

## Financial Literacy and Our Choices

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Health and Physical Education, Grades 1-8, Interim Edition, 2010 (Revised) Grade 4, Healthy Living  
Language, Grades 1–8 (2006) Grade 4, Writing

### Overview

Students understand the financial implications connected to making choices. They explore how choices can impact personal health, well-being, and finances. Students develop living skills, with a specific focus on critical and creative thinking skills, e.g., setting goals, solving problems, making decisions, evaluating choices.

Students are involved in a variety of guided, small group, and independent practice activities related to solving problems, making decisions, and evaluating choices. They experience a gradual release of responsibility, as they independently set goals, evaluate decisions, and reflect upon their application.

### Connections to Financial Literacy

There are many opportunities to link the development of healthy living skills and financial literacy skills related to needs and wants, budgeting, saving, spending, and consumer awareness. Such learning opportunities can be linked to the living skills, which are integrated across all strands of the health and physical education curriculum. Students specifically focus on critical and creative thinking skills, e.g., setting goals, solving problems, making decisions, evaluating choices. Students develop problem solving skills and explore financial costs as they reflect on choices they make.

### Connections to Curriculum

The lessons relate to expectations from the Healthy Living strand of the Health and Physical Education curriculum, with Living Skills (personal and critical and creative thinking skills) integrated. Students make connections to Language expectations as they explore making choices and the financial implications of their choices and the effect on personal health and well-being.

The curriculum expectations addressed in each lesson are identified within the lesson plan. The curriculum expectations, including examples and other supporting information, can be accessed through a hyperlink within the lesson.

### Considerations for Planning

Consider the range of students' skills, cultures, and backgrounds when planning. Exercise sensitivity when discussing choices. Students have many different reasons for making the choices that they do and may have limited control over some of the choices available to them. Emphasize the importance of making the healthiest choice possible within the options available.

Students develop their understanding about the connection between the choices they make and potential implications for personal health and well-being – including financial well-being.

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### Choices We Make Lesson 1

Students identify choices they make related to health. They discuss how these choices can have financial implications and impact personal health and well-being. Students also discuss factors that impact their decision making, including costs, personal likes, and the influence of others.

#### Connections to Financial Literacy

These lessons provide opportunities to link the development of living skills and financial literacy skills related to needs and wants, budgeting, saving, spending, and consumer awareness. The living skills are integrated across all strands of the health and physical education curriculum. This lesson focuses on critical and creative thinking skills, e.g., setting goals, solving problems, making decisions, evaluating choices.

#### Curriculum Expectations

[Click here](#) to access expectations in full, with examples.

#### **Health and Physical Education Interim Edition, 2010 (Revised) Healthy Living**

**1. Living Skills** – demonstrate personal and interpersonal skills and the use of critical and creative thinking processes as they acquire knowledge and skills in connection with the expectations in the Active Living, Movement Competence, and Healthy Living strands for this grade

- 1.5** use a range of critical and creative thinking processes to assist them in making connections, planning and setting goals, analysing and solving problems, making decisions, and evaluating their choices in connection with learning in health and physical education

**C2. Making Healthy Choices** – demonstrate the ability to apply health knowledge and living skills to make reasoned decisions and take appropriate actions relating to their personal health and well-being

- C2.3** demonstrate the ability to make and support healthy, informed choices about smoking, using their understanding of factors that affect decisions about smoking and a variety of personal and interpersonal skills and thinking processes

#### **Language (2006)**

##### **Writing**

**1.** generate, gather, and organize ideas and information to write for an intended purpose and audience

- 1.1** identify the topic, purpose, and audience for a variety of writing forms
- 1.2** generate ideas about a potential topic using a variety of strategies and resources

#### Learning Goals

Students will:

- identify choices they make related to specific health topics
- explain how choices can have financial implications and affect personal health and well-being
- use health knowledge to evaluate choices related to their personal health and well-being

#### **Sample Success Criterion**

I can explain how my health choices affect my personal well-being and my finances.

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<b>Choices We Make</b> Lesson 1		
<b>Considerations for Planning</b>		
<p><b>Readiness</b></p> <ul style="list-style-type: none"> <li>• Students need to have experience working in groups.</li> </ul>	<p><b>Terminology</b></p> <ul style="list-style-type: none"> <li>• Choice</li> <li>• Decision Making</li> <li>• Implications</li> <li>• Healthy Eating</li> <li>• Personal Safety and Injury Prevention</li> <li>• Substance Use, Addictions and Related Behaviors</li> <li>• Growth and Development</li> <li>• Healthy Relationships</li> <li>• Mental Health and Well-Being</li> </ul>	<p><b>Materials</b></p> <ul style="list-style-type: none"> <li>• Chart Paper/markers</li> <li>• Handout: <b>Choices We Make</b></li> </ul>

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<b>Choices We Make</b> Lesson 1	
<b>Minds On</b>	<b>Connections</b>
<p><b>Whole Class → Choice Line</b></p> <p>Remind students that a safe, accepting, and inclusive environment means that everybody respects the choices of others. Have a brief discussion about what respect looks like, sounds like, and feels like.</p> <p>Create a real or imaginary line in the classroom, with two end points labelled “Strongly Agree” and “Strongly Disagree.” Make statements relating to health topics that could provoke thinking about the factors that influence students’ thought processes when making decisions that affect their health. Students line up according to their position on the statement. After considering their position on the issue, students also think about the choices that they might make based on that position.</p> <p>Sample statements could include:</p> <ul style="list-style-type: none"> <li>• It is against the law for adults to smoke in cars when children are in the car. The same law should apply in homes.</li> <li>• People should be able to purchase cigarettes before age 19.</li> <li>• Pop machines should be allowed in schools.</li> <li>• Bike helmets should be mandatory for all ages.</li> </ul> <p><b>Pairs → Explain Your Position</b></p> <p>After each question, give students a chance to talk with their elbow partner about <b>why</b> they took the position that they did. Ask students to think about what choices they would then make based on the position they have taken. Guide students with questions to consider the thinking processes they used and help them to see the commonalities with choices they make related to different health topics.</p> <p>Some guiding questions to facilitate and focus the discussion could include:</p> <ul style="list-style-type: none"> <li>• Why did you choose the position that you did? (<i>decision making process/assertiveness</i>)</li> <li>• Based on the position you took, what choices might you make that could affect your health? (<i>to talk with a parent or guardian about smoking at home</i>)</li> <li>• What factors did you consider when you chose your position? (<i>peer pressure, financial, personal health/well-being</i>)</li> <li>• What might be some effects of your position? (<i>pros/cons of your position, financial implications, risks/rewards, implications on yourself and others</i>)</li> <li>• How might your position affect your personal health and well-being (Is it the healthiest choice within the options that are available)?</li> <li>• What might be the financial implications of your position? (or How might your decision affect your life when you think about money?)</li> </ul>	<p><b>A for L</b> Observe student choices and responses. How do they show that they understand the health and financial implications of choices that they and others make?</p>

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### Choices We Make Lesson 1

#### Minds On

#### **Pairs → Explain Your Position** (continued)

After students discuss their