them pick a room and list as many items as they can, designating each as a need or a want. Have the students complete the *Needs or Wants Handout*.

Collaborative Feedback

- What did they notice about their lists? Which rooms had more needs and which had more wants?
- What was the best buy they've ever made, and what was the worst? Were those purchases wants or needs? Have the students complete the *Best Buy, Worst Buy Handout*.



Teacher Tips

- Needs and wants are different for people all over the world. Have students learn more about the needs and wants of someone living in a different country by visiting the websites of organizations like UNICEF or World Vision.

Pre- and Post-Assessment of Lesson

- What can you tell me about needs and wants?
- What did you learn about needs and wants?



Survival

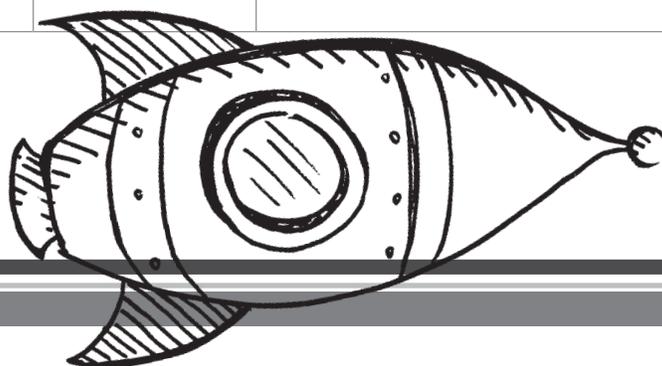
Situation #1

You are members of a lunar exploration crew scheduled to rendezvous with a space station orbiting the moon. Due to mechanical difficulties, your ship is forced to land on the surface 320 kilometres off course. During the landing, one of your ship's engines is damaged, and your ship is now too heavy to fly.

Your Task

Your group has to leave behind some supplies in order to lift off and reach the space station. Listed here are 15 items left that were not damaged after crashing. Your task as a group is to determine whether each item is a need or want in order for you to complete the trip, and explain why. Make sure that someone from your group records your answers, and select a couple of people to report back to the class.

Items	Need or want	What makes this a need or a want?
First-aid kit		
Flares		
Flashlight		
Freeze dried food		
Heater		
Map of the moon		
Milk		
Oxygen tank		
Parachute		
Radio receiver		
Rocket fuel		
Space exploration suits		
Tablet computer		
Rope		
Water		



Survival

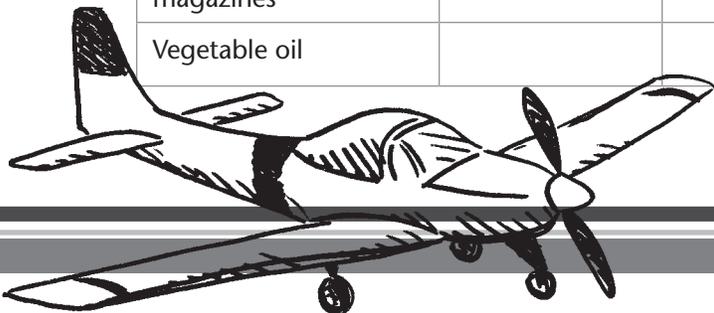
Situation #2

You and your companions have just survived the crash of a small plane. It is mid-January and you are in Northern Canada. The nearest town is 35 kilometres away, and all you can see is snow and icy rivers lining the countryside. The daily temperature is 0°C and drops below freezing at night. You are dressed in city clothes appropriate for a business meeting.

Your Task

Your group has to salvage what you can in order to survive the trip to the nearby town. Listed are 15 items left that were not damaged during the crash. Your task as a group is to determine whether each item is a want or a need as you make your way to town, and explain why. Make sure that someone from your group records your answers, and select a couple of individuals to report back to the class.

Items	Need or want	What makes this a need or a want?
Air map		
Ball of steel wool		
Batteries		
Compass		
Can opener		
Elastic bands		
Empty water bottles		
Extra shirts (one per person)		
Family-sized chocolate bars (one per person)		
Hatchet		
Lighter		
Inflatable raft		
Medium-sized tarp		
Newspapers and magazines		
Vegetable oil		



Survival

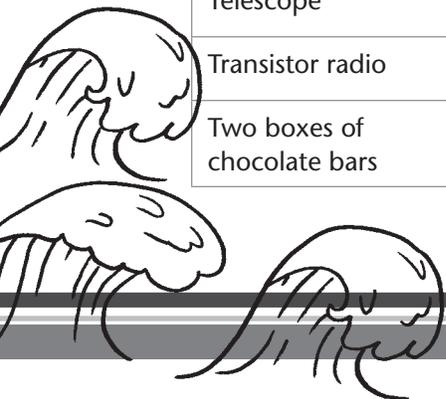
Situation #3

Your private yacht sunk after an unfortunate mechanical fire below deck, and you are now adrift somewhere in the South Pacific, approximately 200 kilometres away from the nearest shore. Your group managed to grab some supplies before jumping into a large rubber life raft, but the raft has a small hole at the bottom that is slowly letting in water.

Your Task

Your group must figure out which supplies to keep and which supplies to throw overboard to avoid sinking while you paddle to shore. Listed are the 15 items that you brought from the yacht. Your task as a group is to determine whether each item is a need or want in order for you to survive, and explain why. Make sure that someone from your group records your answers, and select a couple of individuals to report back to the class.

Items	Need or want	What makes this a need or a want?
Air horn		
Fishing kit		
Fresh water bottles (one per person)		
GPS device		
Inflatable seat cushion		
Magazines		
Mosquito netting		
Map of the Pacific Ocean		
Nylon rope		
One case of army rations		
Plastic wrap		
Shark repellent		
Telescope		
Transistor radio		
Two boxes of chocolate bars		



Survival

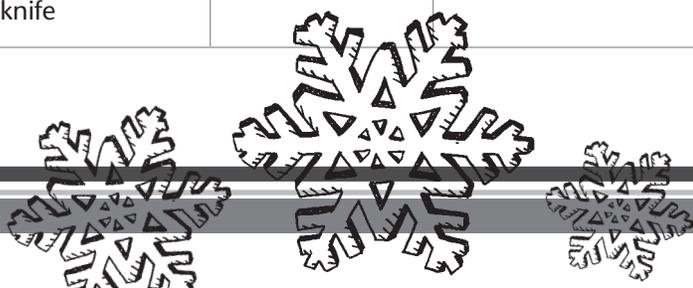
Situation #4

Your geological team has been assigned to drill ice cores 40 kilometers from your arctic base camp. While you're drilling, a sudden snowstorm strikes and severs your communication with base camp, leaving you stranded with only the few supplies that you had packed for the day. Storms in this region can last for days, and you're not sure how long it will be before rescue arrives.

Your Task

Your group has decided to seek out shelter in a nearby cave, and must determine which supplies to take with you while you seek shelter from the storm. Listed are the 15 items that you have to choose from. Your task as a group is to determine whether each item is a need or want in order for you to survive, and explain why. Make sure that someone from your group records your answers, and select a couple of individuals to report back to the class.

Items	Need or want	What makes this a need or a want?
Blanket		
Blow torch		
Camera		
Camping pots and pans		
Camping stove		
Canned beans		
Extra socks		
Flashlight		
Insulated beverage container		
Matches		
Snowshoes		
Sleeping bags		
Shovel		
Tablet computer		
Utility knife		



Survival

Situation #5

It is 10 a.m. on a hot August day and your dune buggy has broken down in the middle of the Chihuahuan Desert. You're in a radio dead zone, unable to call for help, and the nearest town is 70 kilometres away. The desert is flat and barren, and the weather is forecasted to reach 43°C.

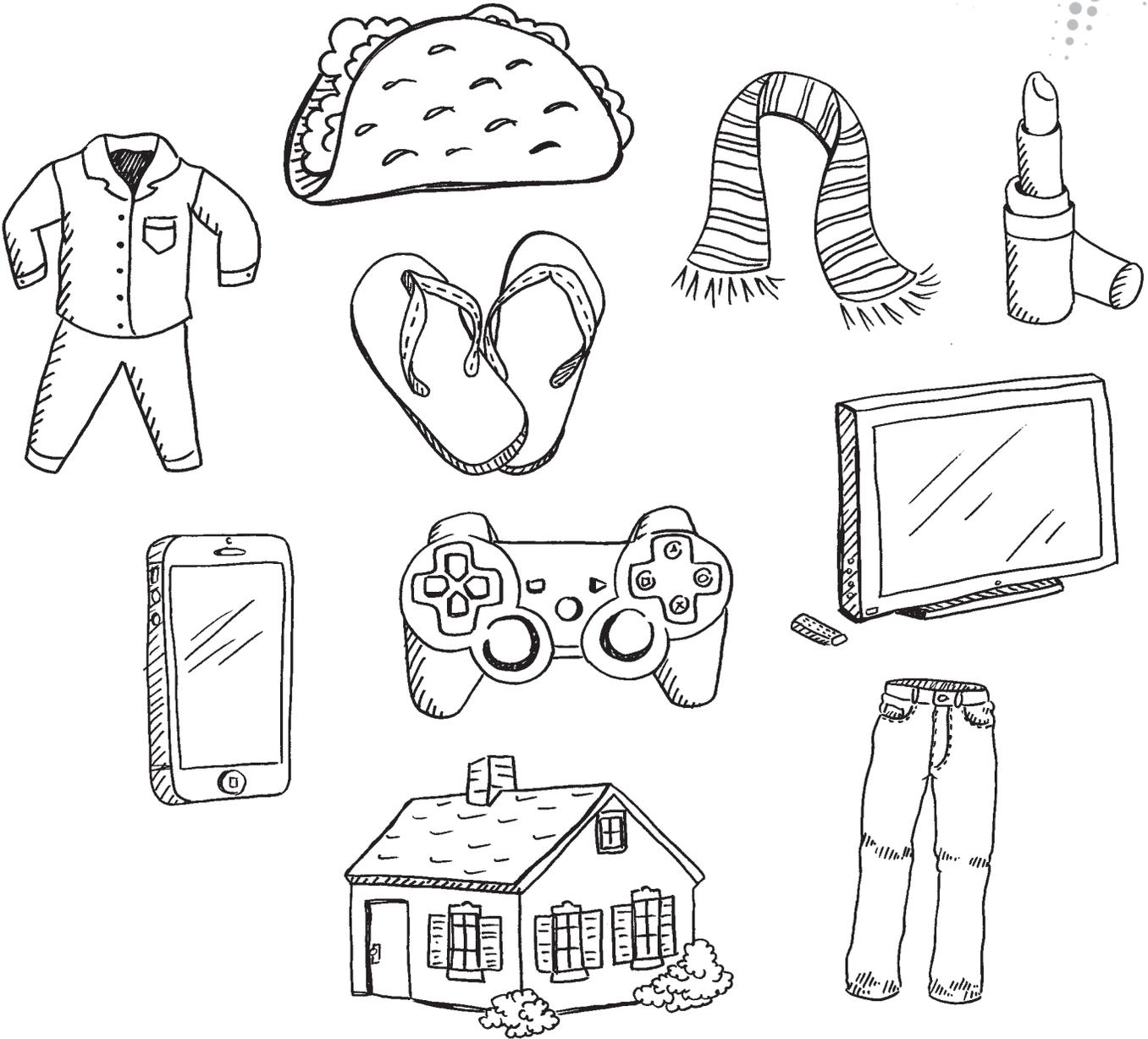
Your Task

Your group has to figure out what you can carry with you on the hike to the nearby town. Listed are 15 items stored in the dune buggy. Your task as a group is to determine whether each item is a want or a need as you make your way to town, and explain why. Make sure that someone from your group records your answers, and select a couple of individuals to report back to the class.

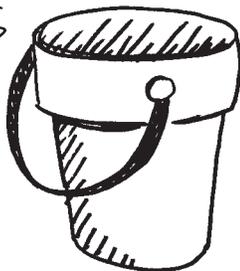
Items	Need or want	What makes this a need or a want?
Guide to desert animals		
Air horn		
Compass		
Engine oil		
First-aid kit		
GPS device		
Granola bars		
Map of the desert		
Matches		
Parachute		
Pocket knife		
Rain poncho		
Salt		
Sunglasses (one pair per person)		
Water bottles		

Needs or Wants

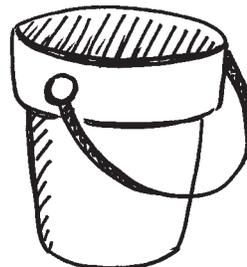
Draw a line from the item to the correct bucket that the item belongs in.



Needs



Wants



Best Buy, Worst Buy

In each bubble, write a description of the best and worst purchase that you've made. What made your best buy so great? Why do you feel your worst buy was not such a good purchase?



Did you learn any smart shopping tips from making these "need" or "want" purchases? What were they?



Values Objectives

1. To help students understand and identify what values are

2. To determine if there is a connection between personal values and money

Subject Area

English Language Arts (K-12), Foods and Nutrition (5-8), Clothing and Textiles (5-8)



Discussion

- What is a value?
- What do children value? (i.e. family, love, friendship, health)
- Does money relate to the things that you value? How?
- Why would someone save, invest or donate their money and how does this connect to personal values?

What is a value? (Teacher Information)

A value is something that you care about, with personal significance to who you want to be and what you want to achieve in life. Values are intangible, and are not defined by accomplishments or possessions, like a car or a vacation to Hawaii. Examples of values might be freedom, security or happiness. Your values can influence your financial goals. For example, if you value freedom, you may set a goal to quickly pay off your student loans. If you value security, you may decide to make a bi-monthly contribution to a Tax-Free Savings Account.



Activity

Money and Values

Length: 1 hour

Materials: Money and Values Handout, a container to hold money (jar, tin, envelope, etc.), magazines and newspapers, a variety of art supplies

- Students will come up with their own personal values and determine how money relates

to these values. They will also decorate value-themed piggybanks.

- Have students start by reading the *Money and Values Handout* and brainstorming the meaning of value. Students should write down some of their own values and reasons why those values are important to them. They can then match a goal to the value. For example, they may value freedom and wish to save toward a new bike so that they can travel around the neighbourhood. Or, they may value health and also set the goal of saving up for a bike to use for exercise.
- Students should then decorate their piggybanks with words, images and symbols that connect their values to their goals.

Extension

- Charities and non-profits are typically value-driven organizations. Research an organization that accepts donations or volunteers (time has a dollar value!) and reflects your values. Identify what a reasonable donation might be and how the charity might use it.

Collaborative Feedback

- What conclusions did you come to about the relationship between money and values?



Teacher Tips

- Participate with your own personal piggybank decorated with your values!

Pre- and Post-Assessment of Lesson

- What do you know about how personal values affect the goals that you set?
- What did you learn about how personal values affect the goals that you set?





Setting Goals Objectives

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

Subject Area

English Language Arts (K-12), Math (4-8), Social Studies (7)

Discussion

Introduce goal setting with the following discussion points:

- What is a goal? Do students set goals?
- What is the difference between short- and long-term 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: Get a Goal Handout, magazines, flyers/catalogues

- In this activity, students will set up their own savings goals using the *Get a Goal Handout*. To start, brainstorm a “class goal” and fill out a 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 handout. Fill in the questions under the “Savings Plan.” Next, write encouraging phrases

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 goals to set, following the same process as previously mentioned.

Extension

- Ask students to brainstorm a list of short- and long-term financial goals.

Collaborative Feedback

- Revisit the idea of why goal setting is important. Have anyone’s ideas changed?
- After students have been working toward their goals 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.

Pre- and Post-Assessment of Lesson

- What do you know about setting goals as they relate to money and financial planning?
- What did you learn about setting goals as they relate to money and financial planning?



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)





Budgeting Objectives

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

2. To teach basic budgeting principles

Subject Area

English Language Arts (K-12), Math (4-8)



Discussion

Introduce budgeting with the following discussion points:

- How do you keep track of what you earn and what you spend?
- 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: *Start a Budget Handout*

- In this activity, students will learn how to keep a basic monthly budget. To teach students to budget, use the *Start a Budget 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 *Start a Budget 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 spending for a given time period (i.e. two weeks, a month), making sure to record everything each day.

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!

Pre- and Post-Assessment of Lesson

- How does managing your money wisely affect your spending decisions?
- How did managing your money wisely affect your spending decisions?





Saving and Investing

Objectives

1. To understand the relationship between saving, spending, investing and donating
2. To learn the difference between short-term and long-term saving and investing
3. To introduce the concepts of simple and compound interest
4. To learn about the different types of investments

Subject Area

English Language Arts (K-12), Math (3, 12)



Discussion

- What do you personally do with your money? Do you spend it, save it, invest it or donate it? Why?
- What does it mean to pay yourself first?
- How are saving, spending, investing and donating connected?
- What does it mean to invest?
- Why would someone want to invest?
- What is compounding interest?
- What do you think the difference is between short-term and long-term investing?
- Is an education savings plan an investment? Why or why not?
- What does it mean to take risks when investing? Is everybody willing to take the same risks with their money?



Activity

Learn about Savings and Investing

Materials: Investments at a Glance CSA brochure (order form on page 122 or download), What Should I Invest In Handout

- Using the investment information sheet, have the class decide where to invest grandma and grandpa's gift.

- Divide the class into four groups and assign each group the role of either Stocks, Bonds, Mutual Funds or GICs. Have each group research the pros and cons of its own investment type.
- Have the groups define their investment types and explain the potential returns, risk, costs and other important information (from the CSA investments at a glance brochure) using the table on the student handout.
- Each group will present information on its type of investment. Engage the class to have an open debate as to which investment would be the best option for grandma and grandpa to invest in for the students' future education.

Extension

- Have students complete Activity 1 of the *Magic of Compound Interest Handout* to see how much they would save after 10 weeks. For an additional challenge, ask them to complete Activity 2 to see what would happen if they chose to make a purchase during Week 4.

Collaborative Feedback

- Have the class discuss its findings from the extension activity. What was the total amount that they would have after saving the entire amount for 10 weeks? How much less did they end up having simply because they made a \$7 purchase in Week 4?



Teacher Tips

- Read any of the following books with your students to help start the conversation about how and why we save and invest. (You can find even more books in the Extras section on page 116.)
 - *My Rows and Piles of Coins*, Tololwa M. Mollel
 - *Pigs will be Pigs*, Amy Axelrod
 - *Sam and the Lucky Money*, Karen Chinn
 - *A Chair for My Mother*, Vera B. Williams
- Consider inviting a financial adviser or banker to talk to the class about investing. One of your students' parents may already work in this field.

Pre- and Post-Assessment of Lesson

- What do you know about investing and investment products?
- What did you learn about investing and investment products?

What should I invest in?

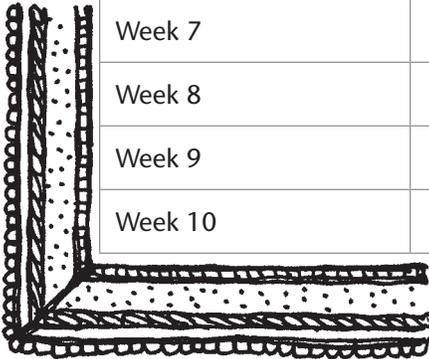
Grandma and grandpa have decided that they would like to open a Registered Education Savings Plan (RESP) for you. They are unsure what types of investments they should invest the funds in. They give you a gift of \$1000 to open the RESP, and ask that you do the research into what would be the best investment: stocks, bonds, GICs or mutual funds.



Magic of Compound Interest

After four weeks, you saw something at the mall that you wanted to buy. It costs \$7, and you have enough to pay for it after saving your money. How would spending that money affect your earnings over the remaining six weeks? How much less would you have after 10 weeks compared to the amount you would have if you chose not to buy the item?

	Saved	Matched	Total
Week 1		\$1	\$1
Week 2	\$1 +	\$1 =	\$2
Week 3	\$2	\$2	\$4
Week 4	\$4	\$4	\$8
You use \$7 of your \$8 saved by week 4 to buy something at the mall, leaving you with \$1 in savings.			
Week 5	\$1	\$1	\$2
Week 6	\$2	\$2	\$4
Week 7	\$4	\$4	\$8
Week 8			
Week 9			
Week 10			





Earning Money

Objectives

1. To introduce the idea of earning money
2. To connect our skills or passions to jobs that we can do now and in the future

Subject Area

Social Studies (2), Math (4-5), Science (3), English Language Arts (K-12), Foods and Nutrition (5-8), Clothing and Textiles (5-8)



Discussion

- Why do we need to earn money?
- What are the two ways that you can make money? (By selling a product or a service)
- What are some of your main interests, skills, activities and hobbies? What are you good at doing? What do you enjoy doing?
- Are there any ways you can think of to earn money right now?
- How could you use your interests, skills, characteristics or hobbies to earn money right now?
- How might you be able to use your interests, skills, traits or hobbies to earn money when you are grown up?



Activity

100 + 1 Ways to Make Money

Length: 45 minutes

Materials: 100 + 1 Ways to Make Money Handout, flip chart paper and markers

- Brainstorm all the skills or traits that students possess and the hobbies or activities in which they are involved that could translate into a money-making venture.
- Encourage them to think about what careers might match these skills using the *100 + 1 Ways to Make Money Handout*.
- Have the class decide on a fundraising activity to work on together. (Bake sale, garage sale, special

class activity, etc.) Determine all the different tasks/committees that will be required to make the fundraiser work.

- Students should self-select a committee that they would like to work on based on their knowledge and skills identified on the handout.
- Once the plan is in place, let the students carry it out.

Extension

Service

- Have students ask their neighbours or close family friends to list three things that they don't have time to do around the house, but would be willing to pay someone to do. Combine their findings and see if you can come up with ideas for how they might turn these tasks into opportunities to earn money.

Product

- What is the biggest fad at your school right now? Think of a product that relates to it. Is it something that students could make themselves? What would it cost to make and how much would they sell it for?

Collaborative Feedback

- Encourage the students to write all the services or products identified in the extension section on a large piece of paper. Challenge them to see if they can come up with a list of 20 different services or products that they could sell to their neighbours.



Teacher Tips

- Offering aptitude tests or bringing in a small business owner or entrepreneur to your class as a guest speaker may be helpful for students who are having difficulty identifying their interests. The entire class could benefit from these.

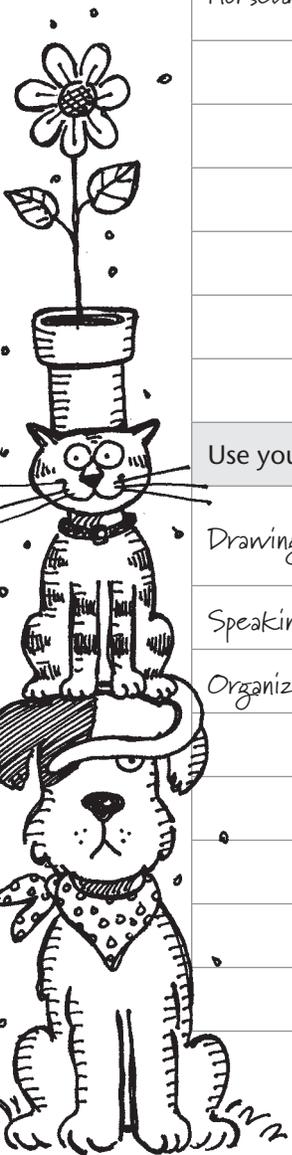
Pre- and Post-Assessment of Lesson

- What do you know about the connection between your life passions and your ability to make money?
- What did you learn about the connection between your life passions and your ability to make money?

100 + 1 Ways to Make 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 examples to help you get started.

Skills, Hobbies or Activities	Earning Money Now	Career Opportunity in the Future
Chores and odd jobs		
Yard maintenance	Mow lawns and weed gardens	Landscape architect
Clean freak	Clean pet cages/yard	Humane society staff
Horseback riding	Muck the stalls and feed the animals	Jockey
Use your skills		
Drawing and illustration	Design a newsletter for community club	Graphic designer
Speaking another language	Tutor students	Government translator
Organizing people and events	Organize a yard sale	Event planner/project manager



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.

Makei**Count**



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

Subject Area

English Language Arts (K-12), Math (4-5, 7), Social Studies (7), Physical Education (K, 2, 4, 6), Science (2, 5), Foods and Nutrition (5-8)



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 is the difference between shopping at a convenience store and a grocery store?
- What are some different ways that you could save money when grocery shopping or buying lunch? (Buying the store brand, buying in bulk, using coupons, etc.)
- Is there a significant difference between the cost of a “homemade lunch” and a “cafeteria bought” lunch? Why?



Activity

Lunch in a \$5 Cash Crunch

Length: 30–45 minutes

Materials: *Lunch in a \$5 Cash Crunch Handout*, supermarket flyers and coupons

- In this activity, students will need to come up with a clever \$5 (or less) lunch idea. On their own or in pairs, have students brainstorm ideas on how to make or buy a lunch for \$5. Students

will need to read and fill out the information on the *Lunch in a \$5 Cash Crunch 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 \$5 lunch ideas into a booklet for distribution. Decide collectively on a booklet title (i.e. “Five-dollar Dining”).

Extension

Ask students to think about what they brought/bought for lunch that day. With the help of a parent or through online research, ask the student to estimate the following:

- How much did this lunch cost?
- How might this cost be improved upon for the next day’s lunch?
- Assuming this lunch cost more than \$5, subtract \$5 from the cost of this lunch to determine what the savings might have been. What would these savings amount to over the course of a week? A month? A year?

Collaborative Feedback

- Discuss how each student’s/group’s \$5 lunch ideas might be improved. Are there any recurring savings tips that arise?
- Compare the results of the Extension exercise and discuss why the costs are as they are.



Teacher Tips

- Reward the most creative/nutritional/inexpensive lunch with a \$5 cafeteria voucher.
- Arrange for the foods and nutrition teacher to come in and speak about cost-saving meal ideas.
- Bring a teacher lunch as an example for discussion.

Pre- and Post-Assessment of Lesson

- How can managing your money wisely affect your spending decisions?
- How did managing your money wisely affect your spending decisions?

At the Supermarket

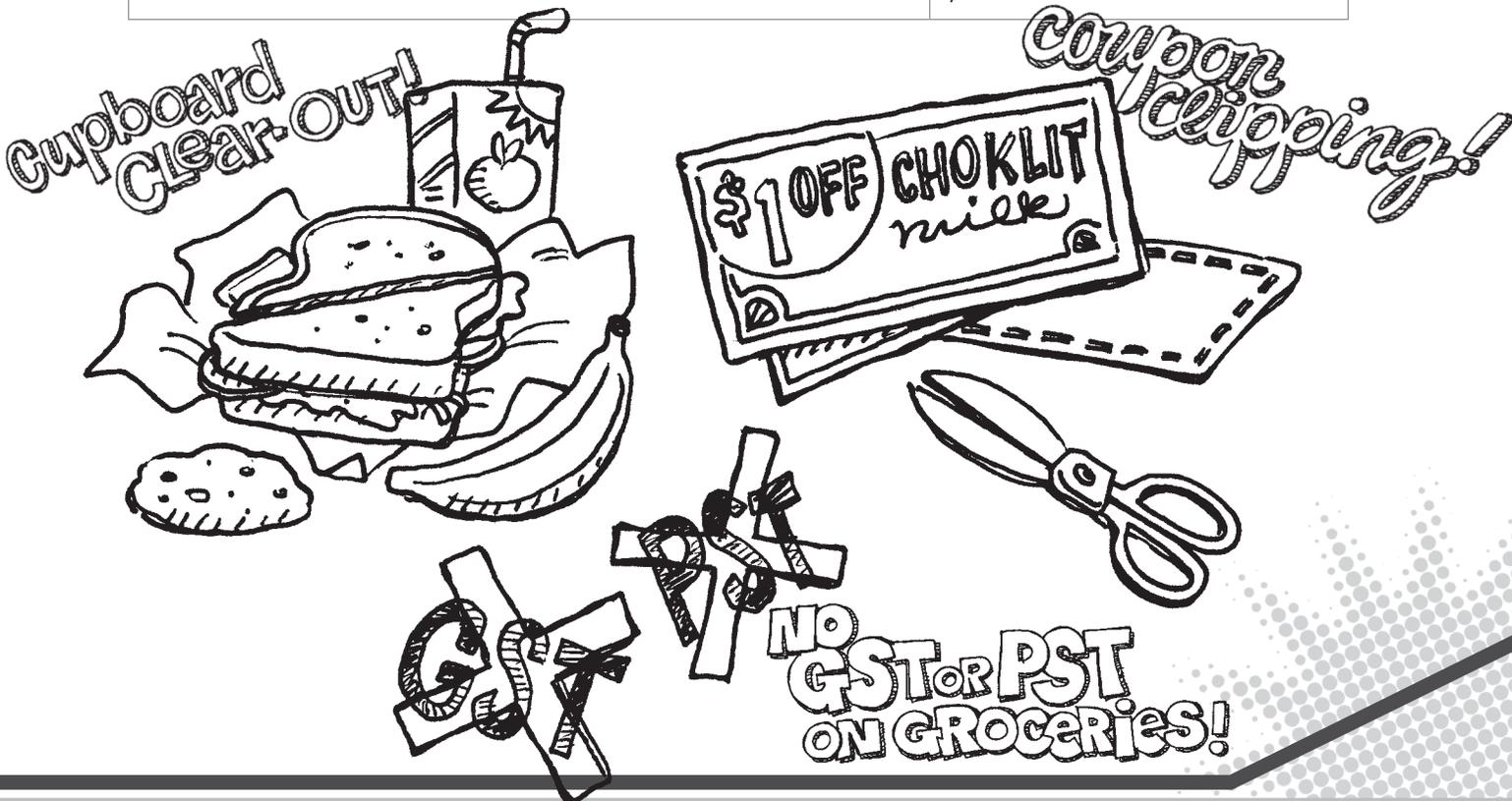
Lunch in a \$5 Cash Crunch

You've got \$5 and you are hungry. You have got to make that \$5 count! Brainstorm ideas on how to make or buy a lunch for \$5, 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 \$5 Lunch (Name and describe your lunch, and 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

Subject Area

English Language Arts (K-12), Math (4, 6-8)



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.
- What other services do financial institutions offer?



Activity

Held Accountable

Part 1

Length: 1.5 hours + presentation prep time

Materials: Held Accountable 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 credit card group) and will be responsible to research their assigned account.
- As a group, students need to fill out the *Held Accountable 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: Held Accountable Handout (Part 2)

- In this part of the activity, students will need to fill out the *Held Accountable Handout (Part 2)* and go through each of the transactions that are listed, determining 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 (e.g. 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 the different financial institutions offered?



Teacher Tips

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

Pre- and Post-Assessment of Lesson

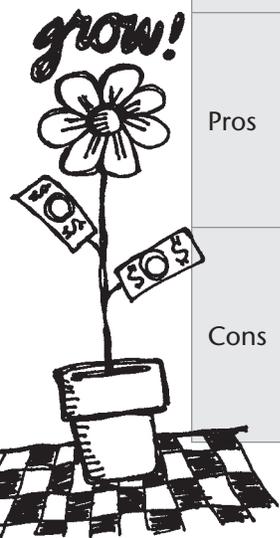
- How does choosing an appropriate bank account make a difference in your ability to save/spend?
- How did choosing an appropriate bank account make a difference in your ability to save/spend?

Held Accountable

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 groups' 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			



Held Accountable

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:

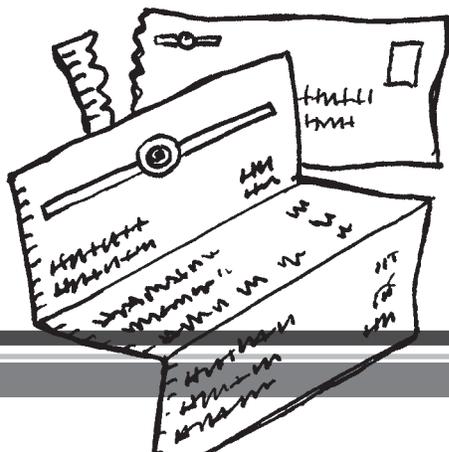
1. Bought lunch at school for a cost of \$5.
2. Bought a birthday gift for a friend off the internet for \$20.
3. Went to see a movie and purchased a ticket, which cost \$10.
4. Bought a \$100 Canada Savings Bond.
5. Took all of your piggybank change (\$30) to the bank.
6. Bought cookies from a friend's bake sale and spent \$5.
7. Bought a movie prop from an online auction for \$30.
8. Went bowling with some friends and played two games for a combined cost of \$10.
9. Received \$20 in birthday money and put it into your savings account.



Chequing Account

Item Description	Debit	Credit	Balance
Babysitting income	-	\$50	\$50
Lunch at school	\$5	-	\$45

Statement balance at the end of the month: _____



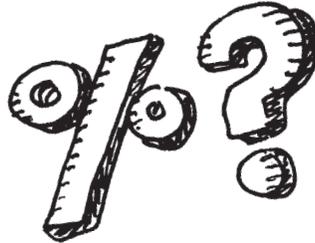
Review YOUR Statement.

Held Accountable

Savings Account

Item Description	Debit	Credit	Balance
Birthday money	-	\$100	\$100

Statement balance at the end of the month: _____



Credit Card – Limit: \$200

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

Subject Area

English Language Arts (K-12), Math (4-5), Science (1), Clothing and Textiles (5-8)



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” or “I really want a new...”
- What does a clothing budget mean to the students? How is this budget made?
- 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: Shop Smart Handout, flyers, catalogues, computer (optional)

Part 1 (At School): Clothing Wish List

- In this part of the activity, students will put together a wish list of clothing items that they believe they will need for the school year or for a warm winter vacation. Using the *Shop Smart 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 *Shop Smart Handout*). Students will then record which of the clothes they actually wear, as well as which items they would be willing to 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 their 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 *Shop Smart Handout* may be included. Encourage students to keep track of the obstacles and benefits that arise from the swap.
- Ask students to come up with other ways to manage their *Clothing Inventory*, such as buying and selling items at a garage sale or consignment store.

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.

Pre- and Post-Assessment of Lesson

- How does planning ahead help you make clothing purchase decisions with your money?
- How did planning ahead help you make clothing purchase decisions with your money?

Shop Smart

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 or for a warm winter vacation. 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 (use the chart on next page). Note whether or not you wear each piece of clothing and 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? Are there any duplicates in the lists?



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

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

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



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

Subject Area

English Language Arts (K-12), Math (4-8),
Foods and Nutrition (5-8)



Discussion

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

- What kinds of restaurants appeal to you?
- What are some of the costs associated with going to a restaurant?
- What might an average individual meal cost?
- Who pays for meals at a restaurant?
- 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: How Much is a Meal Handout, real restaurant menus from your local area (sample menus included), arts and crafts supplies

- In this activity, students will come up with three restaurant meal ideas and compile them into a creative menu. Have them look through real menus and find two restaurant meals that cost less than \$15 and one that costs less than \$10 (including taxes and tip). They can brainstorm and record their ideas on the *How Much is a Meal Handout*.
- Once the students have come up with three meal ideas, they can use arts and crafts supplies to create their own menu, and cite the restaurants

from which they drew inspiration. The menu can include special deals their restaurants offer and some tips for dining on the cheap.

- Once the activity is complete, the menus can be displayed in the classroom to offer other kids money-saving ideas. Or, some students could compile the class's meal ideas into one book for distribution to all of the students.

Extension

- Encourage students to categorize local restaurants (i.e. take-out, family-style, fine dining) and determine the average cost associated with each. Research some of the categories and record actual prices.
- Have students participate in a coupon exchange where they bring in restaurant coupons that they find in flyers, saver books or online.

Collaborative Feedback

- After discussing savings ideas as a class, record the group's ideas (i.e. drinking water, finding coupons, splitting meals, specials, etc.).
- What are the pros and cons of 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/cafés, hair salons, taxis)?
- Ask the foods and nutrition teacher to talk to the class about the relationship between restaurant costs and food quality, nutritional value and quantity.
- Note: Tell students who have not yet learned percentages to set aside \$1 for tip and \$1 for taxes. They will still get the lesson without being hung up on the calculation.

Pre- and Post-Assessment of Lesson

- How does choosing an appropriate meal at a restaurant make a difference to your spending?
- How did choosing an appropriate meal at a restaurant make a difference to your spending?

How much is a meal?

Create an affordable menu!

Using real-life menus, come up with two meal combinations that cost less than \$15 and one that costs less than \$10, including taxes and tip! Using this information, create your own menu (citing the exact costs and the restaurant itself). Record your menu ideas below, then create a real menu with arts and crafts supplies. Be creative!

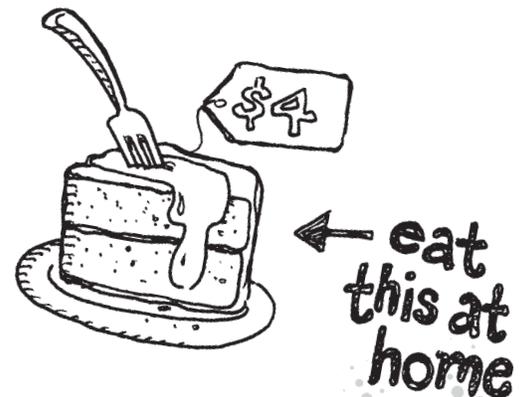
Under \$15



Under \$15



Under \$10



Restaurant Saving Ideas: _____

SANDWICHES

Clubhouse	7.49
Toasted Bacon & Tomato	5.75
Toasted Ham & Tomato	5.49
Toasted Salami & Tomato	5.49
Toasted Denver	6.75
Grilled Cheese	5.25
Bacon & Egg	6.75
Grilled Cheese & Bacon	6.75
Gyros on a Pita	7.49
Chicken Souvlaki on a Pita	7.49

SALADS

Chef Salad	9.50 / 7.50
Greek Salad	9.50 / 7.50
Tossed Salad	7.50 / 5.50
Caesar Salad	9.50 / 7.50

* with Chicken add 2.50

BEVERAGES & DESSERTS

Canned Drinks	1.50
Bottled Drinks	2.00
Milkshakes	3.75
Chocolate Sundae	1.99
Coffee/Tea	1.50



DAILY SPECIALS

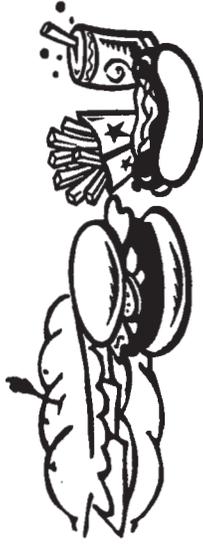
<u>MONDAY</u>	
Club House Platter or Gyros Platter	11.50
<u>TUESDAY</u>	
Combo Sub & Canned Drink	8.00
<u>WEDNESDAY</u>	
Fat Boy & Greek Salad	10.50

<u>THURSDAY</u>	
Chicken Burger & Fries	9.50
Chicken Souvlaki Platter	11.50
<u>FRIDAY</u>	
Fish & Chips	11.75

<u>SATURDAY</u>	
Bacon Burger & Fries	9.50
<u>SUNDAY</u>	
Cheese Dog & Fries	8.75

* Prices Subject to Change Without Notice

GEORGE'S



BURGERS & SUBS

Restaurant
&

Fully Licensed Lounge
"MILE HIGH CLUB"

2255 Ness Ave.
Winnipeg, MB
Phone 897-2095
Fax 888-6221

TAKEOUT



Hours
Monday - Thursday 9:00 am - 8:00 pm
Friday 9:00 am - 9:00 pm
Saturday 9:00 am - 8:00 pm
Sunday 11:00 am - 8:00 pm



BREAKFAST

Served between 9:00 am - 11:00 am
Includes coffee, toast, hash browns or french fries

- Bacon & Eggs 7.75
- Ham & Eggs 7.75
- Sausage & Eggs 7.75
- Salami & Eggs 7.75
- Denver Omelette 8.25
- Cheese Omelette 8.25
- Greek Omelette 8.25
- Toast 1.99

SUBS

Includes cheese, lettuce, tomatoes & onions

- Sub Special 9.25
- Combination Sub 7.99
- Salami Sub 7.99
- Ham Sub 7.99
- Turkey Sub 8.75
- Cheese Sub 6.50
- Roast Beef Sub 8.49
- Pizza Sub 7.99
- Bacon Sub 7.99
- Club Sub 9.49



HOMEMADE BURGERS

- Triple Fat Boy 8.49
- Double Fat Boy 7.49
- Fat Boy 5.99
- Double Bacon Burger 8.49
- Bacon Burger 6.99
- Double Cheese Burger 7.25
- Cheese Burger 5.75
- Double Hamburger 7.00

- Hamburger 5.49
- Chili Burger 8.00
- Chicken Burger 7.25
- Fish Burger 6.75
- Double Cheese Dog 7.75
- Cheese Dog 6.25
- Double Hot Dog 7.25
- Hot Dog 5.75



DINNERS

Includes fries & salad

- Hot Roast Beef Platter 12.99
- George's Platter (Fat Boy) 12.99
- Chicken Souvlaki Platter 12.99
- Gyros Platter 12.99
- Hamburger Steak Platter 12.99
- Hot Turkey Platter 12.99
- Fish & Chips 13.99
- Chicken Finger Platter 12.99
- Club House Platter 12.99

SIDE ORDERS



- French Fries 3.00/4.00/6.00
- 1/2 order of Fries 2.00
- Fries & Gravy 4.75
- 1/2 order of Fries & Gravy 3.75
- Fries & Chili 5.50
- 1/2 order of Fries & Chili 4.25
- Onion Rings 5.50
- Poutine 6.00
- 1/2 order of Poutine 4.50
- Greek Special 6.50
- 1/2 order of Greek Special 4.50
- Gravy 1.75
- Chili 2.25
- 1 Piece of Chicken 3.50
- 1 Piece of Fish 3.50
- Chicken Fingers (1) 2.50
- Pita Bread 1.99
- Dipping Sauce 1.00

Grab YOUR BUNS

- Traditional
- Multi-grain
- Nude (Lettuce Wrap)



*NUBURGER beef patties are all natural, never frozen, and made with

blueberry YUM YUM
♥ 8.7

blueberry bbq sauce, goat's cheese, balsamic onions, lettuce, tomato, & lowfat herb mayo

skinny BOY
♥ 8.7

skinny boy chili, dill pickles, red onions, lettuce, tomato, mustard, & lowfat mayo

THE Donald
11.55

black currant shiraz reduction, omega-3 egg, sautéed mushrooms, balsamic onions, bothwell cheddar, lettuce, tomato, & truffle aioli

100% lean Manitoba beef.

\$1.00 off ANY SIDE W/ BURGER

BEEF

delicious n' tasty cheddar ♥ 7.7
bothwell cheddar, lettuce, tomato, & lowfat herb mayo

DELICIOUS MOST TASTIOUS

bacon cheddar 9.45
double-smoked free-range *nitrate-free* candied BACON!, bothwell cheddar, lettuce, tomato, & lowfat herb mayo

MONSTER MASH
10.7

DMT bacon cheddar + hot damn mushrooms, & lowfat chipotle

LE BURGER WEEK WINNERS 2013 & 2014 RESPECTIVELY

Shang-AWESOME
♥ 9.95

inhouse asian slaw, goat's cheese, hot damn mushrooms, & lowfat sweet chili mayo

SUMMER BREEZE
9.7

homemade pineapple & avocado salsa, boursin cheese, alfalfa sprouts, lettuce, tomato, & ultimate pesto aioli

misohappi ♥ 8.45

ginger soy glaze, avocado, miso corny relish, lettuce, & lowfat wasabi mayo

drunken AUSSIE 10.7

golden pineapple, **double-smoked** free-range *nitrate-free* candied BACON!, omega-3 egg (sunny side up), bothwell cheddar, beets, lettuce, & lowfat herb mayo

BLUE & Gold ♥ 7.95

blue cheese, fancy tomato, balsamic onion, lettuce, & lowfat chipotle

OPAH! ♥ 7.95

olive tapenade, creamy feta, cucumber, lettuce, tomato, & homemade tzatziki

SIDES

Toss these guys in sea salt or sweet curry salt:

(Start with...) **edamommy** 3.75

Freshly cut potato fries 3.50

Sweet, sweet, yam fries 4.75

Shareables 8

Potato fries. Yam fries. Two dips.
SOLD.

Salads

Garden of eden salad 4.5

Asian slaw w/ candied almonds 3

Hal Johnson & Joanne McCleod
8-grain energy salad 4.5

Mini caesar salad 4

ADD CHICKEN
to any salad for \$3.75

TASTY DIPS
- for a loonie -

- Ultimate chili aioli
- Rosemary garlic aioli
- Chipotle aioli
- Sweet chipotle
- Truffle aioli (+50¢)
- Honey dill
- Sweet chili mayo
- Sweet n' Spicy chili mayo

CHICKEN

*NUBURGER chicken breasts are local, never frozen, and marinated

AFTERNOON *delight*

8.5
roasted red pepper, balsamic onions, lettuce, tomato, & pesto aioli
Fromage of choice: goat's cheese 1.75

SHANGHAI ↑

8.25
inhouse asian slaw & lowfat hot chili mayo

Too spicy? Get the

SHANGLOW ↓

TROPIC THUNDER

10.5
double-smoked free-range *nitrate-free* candied BACON!, bothwell cheddar, golden pineapple, lettuce, & lowfat chipotle

in a herb brine before being grilled to perfection.

EL LUCHADOR

9.25

creamy feta, homemade corn salsa, avocado, cilantro, lettuce, tomato, & low-fat chipotle aioli

mango & *curry*

8.5
curry mangos, apple fennel slaw, lettuce, & lowfat sweet chili mayo
(burger offered seasonally)

average JOSEPH

9
sautéed mushrooms, bothwell cheddar, lettuce, tomato, & lowfat herb mayo

ANGRY Joe

9.10
hot damn mushrooms, bothwell cheddar, lettuce, tomato, lowfat herb mayo, & lowfat chipotle

*NUBURGER veggie burgers are made with all natural ingredients.

VEGGIE

GREAT *Falafel*

7.5

premium chickpea patty, banana pepper salsa, cucumber, lettuce, tomato, & homemade tzatziki

Ask about our
vegan option.

Bella

7.75

grilled portabella, blue cheese, fancy tomato, balsamic onion, lettuce, & lowfat herbed mayo

THE UNBURGER

7.75

premium chickpea patty, creamy feta, alfalfa sprouts, cucumber, tomato, sriracha sauce, & homemade tzatziki

BUILD ME UP

MAKE THE BURGER YOURS & ADD TO ANY BURGER

- Bothwell cheddar 1.50
- Blue cheese 1.50
- Boursin 1.50
- Goat's cheese 1.75
- Creamy feta 1.50
- Sauteed mushrooms 1.25
- Hot damn mushrooms 1.35
- Avocado 1.25
- Golden pineapple 1.30
- Roasted red pepper 1.50
- Banana pepper salsa 1.00
- Omega-3 egg 1.25
- Extra Patty (Arnold Size it) 2.75
- Extra Breast (Pamela Size it) 3.75
- Double-smoked free-range *nitrate-free* candied BACON! 1.75
- Skinny chili 2.25
- Avocado Pineapple Salsa 2.00

GO REALLY LOCAL: *Try it with bison* for \$2.55

YES! WE SERVE BEER!

decoding

- A (DAMN GOOD) HEALTHIER BURGER
- CHICKEN OR BEEF—IT GOES BOTH WAYS!
- A TEENY-TINY SPICY
- A LIL' MORE TINGLE
- SHE'S A SPICY MAMMA!
- NEW & WORTH TRYING

Bodegoes

NOODLES BY THE BOX

Our Noodles by the Box are crafted using homemade sauces, fresh cut vegetables all made to order and presented in our traditional take out noodle box packaging.

PEANUT CHICKEN \$8.95 • KUNG PAU BEEF \$9.45 • BBQ PORK \$8.95 • SHRIMP PAD THAI \$9.35
GARDEN CURRY \$8.45 • SPICED BEEF RED CURRY \$9.75 • COCONUT CHICKEN GREEN CURRY \$9.25 • PORK VINDALOO \$9.25
BUTTER CHICKEN \$8.45 • SHRIMP ALFREDO \$9.65

BODEGOES BURRITOS

All of our burritos are all made to order in a large 12 inch flour shells filled with seasoned lime rice, daily prepped salsa fresca, homemade sauces and an assortment of exotic spices to offer one the biggest and best tasting burritos in town.

BLACK BEAN AND STEAK \$9.95 • CHIVITO \$9.75 • CHICKEN ALFREDO \$9.25 • TOFU VEGAN \$7.95
PORK PIQUANTE \$9.65 • CHIPOTLE CHICKEN \$8.75

STUFFED PITAS

Our Stuffed Pita's are overflowing with homemade sauces and fresh cut vegetables that you can customize in house our select from the following:

CHICKEN \$8.75 • STEAK \$9.75 • HOUSE FALAFEL \$7.99 • BACON \$9.45
VEGGIE AND CHEESE \$6.99 • GYRO \$9.75 • VEGAN TOFU \$7.49

CHICKEN FINGERS AND FRIES

Our chicken fingers are selected using the finest chicken tenders and cooked in a premium non-trans fat oil with the choice of our Original Chicken Finger or our Local Seasoned Whole Grain Chicken Finger served with our house honey dill sauce.

3 PIECE CHICKEN FINGER AND FRY \$9.95 • 4 PIECE CHICKEN FINGER AND FRY \$10.95
5 PIECE CHICKEN FINGER AND FRY \$11.95

HAND DIPPED FISH AND CHIPS

Our fish is prepared using select cod and hand dipping them in Winnipeg premium Fort Garry Dark Beer Batter creating a thick coating before cooking them in our non trans fat oil and serving them with a full order of Bodegoes French Fries, a side of house tarter sauce, and a lemon wedge in our custom Bodegoes Cone Packaging.

1 PIECE FISH AND CHIPS \$8.45 • 2 PIECE FISH AND CHIPS \$10.95

FRENCH FRIES

ORIGINAL FRENCH FRIES \$3.99 • HOMEMADE GRAVY AND FRIES \$4.99

Crisp fries cooked in our premium non-trans fat oil since 2003.

CURRY FRIES \$6.99

Crisp french fries smothered in your choice of cheese and topped with our own homemade curry sauce.

CHEESY CHILI FRIES \$6.99

Our fries are smothered in cheese blend and topped with our own homemade chili loaded with ground beef, kidney beans, chocolate and array of fresh veggies and spices topped with a spicy chili pepper.

PRAIRIE POUTINE \$6.99

Our Made in Manitoba gravy is perfected using the finest local ingredients and partnering with our favourite local farmers and cheese manufactures to create what we believe is an exceptional Poutine that does our Quebec neighbours justice. We are pleased to use the following local products in our Poutine:

Manitoba Flour • Prairie Flour Mills • Manitoba Butter • Nortre Dame Creamery
Manitoba Cheese • Bothwell Cheese Curds

BIG BOWL SALADS

CAESAR SALAD \$5.99

Our Caesar Salad is filled fresh cut romaine and smothered in our House Caesar dressing loaded with parmesan cheese and garlic topped with seasoned croutons and a lemon wedge.

GREEK SALAD \$6.99

Fresh cut romaine topped with tomatoes, green peppers, red onions, black olives, sliced cucumbers and loaded with crumbled feta cheese drizzled with our house balsamic vinaigrette dressing and served with Fried Pita Bread.

ORIENTAL SALAD \$4.99

Shredded red and green cabbage topped with fried crunchy noodles, bean sprouts and peanuts, smothered in our house oriental dressing and topped with a lime

SOUTHWEST SALAD \$6.99

Fresh cut romaine topped with tomatoes, black beans, red onions and cheddar cheese, smothered in our House Chipotle Ranch dressing served with a dollop of sour cream, salsa fresca and homemadetortilla chips

SPINACH SALAD \$6.99

Fresh cut spinach topped with tomatoes, red onions, broccoli florets and crumbled feta cheese drizzled with our Strawberry Poppy Seed vinaigrette dressing served with Fried Pita Bread and a lemon wedge.

OPTIONS

Add Seasoned Chicken Breast to any of your salad selections \$1.99

SOUPS

SPICED THAI CURRY SOUP \$5.99

Gluten Free Vegan, Dairy Free, Soy Free

A Creamy Coconut broth is fused with tomatoes, rice and red onion and paired with a coupling of red and yellow curries to create a thick and spicy soup severed with fried pita chips.

MORROCAN 9 VEGTABLE SOUP \$5.99

Gluten Free Vegan, Dairy Free, Soy Free

A hearty, healthy soup loaded with red split lentils, chick peas, mushrooms, red onions, green peppers, red kidney beans, tomatoes, and fused with an array of middle eastern spices to create a fan favourite soup served year round.

CINCINATTI CHILI \$6.49

Gluten Free, Dairy Free, Soy Free

Our homemade chili is based on the traditional recipe made famous through the American Mid West and is loaded with ground beef, red kidney beans, chocolate and an array of fresh veggies and spices topped with a spicy chili pepper and dash of cheddar cheese

DRINKS & SNACKS

Bodegoes is proud to partner with the following local entrepreneurs in offering our drinks and snacks program.



On the Town

Objectives

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

Subject Area

English Language Arts (K-12), Math (4-5), Social Studies (2), Science (1)



Discussion

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

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



Activity

Newscast

Length: 45 minutes

Materials: Newscast Handout, brochures and pamphlets from a local tourism office or travelmanitoba.com for ideas

- Have groups of two to three students brainstorm two economical entertainment activities of choice. These may include anything such as bowling or a walk in the park with an ice cream.
- Using the *Newscast Handout*, have students record their ideas as well as the activity cost, transportation cost, food cost and other costs.
- Once students have completed their ideas, have them creatively present the ideas to the class in the form of an entertainment newscast.

Cheap Fun

Length: 45 minutes

Materials: Cheap Fun Handout, brochures and pamphlets from a local tourism office for ideas

- Break students into seven groups (one for each day of the week) and have them find a 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 *Cheap Fun Handout*.
- Once complete, have all of the groups write down their activities on the board. The students can then fill in the *Cheap Fun for the Week* section of their *Cheap Fun Handout*, which will serve as a resource of affordable entertainment for every day of the week!

Extension

- Put it on video: if students are feeling creative, they can 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 were.



Teacher Tips

- Play an entertainment or community bulletin segment of your local news to give students a better idea of what a newscast could look like.
- This activity is perfect to do before spring break. It will give students a list of low-cost activities to do while on holidays.

Pre- and Post-Assessment of Lesson

- How does managing your money wisely when planning an activity affect your spending decisions?
- How did managing your money wisely when planning an activity affect your spending decisions?

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.

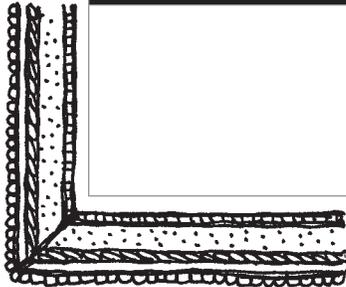
	Idea #1	Idea #2
Activity Name		
Activity Costs		
Transportation to/from Activity Costs		
Food Costs		
Other Costs		

Cheap Fun

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

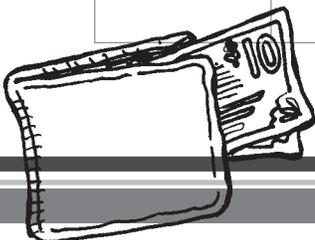
Your group's day of the week: _____

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 create awareness of the potential costs and savings associated with different types of transportation

Subject Area

Social Studies (2), Math (4-5), English Language Arts (K-12)



Discussion

- How do you get to school? What are the costs associated with those forms of transportation?
- Are there pros and cons to different types of transportation? (i.e. a bus is less expensive but slower and strictly scheduled; a taxi is convenient but expensive and comes with environmental concerns, etc.)
- What are some ways you can reduce the cost of day-to-day travel? (i.e. get a bus pass, carpool, walk, ride a bicycle, etc.)
- Are certain lifestyles better suited to certain modes of transportation than others? For example, a large family might need a car. What about a student?



Activity

Field Trip

Length: 1.5 hours

Materials: Flip chart paper, pens, field trip brochures and/or computer

- Tell the class that you will be planning a year-end field trip. Present them with three options (or have the students come up with them) for where the trip might be: the zoo, a museum or recreational facility.
- In groups, have the students figure out how much it would cost to get to each location, using public transportation, taxis or a school bus. Allow students the opportunity to contact, make phone calls, etc. to determine the costs. You may want to provide them access to technology to help them research the various options.

- Students should also determine admission costs to each venue. As a group, have them discuss their findings and decide which activity makes the most sense from a cost and learning experience.

Extension

- Challenge students to calculate the cost of owning a car. Make sure that they include the cost of purchasing the car, insurance, parking, gas and maintenance. (Much of this is likely unknown to new drivers!) You may choose to assign them all the same car or let them pick their own to see how the cost varies. They could also examine the costs associated with purchasing a brand new vehicle compared to one that has been used.
- You can also encourage students to sign up to participate in the Commuter Challenge in May/June.

Collaborative Feedback

- Have the students calculate the transportation costs of their commute to and from school. On a large piece of paper, post each type of transportation and the costs associated with it.



Teacher Tips

- Bring in a guest speaker from an auto insurance agency, transit or a taxi company to talk to the students.

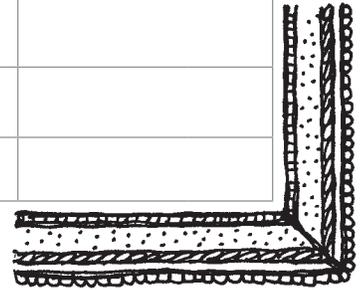
Pre- and Post-Assessment of Lesson

- How does choosing an appropriate mode of transportation make a difference to your spending?
- How did choosing an appropriate mode of transportation make a difference to your spending?



Field Trip

	Zoo			Museum			Sports			Other		
Transportation	Car	Taxi	Bus	Car	Taxi	Bus	Car	Taxi	Bus	Car	Taxi	Bus
Admission												
Length of Outing (hours)												
Meal Required (cost)												
Total												



Cost of Car Ownership

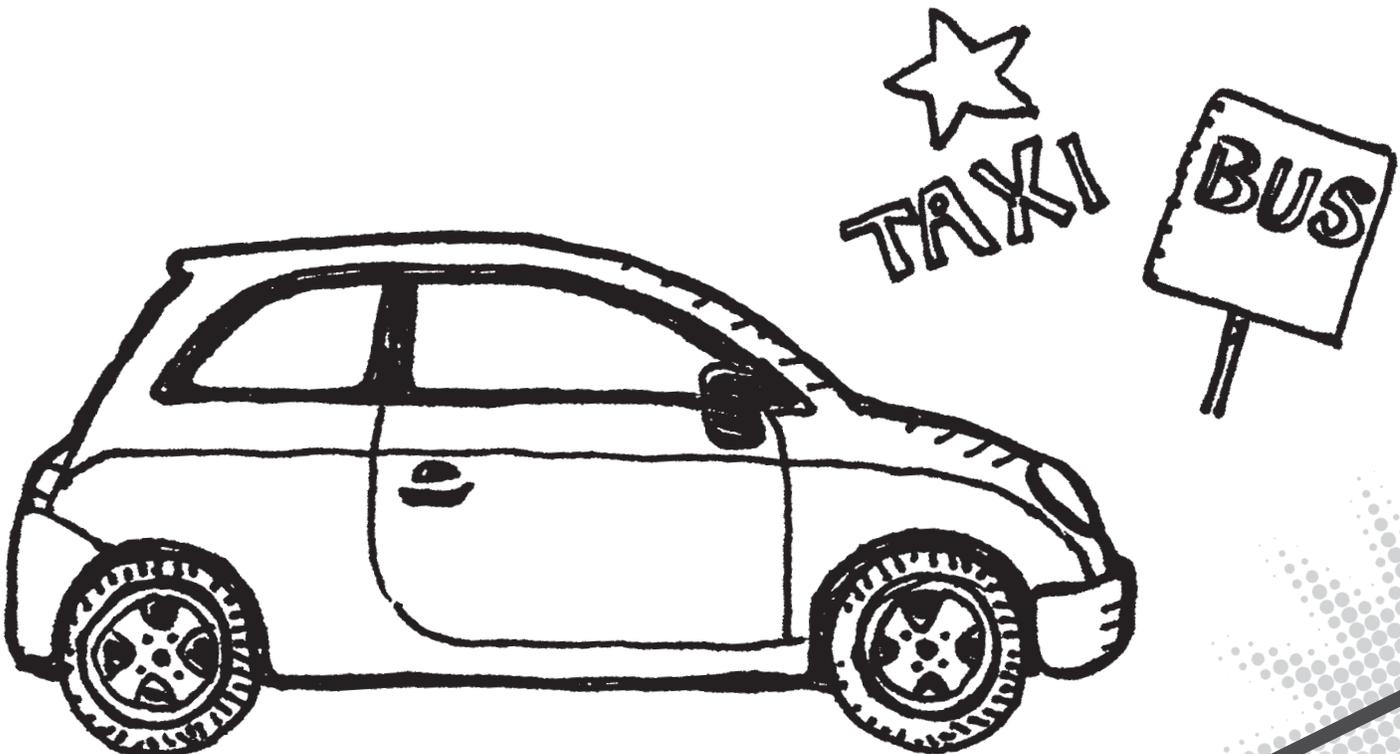
Make and model of car: _____ Insurance: _____

Price of car: _____ Repairs (approximately): _____

Gas (cost per litre): _____

If your car had a gas tank that held 60 litres of fuel, how much would it cost to...

Fill each week? _____ Fill each month? _____ Fill each year? _____





Lessons for Life

This section provides an opportunity to promote financial awareness through life lessons such as owning a mobile phone, managing household living costs, giving to those in need and recognizing frauds and scams.

Makei**Count**



First Mobile Phone

Objectives

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

Subject Area

English Language Arts (K-12), Math (4, 7-8), Social Studies (7)



Discussion

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

- What are the pros/cons to having a mobile phone?
- What are the costs associated with keeping a mobile phone?
- Why does signing a contract affect the price of a phone? Are \$0 phones really free?
- What does it mean to sign a contract? What promises are you making by signing one? What happens if you don't hold up your end of the bargain?
- Talk about some of the terminology associated with mobile phone plans (daytime minutes, mobile data, text messages, roaming fees, overage charges).
- Out of the students in the class, how many have ever exceeded their mobile phone bill? How much have they exceeded their plan by? How often? How did they resolve the problem?
- What are the different types of mobile phone plans?
- What features are most appealing/which ones are most used?



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 plan (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* on page 58 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 cellphone. 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* (cellphone 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 cellphones.



Teacher Tips

- Bring in actual phone bills to compare.

Pre- and Post-Assessment of Lesson

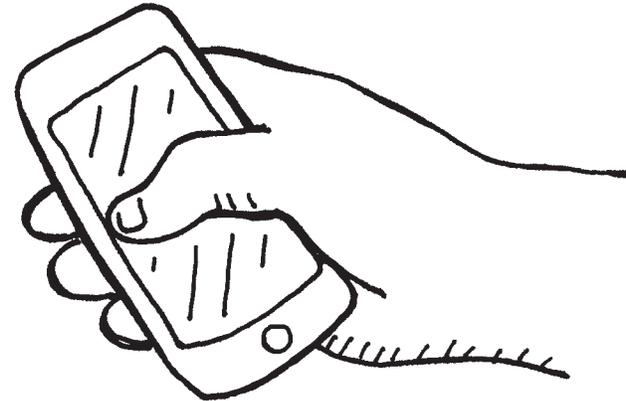
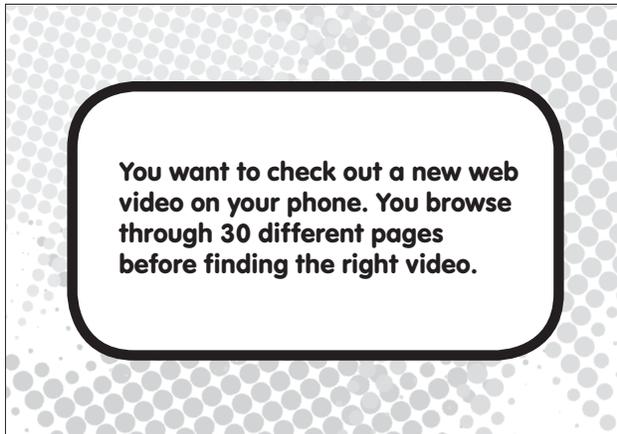
- How does choosing an appropriate mobile plan make a difference to your saving/spending?
- How did choosing an appropriate mobile plan make a difference to your saving/spending?

Call Waiting Instructions

1. On one side of the *Plan Card*, there is a chart on which you will record all of your cellphone 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 these examples.

The Distance Assistance group pulls out this *Calling Card*:



Distance Assistance Plan \$30 per 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

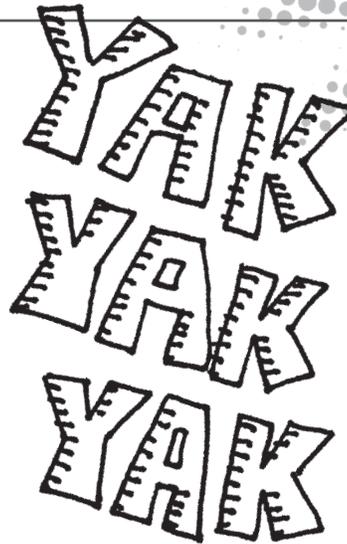
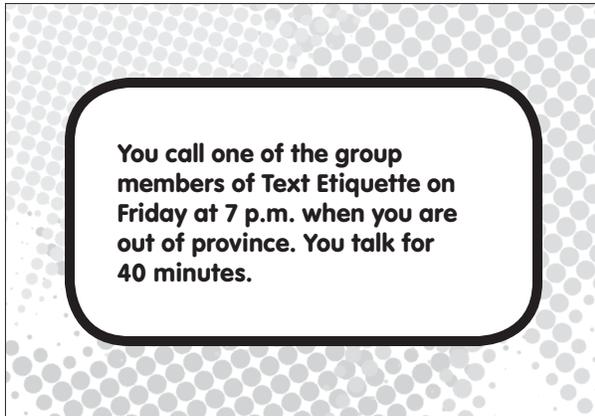
- Daytime minutes – \$0.50 per minute
- Long distance minutes – \$0.60 per minute
- Browsing – \$0.25 per page
- Downloads – \$1 per download
- Texting – \$0.20 per sent/received text

Minutes Left	Call	Text	Download	Browse	Description	Rate	Charge
200	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	surfing 30 web pages	.25	\$7.50
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$



Call Waiting Instructions

The Day and Night Delight group pulls this *Calling Card*:



day & night delight plan

\$30 per month

Includes

- 250 daytime local minutes
- Unlimited local evenings and weekends starting at 5 p.m.

Extra Charges

- Daytime minutes – \$0.50 per minute
- Long distance minutes – \$0.60 per minute
- Browsing – \$0.25 per page
- Downloads – \$1 per download
- Texting – \$0.20 per sent/received text

Minutes Left	Call	Text	Download	Browse	Description	Rate	Charge
250	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	long distance 40 min.	.60	\$ 24

The Text Etiquette group will also need to track this call:

Text Etiquette Plan

\$30 per month

Includes

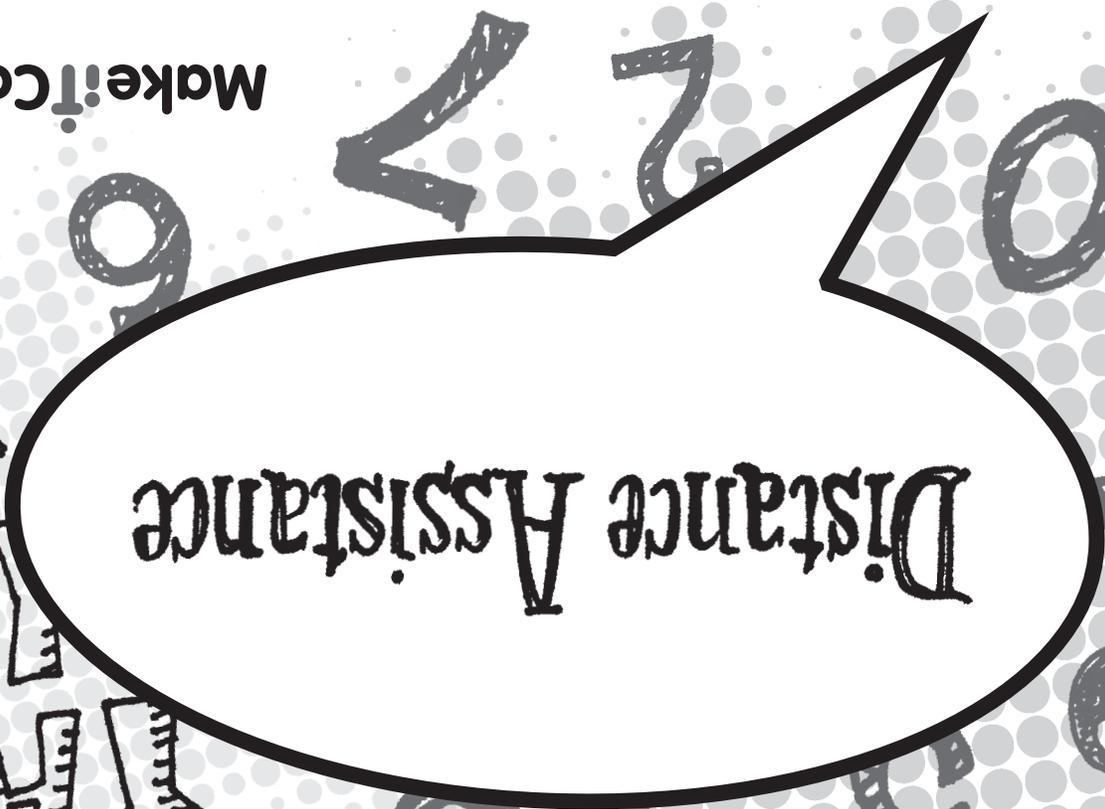
- 200 daytime local minutes
- Unlimited text messaging
- Unlimited local evenings and weekends starting at 8 p.m.

Extra Charges

- Daytime minutes – \$0.50 per minute
- Long distance minutes – \$0.60 per minute
- Browsing – \$0.25 per page
- Downloads – \$1 per download

Minutes Left	Call	Text	Download	Browse	Description	Rate	Charge
160	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	long distance 40 min.	.60	\$ 24

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.



Distance Assistance Plan \$30 per 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 – \$0.50 per minute
- Long distance minutes – \$0.60 per minute
- Browsing – \$0.25 per page
- Downloads – \$1 per download
- Texting – \$0.20 per sent/received text

Minutes Left	Call	Text	Download	Browse	Description	Rate	Charge
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
Plan Charge + Activation Charge							\$ 37.95
GST/PST							\$
TOTAL							\$

Text Etiquette



Text Etiquette Plan \$30 per month

Includes

- 200 daytime local minutes
- Unlimited text messaging
- Unlimited local evenings and weekends starting at 8 p.m.

Extra Charges

- Daytime minutes – \$0.50 per minute
- Long distance minutes – \$0.60 per minute
- Browsing – \$0.25 per page
- Downloads – \$1 per download

Minutes Left	Call	Text	Download	Browse	Description	Rate	Charge
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
Plan Charge + Activation Charge							\$ 37.95
GST/PST							\$
TOTAL							\$

day & night delight plan



day & night delight plan \$30 per month

Includes

- 250 daytime local minutes
- Unlimited local evenings and weekends starting at 5 p.m.

Extra Charges

- Daytime minutes – \$0.50 per minute
- Long distance minutes – \$0.60 per minute
- Browsing – \$0.25 per page
- Downloads – \$1 per download
- Texting – \$0.20 per sent/received text

Minutes Left	Call	Text	Download	Browse	Description	Rate	Charge
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
Plan Charge + Activation Charge							\$ 37.95
GST/PST							\$
TOTAL							\$

Premade Prepaid



Premade Prepaid Plan

Charges

- Daytime minutes – \$0.50 per minute
- Long distance minutes – \$0.60 per minute
- Browsing – \$0.25 per page
- Downloads – \$1 per download
- Texting – \$0.20 per sent/received text

Minutes Left	Call	Text	Download	Browse	Description	Rate	Charge
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
						Activation Charge	\$ 7.95
						GST/PST	\$
						TOTAL	\$

Super Talk



Super Talk Plan \$30 per month

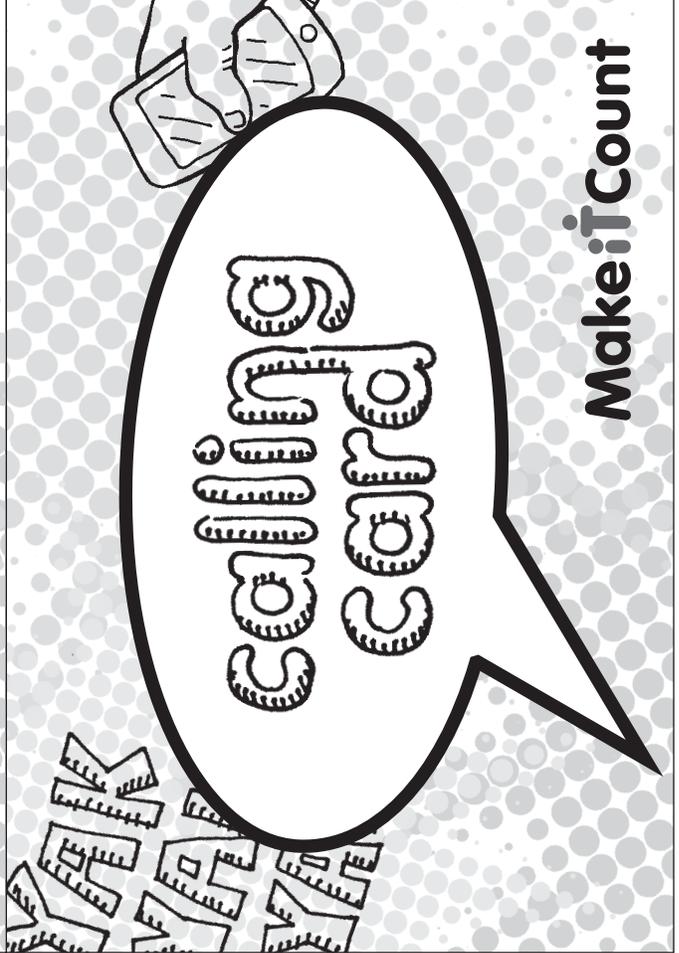
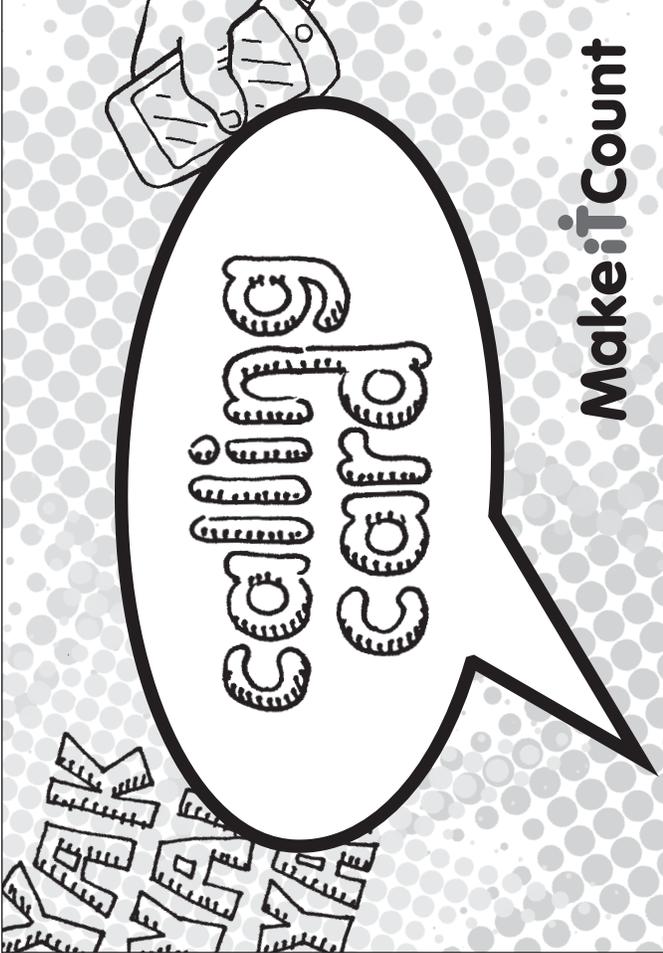
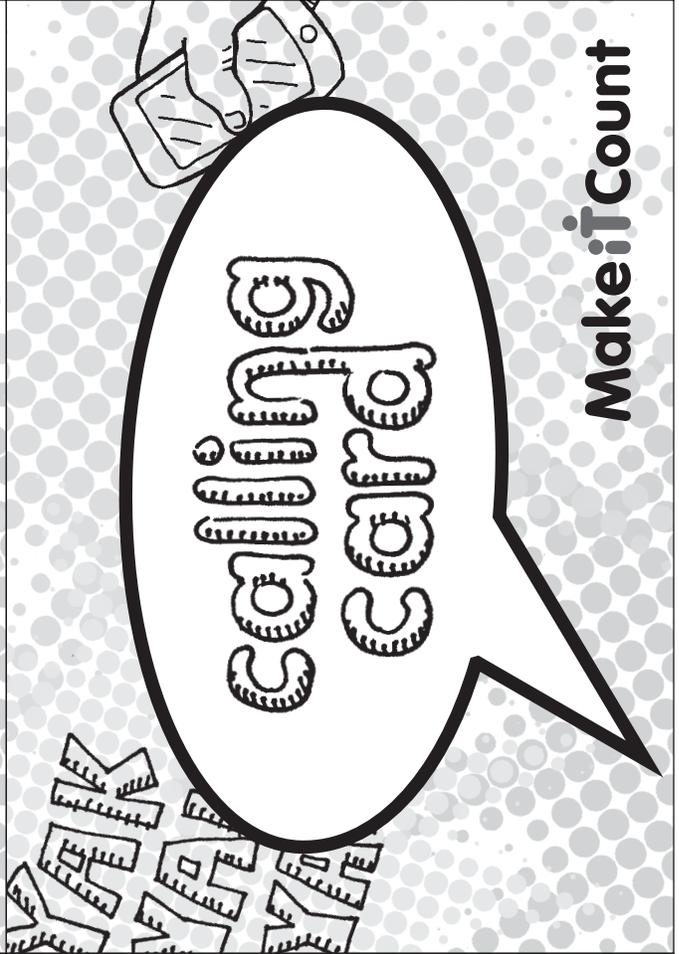
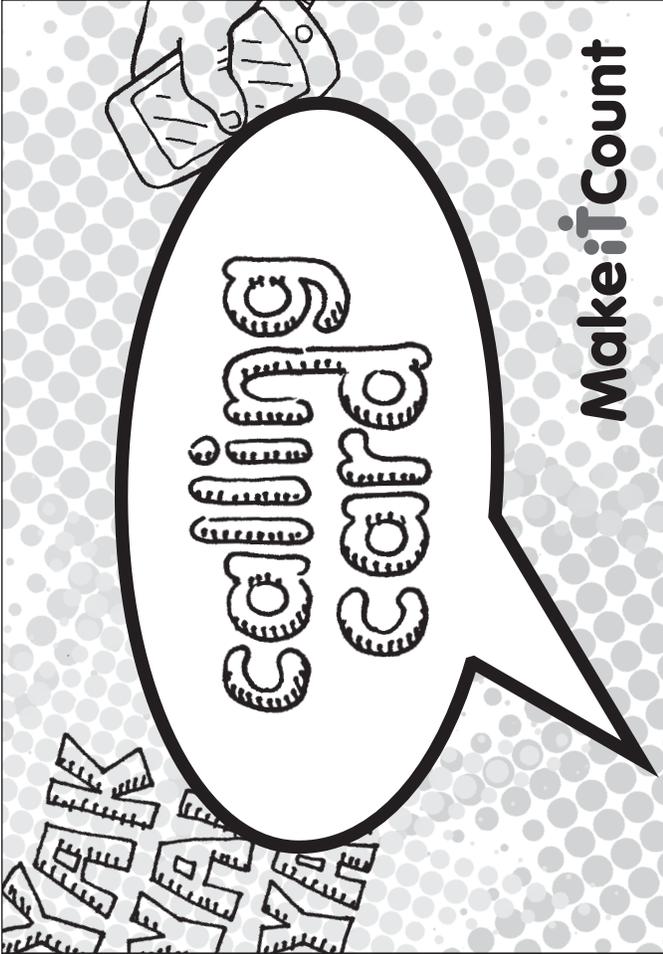
Includes

- 200 daytime local minutes
- Unlimited data

Extra Charges

- Daytime minutes – \$0.50 per minute
- Long distance minutes – \$0.60 per minute
- Texting – \$0.20 per sent/received text

Minutes Left	Call	Text	Download	Browse	Description	Rate	Charge
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
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 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. You send it to Text
Etiquette. Text Etiquette sends you
three LOL texts.**
*Sending a picture costs the same as a text message.

calling
scard

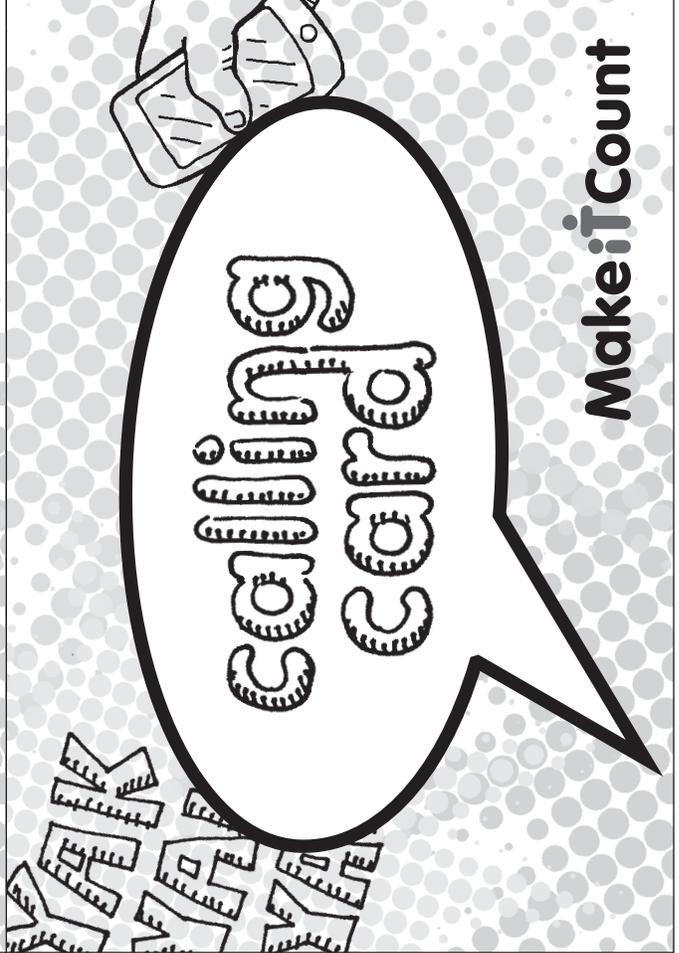
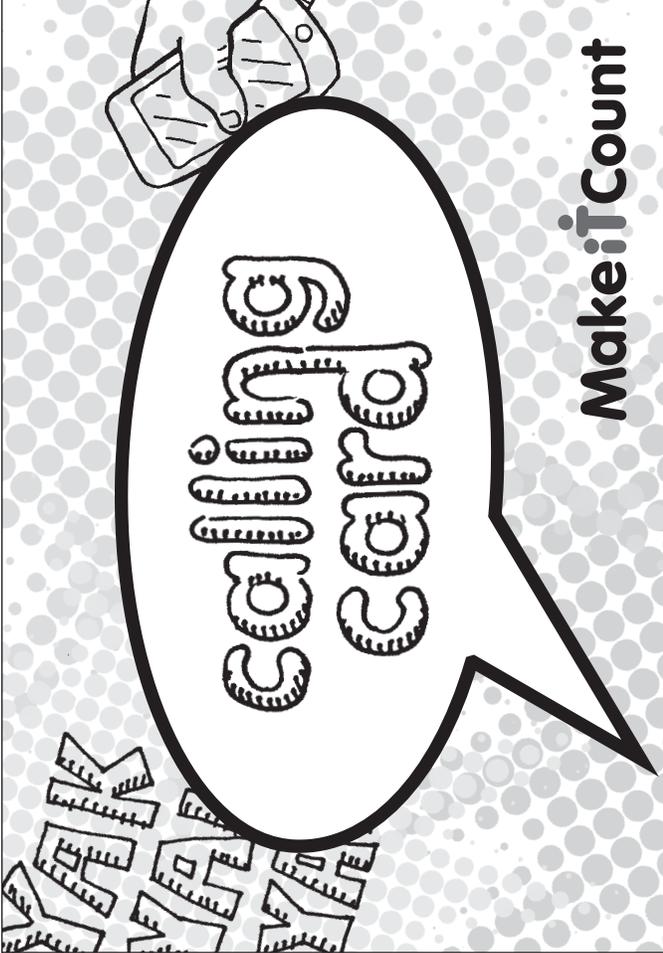
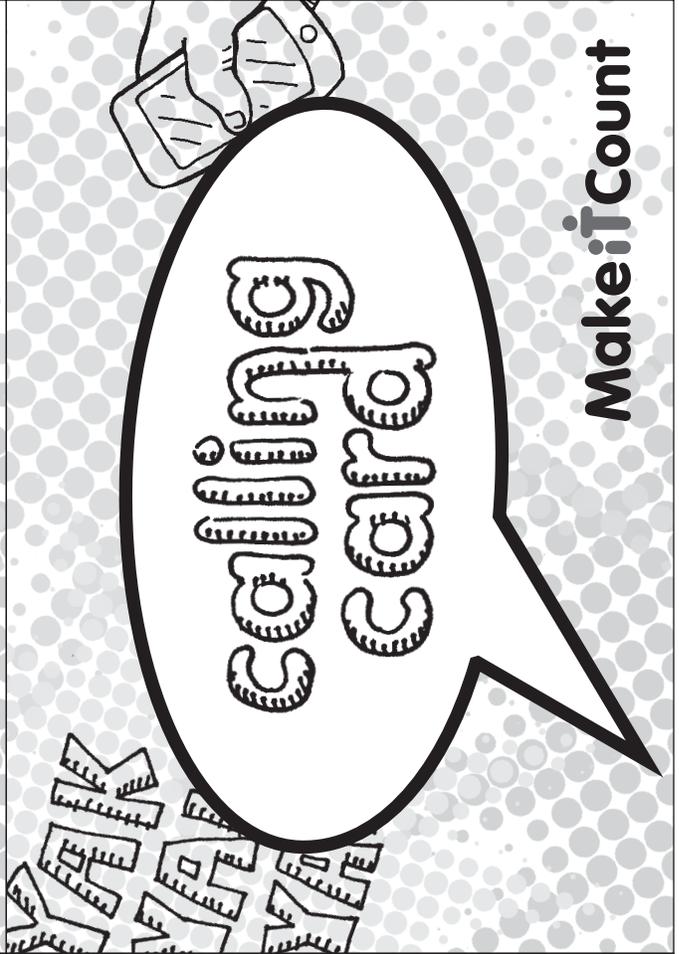
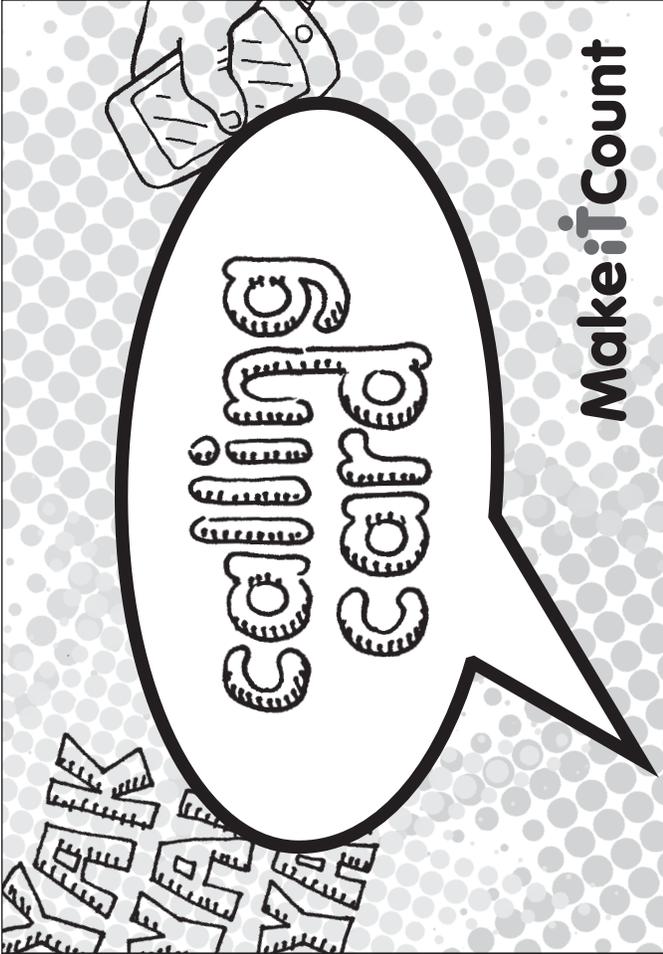
Make it Count

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

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

It is 6 p.m. 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 p.m. and you talk for 30 minutes.

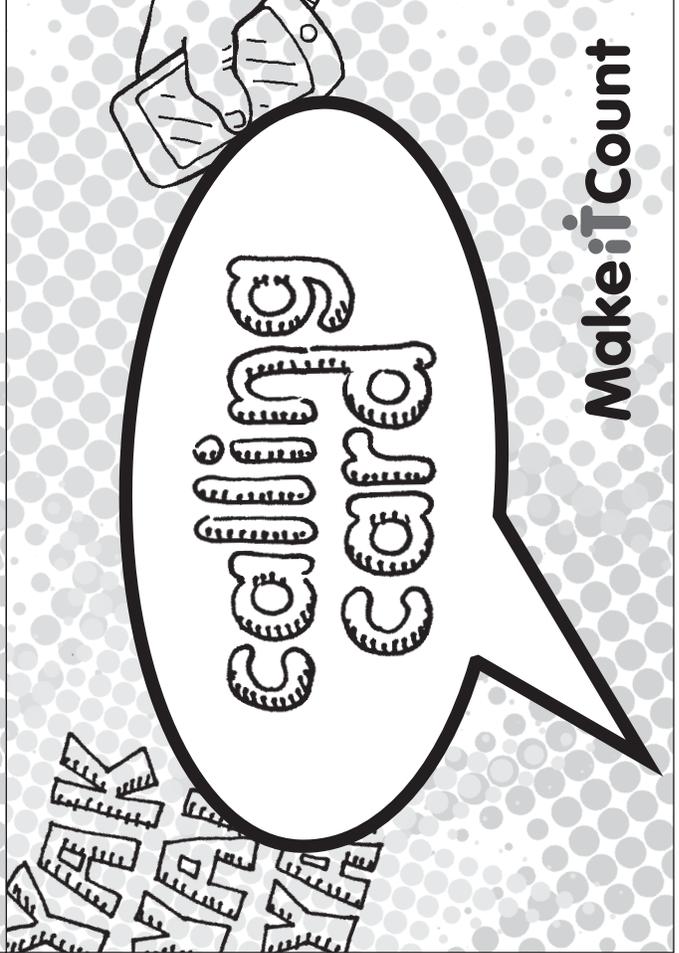
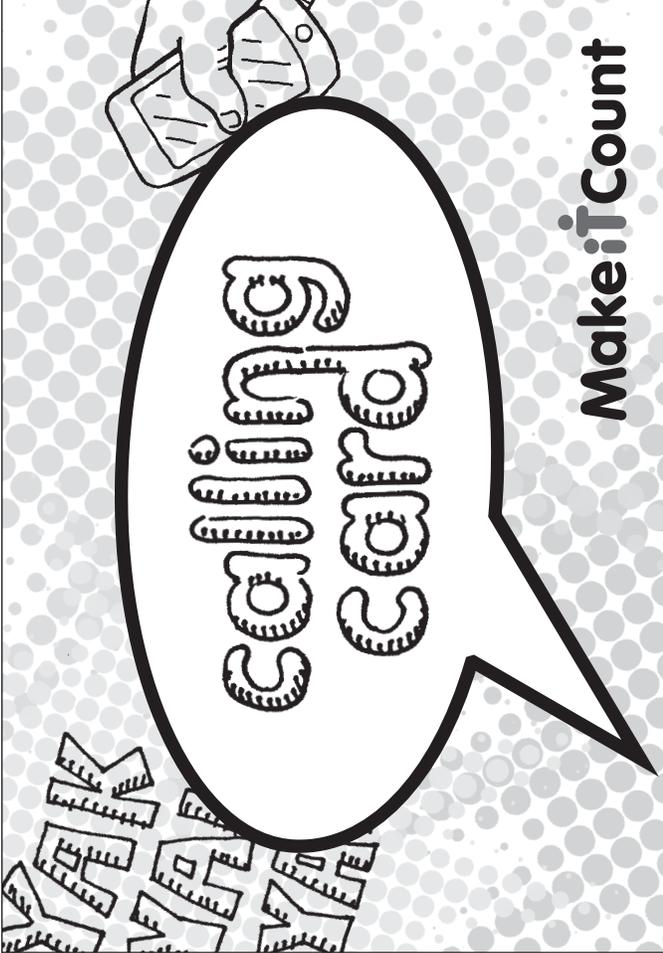
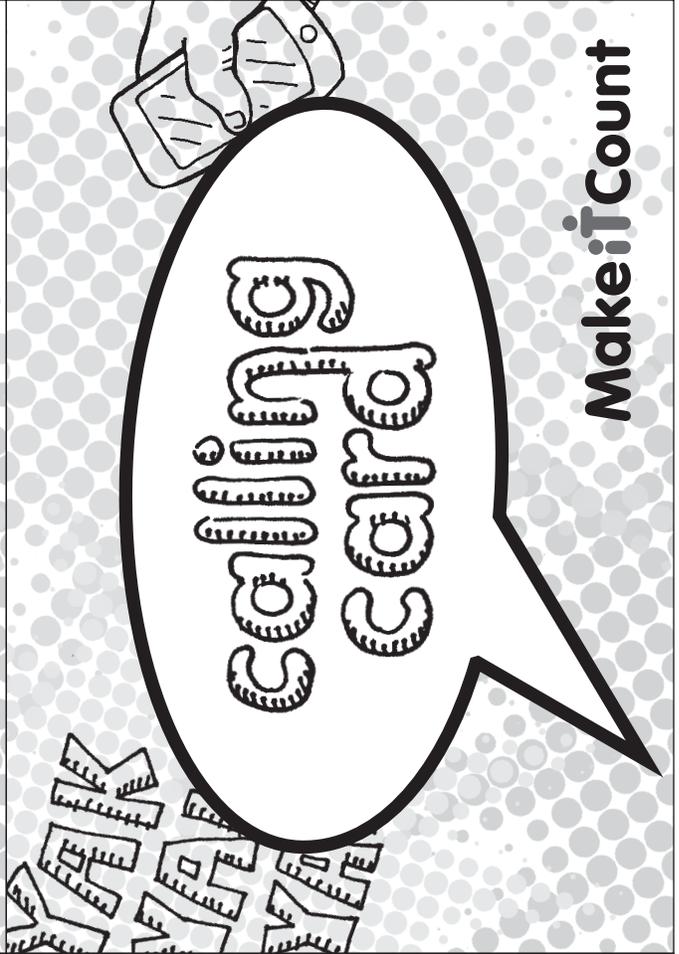
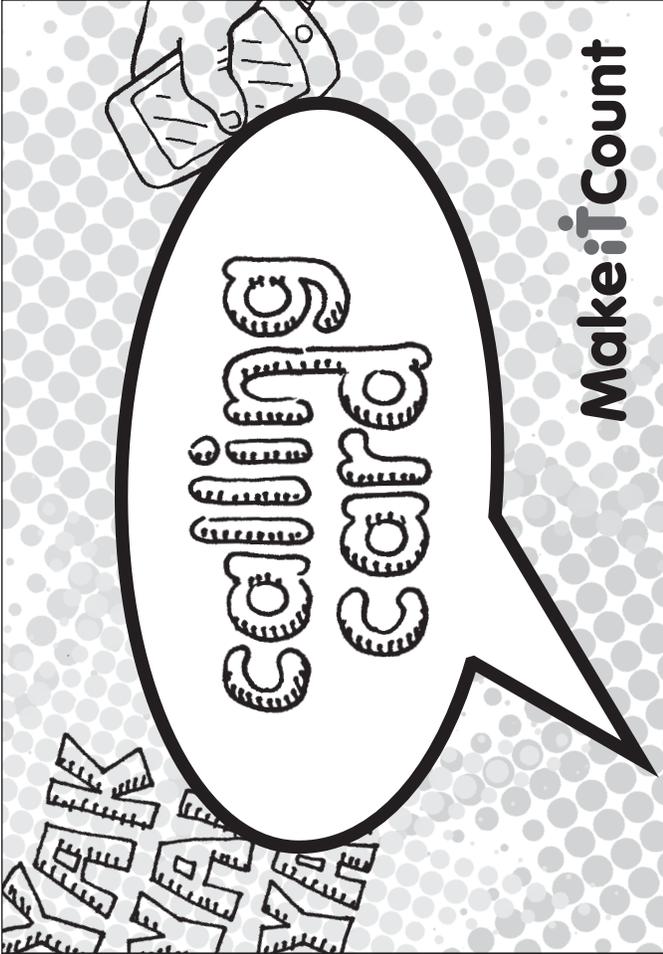


It's your night for the dishes, but you put it off and call Day & Night Delight at 5:30 p.m. You talk for 45 minutes (until your mom starts waving the dish rag at you).

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

You have to call Super Talk at 7 p.m. 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.

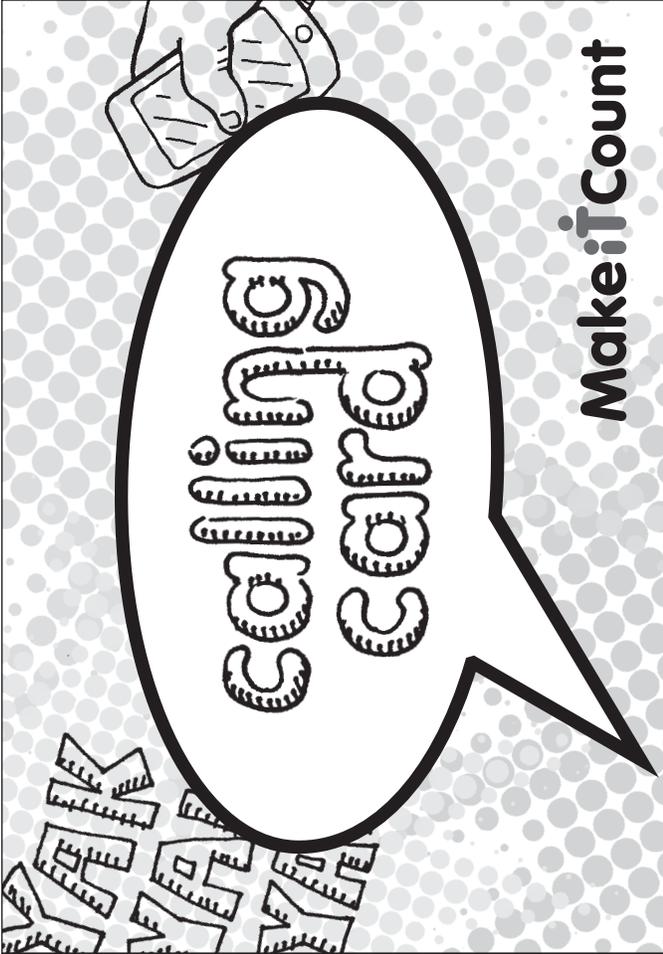


Your favourite video game just went mobile! You're dying to play it and it only costs \$5 so you download it onto your phone.

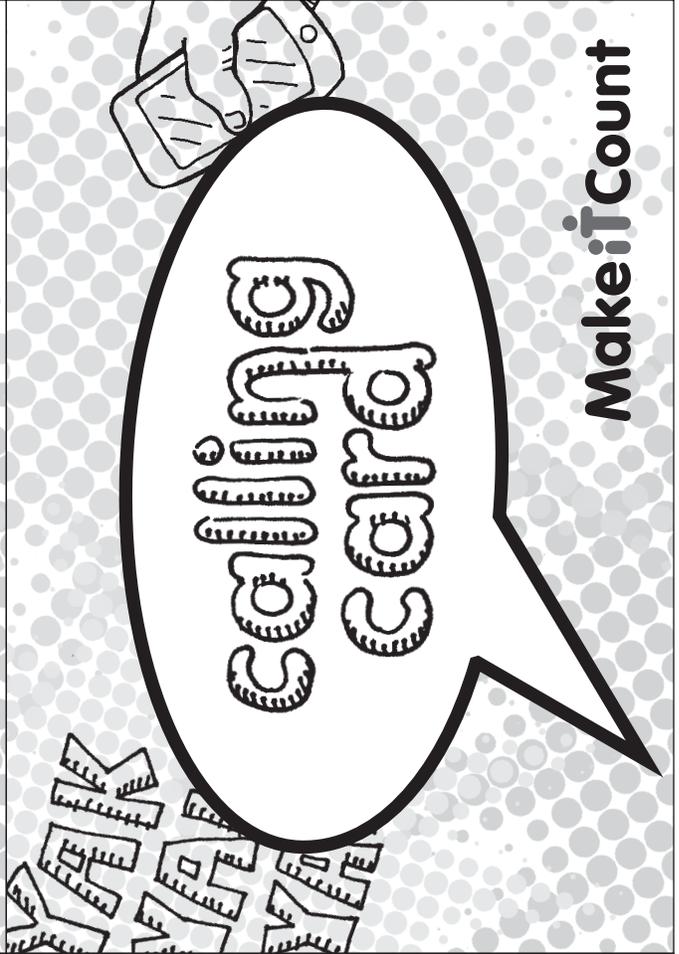
Your fave band has a new video online! You need to check it out on your cell. You browse through 15 different pages before you can find it.

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

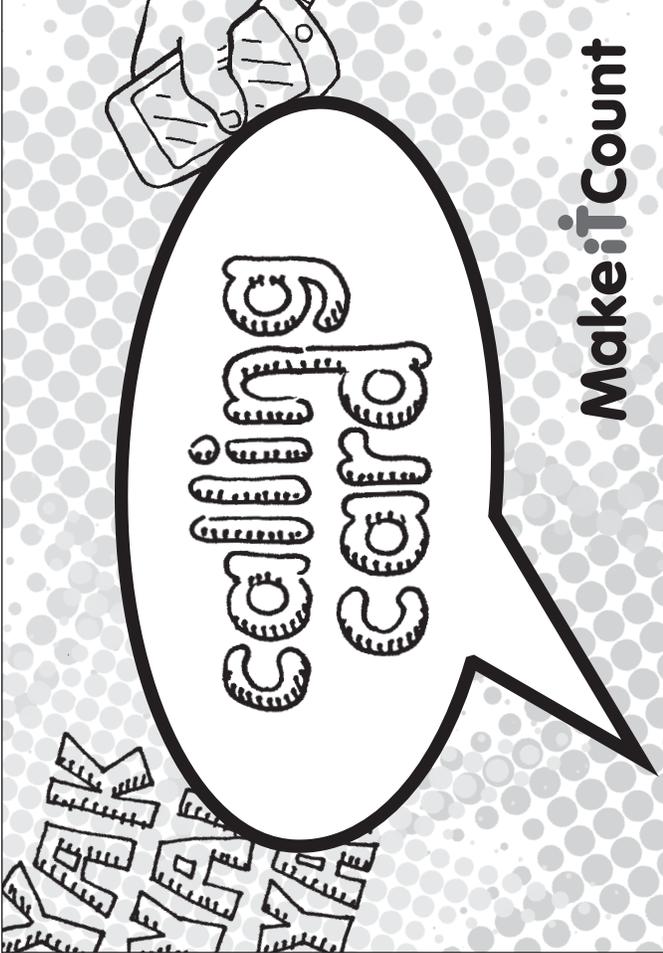
You're visiting your grandparents from another province. They don't have cable. They don't even have a VCRI! You are bored out of your face, so you call Prepaid Prepaid on Saturday at 12 p.m. and talk for 30 minutes.



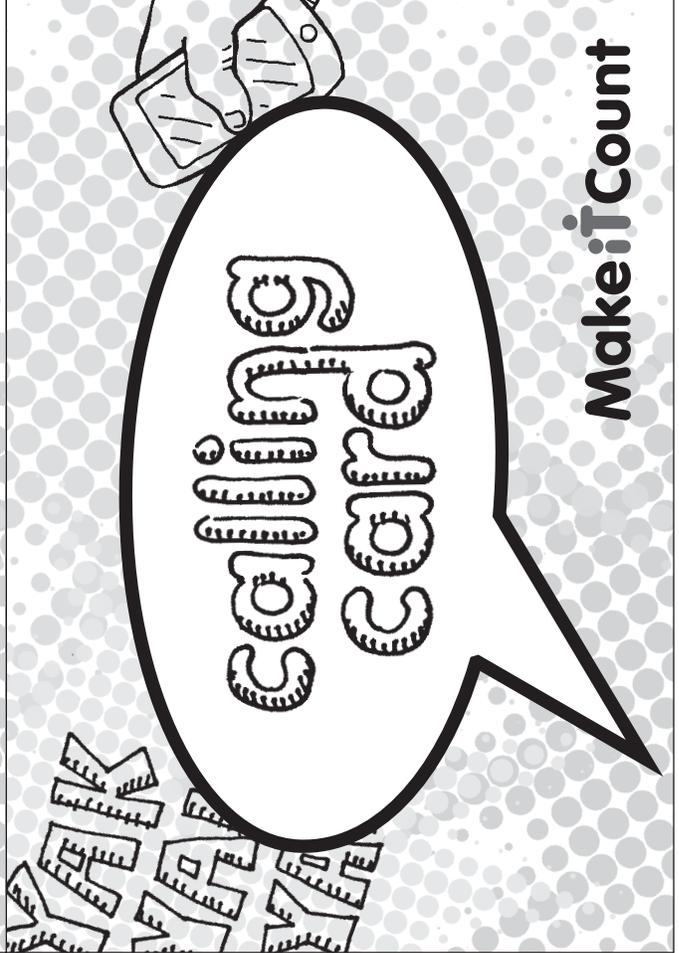
Make it Count



Make it Count



Make it Count



Make it Count

Distance Assistance is on the other side of the country for a hockey tournament. Wednesday night at 6 p.m., 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 p.m. 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 p.m. for 25 minutes to tell them about the squirrel you caught eating garbage.

It's Sunday at 1 p.m. 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

Subject Area

English Language Arts (K-12), Math (4-6, 9), Social Studies (4)



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: Shrink a Space 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 the *Shrink a Space 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 representing 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 who built each room.



Teacher Tips

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

Pre- and Post-Assessment of Lesson

- What do you know about the cost of operating a home?
- What did you learn about the cost of operating a home?



Shrink a Space

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

Hints

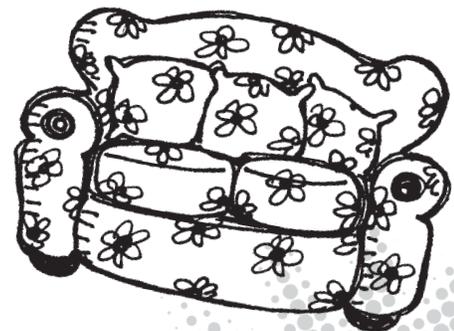
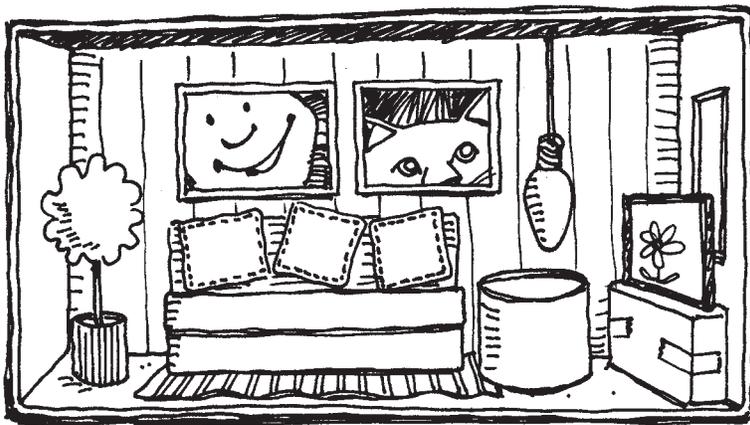
Setup cost: refers to any item that needs to be purchased to furnish/decorate the room.

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

Room: _____

Room Item	Setup Cost	Running Cost
Couch	\$700	None
TV	\$450	\$2.50 per month (electricity) + \$30 per 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

Subject Area

English Language Arts (K-12), Math (4-8)



Discussion

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

- What does it mean to “give back”?
- Is it important to give back? Why or why not?
- Is volunteering a way to give 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? Do charity scams exist?



Activity

Cash for a Cause

Length: 1 hour

Materials: Cash for a Cause Handout, brochures and pamphlets from local charities, computer for research (optional)

- In this activity, the class will collectively research and select a charity to donate to. Students will also write personal letters to the charity indicating their reasons for donating.
- First, have students research various charities in your community and fill out the first part of the *Cash for a Cause 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 to donate to one registered/legitimate charity.

- Once the charity is selected, have the class 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 students choose whether they prefer to give a set amount or a percentage of their income. If the class chooses the percentage option, student 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 donating.
- Total the final amount and submit the donation to the charity on behalf of the class.

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 donation drive for toys, canned food or pet supplies.
- Organize a class trip to volunteer at a local organization such as Siloam Mission or Winnipeg Harvest.
- Donate a portion of the money made from the fundraising activity on page 27.

Pre- and Post-Assessment of Lesson

- What do you know about giving to charity?
- What did you learn about giving to charity?

Cash for a Cause

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 chosen a charity to donate to. Consider the following:

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 will be the donation amount? _____



Love to save
loonies!





Frauds and Scams

Objectives

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

Subject Area

English Language Arts (K-12)



Discussion

Introduce frauds and scams with the following discussion points:

- What is a fraud? A scam?
- Who can be targeted by a scam?
- What is ATM fraud? Has anyone experienced or heard of anyone having experienced such fraud?
- What is investment fraud? Has anyone experienced or heard of anyone having experienced such fraud?
- Who generally carries out frauds and scams?
- Does anyone know someone who 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?
- How can you protect yourself against frauds and scams?



Activity

Scam Specialists

Length: Research 30 minutes, Jigsaw 40 minutes
Materials: Scam Specialists Handout, computer for research, five "stations" or areas for group work

- In this activity, students will learn and teach their classmates about four common scams.
- The first part of the activity is research. Assign students to groups and have them research one of the following frauds/scams: online scams, ATM scams, identity theft and investment scams. These are very broad categories, so have students record whatever they can (and provide some examples

or cases) in the *Scam Specialists Handout*. You will not be able to cover all facets of fraud, however this activity is meant to introduce the idea of fraud to students, not overwhelm them with definitions.

- Once students have filled out their portion of the *Scam Specialists Handout*, number each student in each group, always starting with number one (i.e. "Online fraud" group is numbered from one to five; "ATM fraud" group is numbered one to five, etc.)
- Move all of the ones, twos, threes, etc. to form new groups. The idea is that each of the new groups have a representative from each of the original research groups. The representatives from each research group will take turns teaching their new group about their findings, allowing everyone else to complete their charts.
- The activity is complete once all students' *Scam Specialists Handouts* are complete.
- Note: If the original research groups differ in size, there may be two experts in the newly formed groups.

Extension

- Create a fraud-awareness poster to inform other students about frauds and scams.
- Have students discuss the *Scams Specialist Handout* with their families.

Collaborative Feedback

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



Teacher Tips

- Arrange for a guest speaker to come from the Manitoba Securities Commission, the Consumer Protection Office, the Winnipeg Police Service or the RCMP to talk to the class about frauds and scams.
- Visit recognizeinvestmentfraud.com for more tips.

Pre- and Post-Assessment of Lesson

- What do you know about frauds and scams that are operating in Manitoba?
- What did you learn about frauds and scams that are operating in Manitoba?

Scam Specialists

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 found in daily recreation activities, at parties or while hanging out with friends.

Makei**t**Count



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

Subject Area

English Language Arts (K-12), Math (4-8)



Discussion

Introduce recreational spending with the following discussion points:

- What type of spending could be categorized as recreational?
- If you were 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: *At-home Alternatives Handout*

- In this activity, students will need to come up with an idea for a recreational activity; ideas include bowling, swimming, going to the movies, etc. Students need to investigate the costs associated with this activity and record it on the *At-home Alternatives 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.
- Students can vote on the best low-cost activity and then try the winning activity as a class.

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 they save money?

Collaborative Feedback

- Ask the class to share its ideas from the Extension on how to save money 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!

Pre- and Post-Assessment of Lesson

- How does choosing an appropriate activity make a difference in the amount you spend?
- How did choosing an appropriate activity make a difference in the amount you spend?



At-home Alternatives

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	\$ 5 (rental)
Popcorn	\$ 20	\$ 5
Pop	\$ 20	\$ 5
Total	\$ 80	\$ 15

TOTAL SAVINGS ARE: \$65

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: _____





Planning a Party

Objectives

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

Subject Area

English Language Arts (K-12), Math (4-8),
Foods and Nutrition (5-8)



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 the most significant expense?
- What are some ideas for spending wisely?



Activity

Plan a Class Party

Length: 2–3 hours (minimum of two classes)
Materials: Plan a Class Party 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. For example, food may account for 30% of the entire budget.

- Each of the committees should then brainstorm party ideas and determine their responsibilities and budget using the *Plan a Class Party 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 make the party happen. Note: students cannot bring free stuff from home. Teachers may wish to charge the students a nominal fee for supplies that they use in the classroom unless they have been designated for recycling, etc.
- Once the students have had the party, they will need to fill out the “Actual Cost” column on the *Plan a Class Party 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 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 setting a budget is so important!

Pre- and Post-Assessment of Lesson

- In what ways does planning ahead for a party help you make decisions with your money? Explain.
- In what ways did planning ahead for a party help you make decisions with your money? Explain.



Plan a Class Party

Party Committee _____

Our committee's total budget is _____

Party Ideas



Committee Budget

Responsibility	Estimated Cost	Actual Cost
Making 20 cookies	\$ 4	\$ 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

Subject Area

English Language Arts (K-12), Math (4-5)



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: Vacation Handout, Trip Itinerary Handout, 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 *Vacation 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 *Vacation 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 examined 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 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.

Pre- and Post-Assessment of Lesson

- In what ways does setting a budget help you make decisions with your money?
- In what ways did setting a budget help you make decisions with your money?

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?

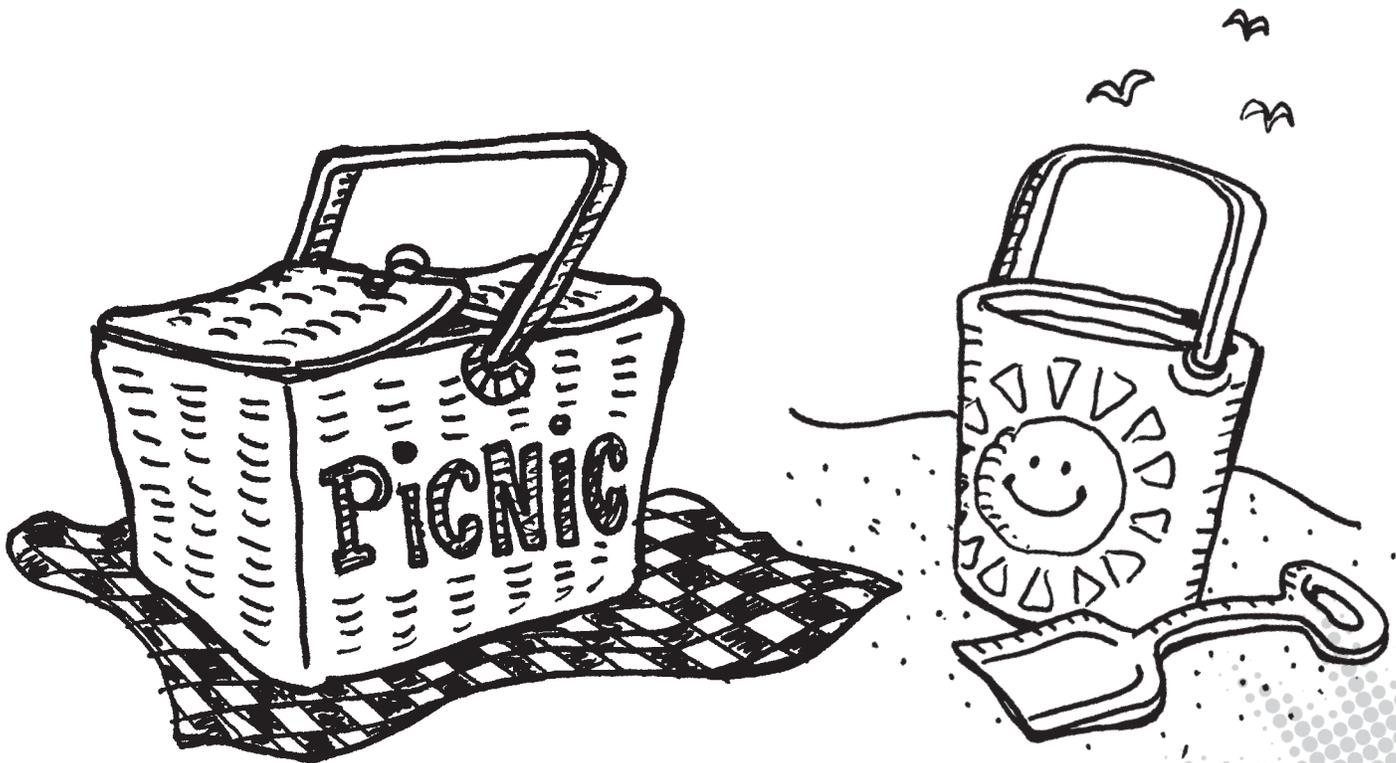
Where are you going to stay? A hotel, a motel, a hostel or maybe you have a more creative idea that may be cheaper?

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

Do you like athletic activities or maybe more of an arts scene? Choose among your group (or on your own) – just track your costs!

4. Food: Where are you going to eat?

There is a lot 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		\$	

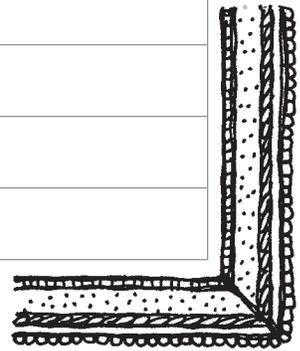
Day One:	Details	Cost	Comments/Savings Info
Breakfast			
Activity 1			
Lunch		\$	
Activity 2		\$	
Dinner		\$	
Activity 3		\$	
Total		\$	

Day Two:	Details	Cost	Comments/Savings Info
Breakfast		\$	
Activity 4		\$	
Lunch		\$	
Activity 5		\$	
Dinner		\$	
Activity 6		\$	
Total		\$	

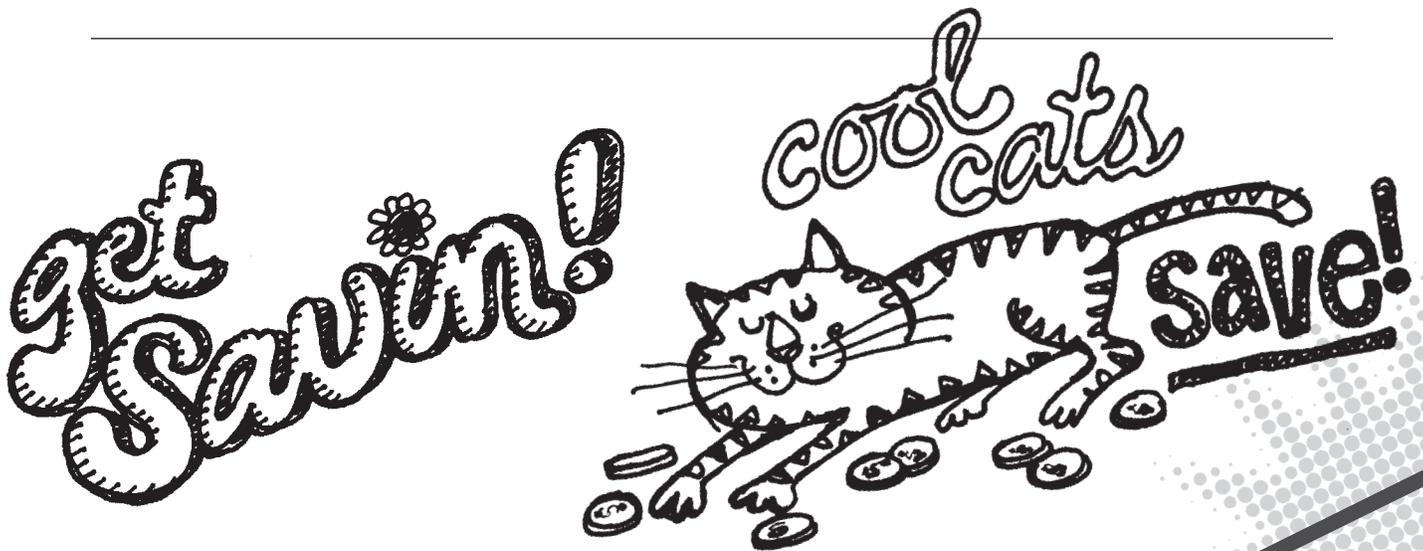


Trip Itinerary

Day Three:	Details	Cost	Comments/Savings Info
Breakfast		\$	
Activity 7		\$	
Lunch		\$	
Activity 8			
Total		\$	
Grand Total		\$	



Planning Space: _____



Extras

This section contains a list of books and websites that extend the concepts found in the guide, as well as a table that connects every Make it Count lesson to the General and Specific Learning Outcomes of Manitoba's curriculum.

Make*i*TCount

Make it Count and Manitoba English Language Arts Curriculum

www.edu.gov.mb.ca/k12/cur/ela/docs/outcomes/index.html

General Learning Outcomes	
GLO 1	Explore thoughts, ideas, feelings and experiences.
GLO 3	Manage ideas and information.
GLO 4	Enhance the clarity and artistry of communication.
Specific Learning Outcomes	
1.1.1	Talk about personal experiences and familiar events.
1.1.2	Listen to and acknowledge experiences and feelings shared by others.
1.2.1	Connect new information, ideas and experiences with prior knowledge and experiences.
1.2.2	Describe new experiences and ideas.
1.2.3	Group and sort ideas and information to make sense.
1.2.4	Ask questions to make sense of experiences.
3.1.1	Discuss personal knowledge of a topic to discover information needs.
3.1.3	Ask and answer questions to help satisfy group curiosity and information needs on a specific topic.
3.1.4	Listen actively and recall and follow directions for gathering information.
3.2.1	Identify and share personal knowledge related to experiences.
3.2.2	Answer questions using oral, visual and print information sources (e.g. picture and concept books, people, multimedia, excursions, camps).
3.2.3	Recognize when information answers the questions asked.
3.2.4	Understand that library materials have a specific organizational system, and use titles to locate information and ideas; use visual and auditory cues to make meaning.
3.2.5	Make and check predictions using prior knowledge and oral, visual and written text features (e.g. illustrations, titles, opening shots in video programs, electronic texts) to understand information.
4.1.1	Contribute ideas from personal experiences for oral, written and visual texts.
4.1.2	Share ideas and experiences through talking, storytelling, pictures, singing, illustrations and print.
4.2.1	Demonstrate interest in and suggest enhancements for own and others' work and presentations.
4.2.3	Strive for consistency in letter size and shape; print letters legibly from left to right horizontally, using lines on a page as a guide; explore and use the keyboard to produce text.
4.2.4	Experiment with words and sentence patterns using specific structures (e.g. pocket charts, language experience charts, frame sentences, sentence strips).
4.2.5	Add captions and details to own stories and drawings.
4.4.1	Share information and ideas in a brief presentation to a familiar audience; use illustrations and other materials to aid the presentation.
4.4.3	Demonstrate active listening and viewing skills and strategies (e.g. giving non-verbal encouragement, asking questions).

Make it Count Lesson	Grade Level	General Learning Outcomes	Specific Learning Outcomes
Money (p. 7) <ul style="list-style-type: none"> To introduce the foundational concept of money, such as its worth as a medium for exchange, how it's made and how we keep it safe To understand the relationship between saving and spending 	K-12	GLO 1 GLO 3	1.1.1, 1.1.2, 1.2.1, 1.2.2, 1.2.3, 1.2.4, 3.1.1, 3.1.3, 3.1.4, 3.2.1, 3.2.2, 3.2.3, 3.2.4, 3.2.5
Needs and Wants (p. 9) <ul style="list-style-type: none"> To help students understand the difference between needs and wants To assist students in recognizing that needs and wants can be different for people living in other parts of the world 	K-12	GLO 1 GLO 3	1.1.1, 1.1.2, 1.2.1, 1.2.2, 1.2.3, 1.2.4, 3.1.1, 3.1.3, 3.1.4, 3.2.1, 3.2.2, 3.2.3, 3.2.4, 3.2.5
Values (p. 17) <ul style="list-style-type: none"> To help students understand and identify what values are To determine if there is a connection between personal values and money 	K-12	GLO 1 GLO 3 GLO 4	1.1.1, 1.1.2, 1.2.1, 1.2.2, 1.2.3, 1.2.4, 3.1.1, 3.1.3, 3.1.4, 3.2.1, 3.2.2, 3.2.3, 3.2.4, 3.2.5, 4.1.1
Setting Goals (p. 19) <ul style="list-style-type: none"> To encourage financial responsibility through goal setting To introduce the disciplines of planning, scheduling and tracking 	K-12	GLO 1 GLO 3	1.1.1, 1.1.2, 1.2.1, 1.2.2, 1.2.3, 1.2.4, 3.1.1, 3.1.3, 3.1.4, 3.2.1, 3.2.2, 3.2.3, 3.2.4, 3.2.5
Budgeting (p. 21) <ul style="list-style-type: none"> To introduce the concept of planning for spending and saving To teach basic budgeting principles 	K-12	GLO 1 GLO 3	1.1.1, 1.1.2, 1.2.1, 1.2.2, 1.2.3, 1.2.4, 3.1.1, 3.1.3, 3.1.4, 3.2.1, 3.2.2, 3.2.3, 3.2.4, 3.2.5
Saving and Investing (p. 23) <ul style="list-style-type: none"> To understand the relationship between saving, spending, investing and donating To learn the difference between short-term and long-term saving and investing To introduce the concepts of simple and compound interest To learn about the different types of investments 	K-12	GLO 1 GLO 3	1.1.1, 1.1.2, 1.2.1, 1.2.2, 1.2.3, 1.2.4, 3.1.1, 3.1.3, 3.1.4, 3.2.1, 3.2.2, 3.2.3, 3.2.4, 3.2.5
Earning Money (p. 27) <ul style="list-style-type: none"> To introduce the idea of earning money To connect our skills or passions to jobs that we could do now and in the future 	K-12	GLO 1 GLO 3 GLO 4	1.1.1, 1.1.2, 1.2.1, 1.2.2, 1.2.3, 1.2.4, 3.1.1, 3.1.3, 3.1.4, 3.2.1, 3.2.2, 3.2.3, 3.2.4, 3.2.5, 4.1.1, 4.2.1, 4.2.3, 4.2.4, 4.2.5, 4.4.1, 4.4.3

Only lessons that have associated learning outcomes have been noted in the above table.

Make it Count Lesson	Grade Level	General Learning Outcomes	Specific Learning Outcomes
At the Supermarket (p. 33) <ul style="list-style-type: none"> To facilitate an understanding of the costs associated with food To encourage students to devise practical money-saving techniques 	K-12	GLO 1 GLO 3	1.1.1, 1.1.2, 1.2.1, 1.2.2, 1.2.3, 1.2.4, 3.1.1, 3.1.3, 3.1.4, 3.2.1, 3.2.2, 3.2.3, 3.2.4, 3.2.5
At Your Financial Institution (p. 35) <ul style="list-style-type: none"> To promote an understanding of basic financial institution offerings To encourage analysis of the most effective use of various types of accounts 	K-12	GLO 1 GLO 3 GLO 4	1.1.1, 1.1.2, 1.2.1, 1.2.2, 1.2.3, 1.2.4, 3.1.1, 3.1.3, 3.1.4, 3.2.1, 3.2.2, 3.2.3, 3.2.4, 3.2.5, 4.1.1, 4.2.1, 4.2.3, 4.2.4, 4.2.5, 4.4.1, 4.4.3
At the Shopping Mall (p. 39) <ul style="list-style-type: none"> To encourage students to think about clothing/shopping from a “needs” perspective To demonstrate creative ways to save money related to clothing/shopping 	K-12	GLO 1 GLO 3	1.1.1, 1.1.2, 1.2.1, 1.2.2, 1.2.3, 1.2.4, 3.1.1, 3.1.3, 3.1.4, 3.2.1, 3.2.2, 3.2.3, 3.2.4, 3.2.5
At a Restaurant (p. 43) <ul style="list-style-type: none"> To promote awareness of the potential costs and savings associated with dining out To provide the tools to make informed choices 	K-12	GLO 1 GLO 3 GLO 4	1.1.1, 1.1.2, 1.2.1, 1.2.2, 1.2.3, 1.2.4, 3.1.1, 3.1.3, 3.1.4, 3.2.1, 3.2.2, 3.2.3, 3.2.4, 3.2.5, 4.1.1, 4.2.1, 4.2.3, 4.2.4, 4.2.5, 4.4.1, 4.4.3
On the Town (p. 51) <ul style="list-style-type: none"> To encourage creativity in seeking affordable entertainment To develop familiarity with search techniques and community resources 	K-12	GLO 1 GLO 3 GLO 4	1.1.1, 1.1.2, 1.2.1, 1.2.2, 1.2.3, 1.2.4, 3.1.1, 3.1.3, 3.1.4, 3.2.1, 3.2.2, 3.2.3, 3.2.4, 3.2.5, 4.1.1, 4.1.2, 4.2.1, 4.2.3, 4.2.4, 4.2.5, 4.4.1, 4.4.3
On the Road (p. 53) <ul style="list-style-type: none"> To reinforce planning and budgeting skills To create awareness of the potential costs and savings associated with different types of transportation 	K-12	GLO 1 GLO 3	1.1.1, 1.1.2, 1.2.1, 1.2.2, 1.2.3, 1.2.4, 3.1.1, 3.1.3, 3.1.4, 3.2.1, 3.2.2, 3.2.3, 3.2.4, 3.2.5
First Mobile Phone (p. 57) <ul style="list-style-type: none"> To promote budgeting and tracking of spending To develop an understanding of the full costs associated with cellphones in various situations 	K-12	GLO 1 GLO 3	1.1.1, 1.1.2, 1.2.1, 1.2.2, 1.2.3, 1.2.4, 3.1.1, 3.1.3, 3.1.4, 3.2.1, 3.2.2, 3.2.3, 3.2.4, 3.2.5

Only lessons that have associated learning outcomes have been noted in the above table.

Make it Count Lesson	Grade Level	General Learning Outcomes	Specific Learning Outcomes
Around The House (p. 75) <ul style="list-style-type: none"> To create an understanding of the financial responsibilities associated with setting up and running a household To promote creativity in cost-cutting throughout the home 	K-12	GLO 1 GLO 3	1.1.1, 1.1.2, 1.2.1, 1.2.2, 1.2.3, 1.2.4, 3.1.1, 3.1.3, 3.1.4, 3.2.1, 3.2.2, 3.2.3, 3.2.4, 3.2.5
Giving Back (p. 77) <ul style="list-style-type: none"> To encourage a culture of good citizenship and charitable giving To work cooperatively in researching and planning a giving activity 	K-12	GLO 1 GLO 3	1.1.1, 1.1.2, 1.2.1, 1.2.2, 1.2.3, 1.2.4, 3.1.1, 3.1.3, 3.1.4, 3.2.1, 3.2.2, 3.2.3, 3.2.4, 3.2.5
Frauds and Scams (p. 79) <ul style="list-style-type: none"> To inform students how to secure their financial information To instil an awareness of the most common forms of frauds and scams 	K-12	GLO 1 GLO 3	1.1.1, 1.1.2, 1.2.1, 1.2.2, 1.2.3, 1.2.4, 3.1.1, 3.1.3, 3.1.4, 3.2.1, 3.2.2, 3.2.3, 3.2.4, 3.2.5
Recreational Spending (p. 83) <ul style="list-style-type: none"> To encourage analysis of the costs of a variety of activities To encourage creativity and cost effective solutions in devising alternative entertainment ideas 	K-12	GLO 1 GLO 3 GLO 4	1.1.1, 1.1.2, 1.2.1, 1.2.2, 1.2.3, 1.2.4, 3.1.1, 3.1.3, 3.1.4, 3.2.1, 3.2.2, 3.2.3, 3.2.4, 3.2.5, 4.1.1, 4.1.2, 4.2.1, 4.2.3, 4.2.4, 4.2.5, 4.4.1, 4.4.3
Planning a Party (p. 85) <ul style="list-style-type: none"> To demonstrate the ability to work within a set budget To encourage teamwork and creativity in the planning process 	K-12	GLO 1 GLO 3 GLO 4	1.1.1, 1.1.2, 1.2.1, 1.2.2, 1.2.3, 1.2.4, 3.1.1, 3.1.3, 3.1.4, 3.2.1, 3.2.2, 3.2.3, 3.2.4, 3.2.5, 4.1.1, 4.1.2, 4.2.1, 4.2.3, 4.2.4, 4.2.5, 4.4.1, 4.4.3
On Vacation (p. 87) <ul style="list-style-type: none"> To analyze the costs associated with vacation and travel To promote skills involved in planning, budgeting and booking travel-related activities 	K-12	GLO 1 GLO 3	1.1.1, 1.1.2, 1.2.1, 1.2.2, 1.2.3, 1.2.4, 3.1.1, 3.1.3, 3.1.4, 3.2.1, 3.2.2, 3.2.3, 3.2.4, 3.2.5

Only lessons that have associated learning outcomes have been noted in the above table.

Make it Count and Manitoba Mathematics Curriculum

www.edu.gov.mb.ca/k12/cur/math/framework_k-8/index.html

General Learning Outcomes	
Develop number sense.	
Describe the characteristics of 3D objects and 2D shapes, and analyze the relationships among them.	
Describe and analyze position and motion of objects and shapes.	
Specific Learning Outcomes	
3.N.9	Demonstrate an understanding of addition and subtraction of numbers with answers to 1000 (limited to 1-, 2-, and 3-digit numerals) by: <ul style="list-style-type: none"> • using personal strategies for adding and subtracting with and without the support of manipulatives • creating and solving problems in contexts that involve addition and subtraction of numbers concretely, pictorially and symbolically
4.N.11	Demonstrate an understanding of addition and subtraction of decimals (limited to hundredths) by: <ul style="list-style-type: none"> • using compatible numbers • estimating sums and differences • using mental math strategies to solve problems
4.SS.4	Solve problems involving 2D shapes and 3D objects.
4.SS.5	Describe and construct rectangular and triangular prisms.
5.N.2	Apply estimation strategies, including: <ul style="list-style-type: none"> • front-end rounding • compensation • compatible numbers in problem-solving contexts
5.N.5	Demonstrate an understanding of multiplication (1- and 2-digit multipliers and up to 4-digit multiplicands), concretely, pictorially and symbolically by: <ul style="list-style-type: none"> • using personal strategies • using the standard algorithm • estimating products to solve problems
6.N.5	Demonstrate an understanding of ratio, concretely, pictorially and symbolically.
6.N.6	Demonstrate an understanding of per cent (limited to whole numbers), concretely, pictorially and symbolically.
6.N.8	Demonstrate an understanding of multiplication and division of decimals (involving 1-digit whole-number multipliers, 1-digit natural number divisors, and multipliers and divisors that are multiples of 10), concretely, pictorially and symbolically by: <ul style="list-style-type: none"> • using personal strategies • using the standard algorithms • using estimation • solving problems
7.N.2	Demonstrate an understanding of the addition, subtraction, multiplication and division of decimals to solve problems (for more than 1-digit divisors or 2-digit multipliers, technology could be used).
7.N.3	Solve problems involving per cents from 1% to 100%.
8.N.3	Demonstrate an understanding of per cents greater than or equal to 0%.
9.SS.4	Draw and interpret scale diagrams of 2D shapes.
12A.FM.1	Solve problems that involve compound interest in financial decision-making.

Make it Count Lesson	Grade Level	General Learning Outcomes	Specific Learning Outcomes
Setting Goals (p. 19) <ul style="list-style-type: none"> To encourage financial responsibility through goal setting To introduce the disciplines of planning, scheduling and tracking 	4-8	<ul style="list-style-type: none"> Develop number sense 	4.N.11, 5.N.2, 6.N.6, 7.N.3, 8.N.3
Budgeting (p. 21) <ul style="list-style-type: none"> To introduce the concept of planning for spending and saving To teach basic budgeting principles 	4-8	<ul style="list-style-type: none"> Develop number sense 	4.N.11, 5.N.2, 6.N.6, 7.N.3, 8.N.3,
Saving and Investing (p. 23) <ul style="list-style-type: none"> To understand the relationship between saving, spending, investing and donating To learn the difference between short-term and long-term saving and investing To introduce the concepts of simple and compound interest To learn about the different types of investments 	3, 12	<ul style="list-style-type: none"> Develop number sense 	3.N.9, 12A.FM.1
Earning Money (p. 27) <ul style="list-style-type: none"> To introduce the idea of earning money To connect our skills or passions to jobs that we could do now and in the future 	4-5	<ul style="list-style-type: none"> Develop number sense 	4.N.11, 5.N.2
At the Supermarket (p. 33) <ul style="list-style-type: none"> To facilitate an understanding of the costs associated with food To encourage students to devise practical money-saving techniques 	4-5, 7	<ul style="list-style-type: none"> Develop number sense 	4.N.11, 5.N.2, 5.N.5, 7.N.2
At Your Financial Institution (p. 35) <ul style="list-style-type: none"> To promote an understanding of basic financial institution offerings To encourage analysis of the most effective use of various types of accounts 	4, 6-8	<ul style="list-style-type: none"> Develop number sense 	4.N.11, 6.N.6, 7.N.3, 8.N.3
At the Shopping Mall (p. 39) <ul style="list-style-type: none"> To encourage students to think about clothing/shopping from a “needs” perspective To demonstrate creative ways to save money related to clothing/shopping 	4-5	<ul style="list-style-type: none"> Develop number sense 	4.N.11, 5.N.2
At a Restaurant (p. 43) <ul style="list-style-type: none"> To promote awareness of the potential costs and savings associated with dining out To provide the tools to make informed choices 	4-8	<ul style="list-style-type: none"> Develop number sense 	4.N.11, 5.N.2, 6.N.6, 7.N.3, 8.N.3

Only lessons that have associated learning outcomes have been noted in the above table.

Make it Count Lesson	Grade Level	General Learning Outcomes	Specific Learning Outcomes
On the Town (p. 51) <ul style="list-style-type: none"> To encourage creativity in seeking affordable entertainment To develop familiarity with search techniques and community resources 	4-5	<ul style="list-style-type: none"> Develop number sense 	4.N.11, 5.N.2
On the Road (p. 53) <ul style="list-style-type: none"> To reinforce planning and budgeting skills To create awareness of the potential costs and savings associated with different types of transportation 	4-5	<ul style="list-style-type: none"> Develop number sense 	4.N.11, 5.N.2
First Mobile Phone (p. 57) <ul style="list-style-type: none"> To promote budgeting and tracking of spending To develop an understanding of the full costs associated with cellphones in various situations 	4-7	<ul style="list-style-type: none"> Develop number sense 	4.N.11, 5.N.2, 6.N.8, 7.N.2, 7.N.3
Around The House (p. 75) <ul style="list-style-type: none"> To create an understanding of the financial responsibilities associated with setting up and running a household To promote creativity in cost-cutting throughout the home 	4-6, 9	<ul style="list-style-type: none"> Develop number sense Describe the characteristics of 3D objects and 2D shapes, and analyze the relationships among them Describe and analyze position and motion of objects and shapes 	4.N.11, 4.SS.4, 4.SS.5, 5.N.2, 6.N.5, 9.SS.4
Giving Back (p. 77) <ul style="list-style-type: none"> To encourage a culture of good citizenship and charitable giving To work cooperatively in researching and planning a giving activity 	4-8	<ul style="list-style-type: none"> Develop number sense 	4.N.11, 5.N.2, 6.N.6, 6.N.8, 7.N.2, 7.N.3, 8.N.3
Recreational Spending (p. 83) <ul style="list-style-type: none"> To encourage analysis of the costs of a variety of activities To encourage creativity and cost effective solutions in devising alternative entertainment ideas 	4-8	<ul style="list-style-type: none"> Develop number sense 	4.N.11, 5.N.2, 6.N.6, 6.N.8, 7.N.2, 7.N.3, 8.N.3

Only lessons that have associated learning outcomes have been noted in the above table.

Make it Count Lesson	Grade Level	General Learning Outcomes	Specific Learning Outcomes
Planning a Party (p. 85) <ul style="list-style-type: none"> To demonstrate the ability to work within a set budget To encourage teamwork and creativity in the planning process 	4-8	<ul style="list-style-type: none"> Develop number sense 	4.N.11, 5.N.2, 6.N.8, 7.N.2, 7.N.3, 8.N.3
On Vacation (p. 87) <ul style="list-style-type: none"> To analyze the costs associated with vacation and travel To promote skills involved in planning, budgeting and booking travel-related activities 	4-5	<ul style="list-style-type: none"> Develop number sense 	4.N.11, 5.N.2

Only lessons that have associated learning outcomes have been noted in the above table.

Make it Count and Manitoba Physical Education/Health Education Curriculum

www.edu.gov.mb.ca/k12/cur/physhlth/curriculum.html

General Learning Outcomes	
Students will demonstrate the ability to develop self-understanding, to make health-enhancing decisions, to work cooperatively and fairly with others and to build positive relationships with others.	
Students will demonstrate the ability to make informed decisions for healthy living related to personal health practices, active living, healthy nutritional practices, substance use and abuse and human sexuality.	
Specific Learning Outcomes	
K.4.5.A.3	Identify the influence of self (e.g. personal goals, emotions) and others (e.g. expectations of family, teachers, friends; values and beliefs of home, religion, culture, community, society in general) on setting priorities and making responsible personal decisions (e.g. academic achievement, leisure activities).
K.4.S1.A.1	Examine personal strengths, values and strategies (e.g. enhancing strengths, working on weaknesses, restructuring negative thoughts, thinking positively, persisting to achieve goals in spite of setbacks) for achieving individual success and a positive self-image.
K.5.K.C.1a	Recognize the food guide rainbow and a variety of foods in Canada's Food Guide to Healthy Eating (CFGHE).
K.5.2.C.1a	Differentiate between "everyday" and "sometime" foods in Canada's Food Guide to Healthy Eating.
K.5.4.C.1a	Demonstrate an understanding of food groups, serving sizes and serving numbers that support good health.
K.5.6.C.1a	Identify food choices and types of physical activity for a healthy body (i.e. for bone development).

Make it Count Lesson	Grade Level	General Learning Outcomes	Specific Learning Outcomes
<p>Money (p. 7)</p> <ul style="list-style-type: none"> • To introduce the foundational concept of money, such as its worth as a medium for exchange, how it's made and how we keep it safe • To understand the relationship between saving and spending 	5, 9	Students will demonstrate the ability to develop self-understanding, to make health-enhancing decisions, to work cooperatively and fairly with others and to build positive relationships with others	K.4.5.A.3, K.4.S1.A.1
<p>At the Supermarket (p. 33)</p> <ul style="list-style-type: none"> • To facilitate an understanding of the costs associated with food • To encourage students to devise practical money-saving techniques 	K, 2, 4, 6	Students will demonstrate the ability to make informed decisions for healthy living related to personal health practices, active living, healthy nutritional practices, substance use and abuse and human sexuality	K.5.K.C.1a, K.5.2.C.1a, K.5.4.C.1a, K.5.6.C.1a

Only lessons that have associated learning outcomes have been noted in the above table.

Make it Count and Manitoba Science Curriculum

www.edu.gov.mb.ca/k12/cur/science/scicurr.html

General Learning Outcomes	
B1	Describe scientific and technological developments, past and present, and appreciate their impact on individuals, societies and the environment, both locally and globally.
B3	Identify the factors that affect health, and explain the relationships among personal habits, lifestyle choices and human health, both individual and social.
B4	Demonstrate a knowledge of and personal consideration for a range of possible science- and technology-related interests, hobbies and careers.
C3	Demonstrate appropriate problem-solving skills while seeking solutions to technological challenges.
C4	Demonstrate appropriate critical thinking and decision-making skills when choosing a course of action based on scientific and technological information.
C8	Evaluate, from a scientific perspective, information and ideas encountered during investigations and in daily life.
D1	Understand essential life structures and processes pertaining to a wide variety of organisms, including humans.
D4	Understand how stability, motion, forces, and energy transfers and transformations play a role in a wide range of natural and constructed contexts.
E1	Describe and appreciate the similarity and diversity of forms, functions and patterns within the natural and constructed world.
E4	Recognize that energy, whether transmitted or transformed, is the driving force of both movement and change, and is inherent within materials and in the interactions among them.
Specific Learning Outcomes	
1-4-13	Sort clothing to suit each season, and justify their decisions.
1-4-15	Describe how humans are able to participate in non-seasonal activities (e.g. use indoor sport centres to swim in the winter and skate in the summer).
2-1-04	Recognize that food is a form of energy and that healthy eating is essential for growth and development.
2-1-05	Identify the four food groups of Canada's Food Guide to Healthy Eating, and give examples of foods from each group.
2-1-06	Plan a menu for one day based on the four food groups outlined in Canada's Food Guide to Healthy Eating.
3-1-15	Identify and describe hobbies and jobs involving plants.
3-2-12	Investigate to identify hobbies and jobs related to construction, engineering and architecture.
5-1-04	Evaluate a daily menu plan and suggest changes to make it align more closely with Canada's Food Guide to Healthy Eating. Include: serving size recommendations according to age for each food group.

Make it Count Lesson	Grade Level	General Learning Outcomes	Specific Learning Outcomes
Earning Money (p. 27) <ul style="list-style-type: none"> To introduce the idea of earning money To connect our skills or passions to jobs that we could do now and in the future 	3	B4	3-1-15, 3-2-12
At the Supermarket (p. 33) <ul style="list-style-type: none"> To facilitate an understanding of the costs associated with food To encourage students to devise practical money-saving techniques 	2, 5	B3, C3, C4, C8, D1, D4, E1, E4	2-1-04, 2-1-05, 2-1-06, 5-1-04
At the Shopping Mall (p. 39) <ul style="list-style-type: none"> To encourage students to think about clothing/shopping from a “needs” perspective To demonstrate creative ways to save money related to clothing/shopping 	1	B1, B3, C3, C4	1-4-13
On the Town (p. 51) <ul style="list-style-type: none"> To encourage creativity in seeking affordable entertainment To develop familiarity with search techniques and community resources 	1	B1, B3, C3, C4	1-4-15

Only lessons that have associated learning outcomes have been noted in the above table.

Make it Count and Manitoba Social Studies Curriculum

www.edu.gov.mb.ca/k12/cur/socstud/docs.html

The four social studies skills areas are: 1. active democratic citizenship, 2. information and ideas, 3. critical and creative thinking, 4. communication. These are all developed throughout the activities listed in the chart below. Although they appear as specific learning outcomes in the social studies curricula for kindergarten to grade 8, they are not referenced in the chart as a majority of them apply to every activity.

General Learning Outcomes	
Economics and resources	
Identity, culture and community	
Core concept of citizenship	
The land: places and people	
Specific Learning Outcomes	
0-KE-025	Give examples of basic needs.
2-KE-037	Describe different types of work in Canadian communities studied.
2-KE-038	Give examples of needs common to all Canadians.
2-KE-039	Give examples of media influences on their choices and decisions.
2-KI-012	Identify common features of Canadian communities (e.g. transportation, services, school).
3-KC-005	Recognize that people around the world have basic human rights (e.g. access to food, water, shelter, a secure environment, education, fair and equal treatment).
4-KL-023	Identify issues related to environmental stewardship and sustainability in Manitoba.
7-KC-004	Describe ways in which their personal actions may affect quality of life for people elsewhere in the world (e.g. consumer choices, conservation actions, sharing of resources, letters, petitions).
7-KI-006	Identify diverse cultural and social perspectives regarding quality of life (e.g. differing concepts of poverty and wealth; materialism).

Make it Count Lesson	Grade Level	General Learning Outcomes	Specific Learning Outcomes
Money (p. 7) <ul style="list-style-type: none"> To introduce the foundational concept of money, such as its worth as a medium for exchange, how it's made and how we keep it safe To understand the relationship between saving and spending 	K, 2, 3, 7	<ul style="list-style-type: none"> Economics and resources Core concept of citizenship Identity, culture and community 	0-KE-025, 2-KE-038, 3-KC-005, 7-KI-006
Needs and Wants (p. 9) <ul style="list-style-type: none"> To help students understand the difference between needs and wants To assist students in recognizing that needs and wants can be different for people living in other parts of the world 	2	<ul style="list-style-type: none"> Identity, culture and community Core concept of citizenship Economics and resources 	2-KE-038
Setting Goals (p. 19) <ul style="list-style-type: none"> To encourage financial responsibility through goal setting To introduce the disciplines of planning, scheduling and tracking 	7	<ul style="list-style-type: none"> Identity, culture and community 	7-KI-006
Earning Money (p. 27) <ul style="list-style-type: none"> To introduce the idea of earning money To connect our skills or passions to jobs that we could do now and in the future 	2	<ul style="list-style-type: none"> Economics and resources 	2-KE-037
At the Supermarket (p. 33) <ul style="list-style-type: none"> To facilitate an understanding of the costs associated with food To encourage students to devise practical money-saving techniques 	7	<ul style="list-style-type: none"> Core concept of citizenship 	7-KC-004
At the Shopping Mall (p. 39) <ul style="list-style-type: none"> To encourage students to think about clothing/shopping from a "needs" perspective To demonstrate creative ways to save money related to clothing/shopping 	2, 7	<ul style="list-style-type: none"> Economics and resources Core concept of citizenship 	2-KE-039, 7-KC-004
On the Town (p. 51) <ul style="list-style-type: none"> To encourage creativity in seeking affordable entertainment To develop familiarity with search techniques and community resources 	2	<ul style="list-style-type: none"> Identity, culture and community 	2-KI-012

Only lessons that have associated learning outcomes have been noted in the above table.

Make it Count Lesson	Grade Level	General Learning Outcomes	Specific Learning Outcomes
On the Road (p. 53) <ul style="list-style-type: none"> • To reinforce planning and budgeting skills • To create awareness of the potential costs and savings associated with different types of transportation 	2	<ul style="list-style-type: none"> • Identity, culture and community 	2-KI-012
First Mobile Phone (p. 57) <ul style="list-style-type: none"> • To promote budgeting and tracking of spending • To develop an understanding of the full costs associated with cellphones in various situations 	7	<ul style="list-style-type: none"> • Core concept of citizenship 	7-KC-004
Around the House (p. 75) <ul style="list-style-type: none"> • To create an understanding of the financial responsibilities associated with setting up and running a household • To promote creativity in cost-cutting throughout the home 	4	<ul style="list-style-type: none"> • The land: places and people 	4-KL-023

Only lessons that have associated learning outcomes have been noted in the above table.

Make it Count and Manitoba Human Ecology Curriculum – Clothing and Textiles

www.edu.gov.mb.ca/k12/cur/teched/human_ecology/

General Learning Outcomes	
GLO 2.3	Develop understanding of influences on clothing/textile choices.
GLO 3.1	Explore human relations as they apply to clothing and textiles.
GLO 6.2	Explore social justice and human rights issues as they relate to clothing and textiles.
GLO 6.3	Explore environmental matters related to clothing and textiles.
GLO 6.4	Explore making informed and responsible consumer decisions related to clothing and textiles.
GLO 7.5	Plan a career related to clothing and textiles.
Specific Learning Outcomes	
5.2.3.1	Describe the difference between needs and wants as they relate to clothing/textile choices.
6.2.3.1	Identify current clothing/textile choices as needs or wants.
7.2.3.1	Identify current adolescent clothing/textile choices as needs or wants.
8.2.3.1	Continued
5.2.3.2	Describe factors that influence people’s clothing/textile choices (e.g. dress codes, family, peers, media, fibre content and comfort, cultural, emotional, environmental, religious, social, ethical, economical).
6.2.3.2	Identify factors that influence people’s clothing textile choices.
7.2.3.2	Identify factors to what influences current adolescent clothing/textile choices.
8.2.3.2	Analyze and reflect on factors that influence personal clothing/textile choices.
5.2.3.3	Describe how various media are used to promote clothing/textile purchases (e.g. flyers, magazines billboards, radio, television, the Internet, social media).
6.2.3.3	Continued
7.2.3.3	Describe how various media influence current adolescent clothing/textile choices (e.g. marketing strategies).
8.2.3.3	Assess how various media influence personal clothing/textile choices.
5.3.1.3	Describe the role that clothing and textiles play in getting to know and understand others of similar and different cultures.
6.3.1.3	Identify ways in which clothing and textiles help us understand other of similar and different cultures.
7.3.1.3	Evaluate ways in which adolescents might use clothing and textiles to relate with other adolescents of similar and different culture (e.g. understanding of why others dress differently).
8.3.1.3	Continued
5.6.2.1	Describe local programs to increase clothing and textile security (e.g. education programs, clothing banks, clothing drives).
6.6.2.1	Continued
7.6.2.1	Continued
8.6.2.1	Create an action plan that would demonstrate the sharing of clothing and textiles with others in need in the community.

Specific Learning Outcomes	
5.6.3.2	Identify ways in which existing clothing and textiles can be re-used (e.g. repurposed, recycled, upcycled).
6.6.3.2	Continued
7.6.3.2	Continued
8.6.3.2	Continued
5.6.4.1	Describe how to become a responsible consumer by purchasing durable quality goods.
6.6.4.1	Continued
7.6.4.1	Continued
8.6.4.1	Continued
5.7.5.1	Identify critical skills needed for employability in today's workplace.
6.7.5.1	Continued
7.7.5.1	Continued
8.7.5.1	Continued
5.7.5.2	Demonstrate an awareness of clothing- and fashion-related occupations and careers (e.g. marketing, designer, retail, production, technology, industry).
6.7.5.2	Continued
7.7.5.2	Continued
8.7.5.2	Continued
5.7.5.3	Demonstrate an awareness of textile-related occupations and careers (e.g. arts, science, technology, industry).
6.7.5.3	Continued
7.7.5.3	Continued
8.7.5.3	Continued
5.7.5.4	Demonstrate an awareness of career opportunities as a home economist/human ecologist.
6.7.5.4	Continued
7.7.5.4	Continued
8.7.5.4	Continued
7.2.3.5	Explain how various resources influences clothing/textile choices (e.g. knowledge, time, skill, equipment, finances).
8.2.3.5	Continued
7.3.1.7	Identify and explain local, regional and global clothing and textile perspectives (e.g. levels of modesty, acceptance).
8.3.1.7	Continued
8.2.3.9	Analyze shopping behaviours (e.g. retail formats, quality, clothes swapping, thrift stores).
8.5.1.6	Discuss societal environmental, and economic impacts of scientific and technological clothing- and textile-related endeavours. Include local and global impacts.
8.6.2.3	Identify how clothing and textiles are used to control people (e.g. child labour, gender inequity, cultural values, beliefs).
8.6.4.2	Describe how resources affect consumer choices (e.g. finances, wardrobe planning, decision-making model, availability).

Make it Count Lesson	Grade Level	General Learning Outcomes	Specific Learning Outcomes
Money (p. 7) <ul style="list-style-type: none"> To introduce the foundational concept of money, such as its worth as a medium for exchange, how it's made and how we keep it safe To understand the relationship between saving and spending 	7-8	GLO 2.3	7.2.3.5, 8.2.3.5
	8	GLO 2.3	8.2.3.9
	5-8	GLO 6.2	5.6.2.1, 6.6.2.1, 7.6.2.1, 8.6.2.1
	5-8	GLO 6.3	5.6.3.2, 6.6.3.2, 7.6.3.2, 8.6.3.2
	5-8	GLO 6.4	5.6.4.1, 6.6.4.1, 7.6.4.1, 8.6.4.1
Needs and Wants (p. 9) <ul style="list-style-type: none"> To help students understand the difference between needs and wants To assist students in recognizing that needs and wants can be different for people living in other parts of the world 	5-8	GLO 2.3	5.2.3.1, 6.2.3.1, 7.2.3.1, 8.2.3.1
	7-8	GLO 2.3	7.2.3.5, 8.2.3.5
	5-8	GLO 3.1	5.3.1.3, 6.3.1.3, 7.3.1.3, 8.3.1.3
	7-8	GLO 3.1	7.3.1.7, 8.3.1.7
	8	GLO 6.4	8.6.4.2
Values (p. 17) <ul style="list-style-type: none"> To help students understand and identify what values are To determine if there is a connection between personal values and money 	5-8	GLO 2.3	5.2.3.2, 6.2.3.2, 7.2.3.2, 8.2.3.2
	8	GLO 6.2	8.5.1.6
	8	GLO 6.2	8.6.2.3
Earning Money (p. 27) <ul style="list-style-type: none"> To introduce the idea of earning money To connect our skills or passions to jobs that we could do now and in the future 	5-8	GLO 7.5	5.7.5.1, 6.7.5.1, 7.7.5.1, 8.7.5.1
	5-8	GLO 7.5	5.7.5.2, 6.7.5.2, 7.7.5.2, 8.7.5.2
	5-8	GLO 7.5	5.7.5.3, 6.7.5.3, 7.7.5.3, 8.7.5.3
	5-8	GLO 7.5	5.7.5.4, 6.7.5.4, 7.7.5.4, 8.7.5.4
At the Shopping Mall (p. 39) <ul style="list-style-type: none"> To encourage students to think about clothing/shopping from a "needs" perspective To demonstrate creative ways to save money related to clothing/shopping 	5-8	GLO 2.3	5.2.3.2, 6.2.3.2, 7.2.3.2, 8.2.3.2
	5-8	GLO 2.3	5.2.3.3, 6.2.3.3, 7.2.3.3, 8.2.3.3
Giving Back (p. 77) <ul style="list-style-type: none"> To encourage a culture of good citizenship and charitable giving To work cooperatively in researching and planning a giving activity 	5-8	GLO 6.2	5.6.2.1, 6.6.2.1, 7.6.2.1, 8.6.2.1

Only lessons that have associated learning outcomes have been noted in the above table.

Make it Count and Manitoba Human Ecology Curriculum – Food and Nutrition

www.edu.gov.mb.ca/k12/cur/teched/human_ecology/

General Learning Outcomes	
GLO 2.1	Develop understanding of the relationship between food and a healthy body.
GLO 2.3	Develop understanding of influences on food choices.
GLO 2.4	Recognize the relationship between human needs and lifestyle practices.
GLO 3.1	Explore human relations as they apply to food and nutrition.
GLO 5.1	Demonstrate familiarity with technological developments and trends in the food and nutrition industry.
GLO 6.1	Explore food security and availability issues as they relate to food.
GLO 6.2	Explore social justice and human rights issues as they relate to food.
GLO 6.3	Explore environmental matters related to food.
GLO 7.3	Demonstrate teamwork.
GLO 7.5	Plan a career related to food and nutrition.
Specific Learning Outcomes	
5.2.1.4	Identify official (i.e. government-sanctioned) food guides (e.g. guides that promote overall health and wellness and provide a reference tool for general nutrition analysis, meal planning, and shopping for groceries).
6.2.1.4	Continued
5.2.3.1	Describe the difference between needs and wants as they relate to food choices.
6.2.3.1	Identify current food choices as needs or wants.
7.2.3.1	Categorize current adolescent food choices as needs or wants.
8.2.3.1	Analyze what the influences are behind determining personal food choices as needs or wants.
5.2.3.2	Identify factors that influence people’s food choices (e.g. nutritional, cultural, emotional, environmental, religious, social, ethical, economical).
6.2.3.2	Continued
7.2.3.2	Describe factors that influence current adolescent food choices.
8.2.3.2	Assess factors that influence personal food choices.
5.2.4.4	Identify factors that affect people’s food needs and choices (e.g. food preferences, busy schedule, resources).
6.2.4.4	Continued
7.2.4.4	Describe factors that affect adolescent food needs and choices.
8.2.4.4	Assess factors that affects one’s own food needs and choices.
5.2.4.6	Identify many items and meal plans that include a variety of foods that contribute to a healthy body.
6.2.4.6	Continued
7.2.4.6	Develop a personal action plan to incorporate a variety of foods that contribute to a healthy adolescent body when menu and meal planning (e.g. include an apple with lunch, add healthy foods into meals like adding a chopped apple into coleslaw).
8.2.4.6	Continued

Specific Learning Outcomes	
5.3.1.5	Describe the role that food plays in getting to know and understand others of similar and different cultures.
6.3.1.5	Identify ways in which food helps us understand others of similar and different cultures.
7.3.1.5	Explain how adolescents might use food to connect with other adolescents of similar and different cultures.
8.3.1.5	Explain how food connects people of similar and different cultures.
5.6.1.2	Identify and compare the benefits of market forms of food (e.g. frozen, fresh, canned, dried).
6.6.1.2	Continued
7.6.1.2	Continued
8.6.1.2	Continued
5.6.1.4	Describe how surplus local foods can be shared with others in need or in the community (e.g. ask neighbours who have surplus crabapples if you can pick some apples for them or for a food bank; cook these apples for others who need them, cook these apples and share with others in your community).
6.6.1.4	Identify how surplus local foods can be shared with others in need or in the community.
7.6.1.4	Investigate how adolescents can share surplus local foods with others in need or in the community.
8.6.1.4	Create an action plan that would demonstrate the sharing of surplus local foods with others in need or in the community.
5.6.2.1	Identify local programs to increase food security (e.g. education programs, food banks, community kitchens, food drives, community gardens).
6.6.2.1	Continued
7.6.2.1	Continued
8.6.2.1	Create an action plan that would demonstrate the sharing of surplus local foods with others in need or in the community.
5.6.2.2	Describe how local programs originated and how they strive to increase food security.
6.6.2.2	Continued
7.6.2.2	Continued
5.7.3.1 – 8.7.3.1	List and define team objectives.
5.7.3.2 – 8.7.3.2	Demonstrate an understanding of the role of members of a team.
5.7.3.3 – 8.7.3.3	Collaborate with others to establish and carry out group goals and responsibilities.
5.7.3.4 – 8.7.3.4	Demonstrate an understanding of one's contribution to her or his group.
5.7.3.5 – 8.7.3.5	Acknowledge the opinions and contributions of all team members.
5.7.3.6 – 8.7.3.6	Negotiate constructively with others to build consensus and solve problems.

Specific Learning Outcomes	
5.7.5.1	Identify critical skills needed for employability in today's workplace.
6.7.5.1	Continued
7.7.5.1	Continued
8.7.5.1	Continued
5.7.5.2	Demonstrate an awareness of food-related occupations and careers (e.g. marketing, designer, retail, production, technology, industry).
6.7.5.2	Continued
7.7.5.2	Continued
8.7.5.2	Continued
5.7.5.3	Demonstrate an awareness of nutrition-related occupations and careers (e.g. science, technology, industry).
6.7.5.3	Continued
7.7.5.3	Continued
8.7.5.3	Continued
5.7.5.4	Demonstrate an awareness of career opportunities as a home economist/human ecologist.
6.7.5.4	Continued
7.7.5.4	Continued
8.7.5.4	Continued
7.2.1.7	Create a personal menu or meal plan from a diversity of foods within each of the food groups, as described in the Canada's Food Guide.
8.2.1.7	Continued
7.2.3.7	Identify how various resources influence food choices (e.g. knowledge, time, skill, equipment, finances) and the effect they have on the environment.
8.2.3.7	Identify how resources influence personal food choices and the effect they have on the environment.
7.6.3.3	Demonstrate ways in which home cooking can help the environment (e.g. repurpose foods by being creative with leftovers instead of throwing food away; composting).
8.6.3.3	Continued
8.2.1.12	Develop a personal action plan for making healthy food choices, and use problem-solving strategies to support or improve personal nutrition for a healthy body.
8.5.1.1	Describe the history and evolution of food and food products (e.g. recognize advantages and disadvantages).
8.6.2.3	Investigate how to access and/or contribute towards local programs for food security.

Make it Count Lesson	Grade Level	General Learning Outcomes	Specific Learning Outcomes
Money (p. 7) <ul style="list-style-type: none"> To introduce the foundational concept of money, such as its worth as a medium for exchange, how it's made and how we keep it safe To understand the relationship between saving and spending 	8	GLO 5.1	8.5.1.1
	5-8	GLO 6.1	5.6.1.4, 6.6.1.4, 7.6.1.4, 8.6.1.4
Needs and Wants (p. 9) <ul style="list-style-type: none"> To help students understand the difference between needs and wants To assist students in recognizing that needs and wants can be different for people living in other parts of the world 	5-8	GLO 2.3	5.2.3.1, 6.2.3.1, 7.2.3.1, 8.2.3.1
	7	GLO 2.3	7.2.3.7
	5-8	GLO 3.1	5.3.1.5, 6.3.1.5, 7.3.1.5, 8.3.1.5
Values (p. 17) <ul style="list-style-type: none"> To help students understand and identify what values are To determine if there is a connection between personal values and money 	8	GLO 2.1	8.2.1.12
	5-8	GLO 2.3	5.2.3.2, 6.2.3.2, 7.2.3.2, 8.2.3.2
Earning Money (p. 27) <ul style="list-style-type: none"> To introduce the idea of earning money To connect our skills or passions to jobs that we could do now and in the future 	5-8	GLO 7.5	5.7.5.1, 6.7.5.1, 7.7.5.1, 8.7.5.1
	5-8	GLO 7.5	5.7.5.2, 6.7.5.2, 7.7.5.2, 8.7.5.2
	5-8	GLO 7.5	5.7.5.3, 6.7.5.3, 7.7.5.3, 8.7.5.3
	5-8	GLO 7.5	5.7.5.4, 6.7.5.4, 7.7.5.4, 8.7.5.4
At the Supermarket (p. 33) <ul style="list-style-type: none"> To facilitate an understanding of the costs associated with food To encourage students to devise practical money-saving techniques 	5	GLO 2.1	5.2.1.4, 6.2.1.4
	5-8	GLO 2.4	5.2.4.4, 6.2.4.4, 7.2.4.4, 8.2.4.4
	5-8	GLO 2.4	5.2.4.6, 6.2.4.6, 7.2.4.6, 8.2.4.6
	5-8	GLO 6.1	5.6.1.2, 6.6.1.2, 7.6.1.2, 8.6.1.2
At a Restaurant (p. 43) <ul style="list-style-type: none"> To promote awareness of the potential costs and savings associated with dining out To provide the tools to make informed choices 	7-8	GLO 2.1	7.2.1.7, 8.2.1.7

Only lessons that have associated learning outcomes have been noted in the above table.

Make it Count Lesson	Grade Level	General Learning Outcomes	Specific Learning Outcomes
Around the House (p. 75) <ul style="list-style-type: none"> To create an understanding of the financial responsibilities associated with setting up and running a household To promote creativity in cost-cutting throughout the home 	7-8	GLO 2.3	7.2.3.7, 8.2.3.7
	7-8	GLO 6.3	7.6.3.3, 8.6.3.3
Giving Back (p. 77) <ul style="list-style-type: none"> To encourage a culture of good citizenship and charitable giving To work cooperatively in researching and planning a giving activity 	5-8	GLO 6.2	5.6.2.1, 6.6.2.1, 7.6.2.1, 8.6.2.1
	5-7	GLO 6.2	5.6.2.2, 6.6.2.2, 7.6.2.2
	8	GLO 6.2	8.6.2.3
Planning a Party (p. 85) <ul style="list-style-type: none"> To demonstrate the ability to work within a set budget To encourage teamwork and creativity in the planning process 	5-8	GLO 7.3	5.7.3.1 – 8.7.3.1, 5.7.3.2 – 8.7.3.2, 5.7.3.3 – 8.7.3.3, 5.7.3.4 – 8.7.3.4, 5.7.3.5 – 8.7.3.5, 5.7.3.6 – 8.7.3.6

Only lessons that have associated learning outcomes have been noted in the above table.



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

Children's 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

Arthur's Funny Money

Lillian Hoban, 9780064440486

Bunny Money

Rosemary Wells, 9780140567502

Kids Everything Money

Kathy Furgang, 9781426310263

Lemonade in Winter

Emily Jenkins/G. Brian Karas, 9780375858833

Less Than Zero

Stuart J. Murphy, 978006001261

Morgan and the Money

Ted Staunton/Bill Slavin, 9780807570944

My Rows and Piles of Coins

Tololwa M. Mollé, 9780395751862

Pigs will be Pigs

Amy Axelrod, 9780689812194

Rock, Brock, and the Savings Shock

Shelia Bair, 9780807570944

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 Money Tree

Sarah Stewart, 0374452954

If You Made a Million

David M. Schwartz, 9780688136345

Teen Books

Money, Money, Money

Eve Drobot, 1897066112

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

Lesley Scorgie, 9781552637944

Parent Books

Allowances Dollars and \$ense

Paul W. Lermite, 0075609290

Clark Smart Parents, Clark Smart Kids

Clark Howard, 0786887796

Money Doesn't Grow on Trees

Neale S. Godfrey, 0671798057

Money Still Doesn't Grow on Trees

Neale S. Godfrey, 1579548512

Raising Financially Fit Kids

Joline Godfrey, 1580085369

The Prosperity Factor for Kids

Kelley Keehn, 1897178352

Websites

Financial Consumer Agency of Canada

www.fcac-acfc.gc.ca

CanLearn

www.canlearn.ca

Manitoba Financial Literacy Forum

www.manitobafinancialliteracy.com



A Glossary of Terms

It is important to understand the language of basic financial matters. If you'd like 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 one, the financial institution pays you \$5 interest on your \$100 deposit. In year two, 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.

Exchange Traded Fund

An exchange traded fund, or ETF, is a security that tracks an index, a commodity, bonds or a basket of assets like an index fund. ETFs trade like a common stock on a stock exchange.

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 your 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.

Long-term Investment

The practice of buying and holding a security, portfolio or investment strategy for a term of longer than one year.

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 (e.g. food).

Pay Yourself First

A phrase commonly used in personal finance and retirement planning literature that means to automatically route your specified savings contribution from each paycheque at the time it is received before spending it on anything else.

Payroll Deductions

An amount of money automatically deducted from your paycheque 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.

Short-term Investment

A short-term investment is one that matures in, or is held for, 12 months or less.

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 one, the bank pays you \$5 interest on your \$100 deposit. In year two, 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 him or her as an individual (i.e. honesty, trust, etc.).

Want

Something you desire but do not need.

YAK YAK YAK
bitterp do I already have a like
baby
It's a great day & savings!
SALE
I love saving
MakeitCountOnline.ca



MakeitCount

Name: _____



The atm FRAUD SQUAD!



Pop from vending machines

LOOSE CHANGE



design binder
I love saving.



Make*i*Count

be a money mentor

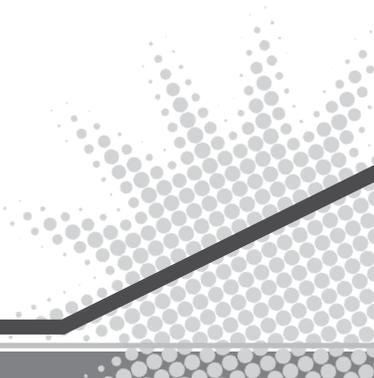
Date _____

Dear Parent/Guardian,

Over the course of the next _____, we will be introducing a financial literacy program called **Make it Count** to your child. The program was designed by **The Manitoba Securities Commission** to promote responsible money management and instil 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. Please be assured that we will not be discussing specifics of your family's financial situation. For more information, or to obtain a free copy of *Make it Count: 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 operating 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 informed 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.

- 1 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.
- 2 Understanding mutual funds**
An informative primer that outlines various types of mutual funds and clarifies different aspects of the industry.
- 3 Protect your money: Avoiding frauds and scams**
Helpful tips on recognizing the red flags of frauds and scams and how to protect your savings.
- 4 Investments at a glance**
A detailed overview of various investment types including cash and cash equivalents, fixed income securities, equities and investment funds.
- 5 Investing in your child's future**
The basics of RESPs with information on beneficiaries, making contributions and choosing the right RESP for you.
- 6 Working with a financial adviser**
Helpful overview to assist you in selecting a financial adviser, while ensuring you make the best decision possible.
- 7 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.
- 8 When your adviser calls: Take notes!**
Reference notepad that ensures you are recording the important details from conversations you have with your financial adviser.
- 9 I'm worth it: Financial stories, ideas and strategies for women**
This resource provides women with information and tips on how to manage their finances, focusing on real-life stories from a variety of women, their struggles and ultimate successes.
- 10 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.
- 11 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.
- 12 Scam artists pursue adults over 50**
A vital resource on fraud affecting adults over 50, with information on common approach methods and prevalent scams.
- 13 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.
- 14 Make it Count**
An Instructor's Guide to Youth Money Management provides activities, tips and lesson plans to help you incorporate youth money management into your course of instruction.
- 15 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.

**16 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.

**17 Sandwich generation:
Are you caught in the middle?**
Helpful tips for people who are responsible for the care and support of dependent children and elderly family members as well as their own financial needs.

**18 Start-up crowdfunding guide
for investors**
Crowdfunding is a process through which an individual or a business can raise small amounts of money from a large number of people, typically via the internet.

19 Understanding registration
The category of registration tells you what products and services a firm or individual can offer.

20 Check before you invest
Use this workbook to record information found when researching an investment firm or individual that you are considering working with.

**21 Identifying and preventing
financial abuse: A guide for
older Manitobans**
This guide was developed to help you recognize and prevent financial abuse from happening to both yourself as you age as well as to the people that you are close to.

**22 The ABCs of senior
investment fraud**
If you are someone who works closely with older people, this guide will help you recognize the red flags of investment fraud and respectfully help seniors take action to protect their finances.

23 Financial concerns checklist
A checklist of all the important questions you should be asking yourself to determine if you have financial concerns that you should be discussing with an individual you trust.

Name: _____

Organization (if applicable): _____

Mailing Address: _____

City: _____ Prov: _____ Postal Code: _____

Tel: _____ Email: _____

Item Requested: _____ Quantity: _____

**These materials are free of charge. Some material is available in French and Tagalog.*

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:

Email: securities@gov.mb.ca | Fax: (204) 945.0330 | Mail: 500–400 St. Mary Ave., Winnipeg, MB R3C 4K5



Make iCount



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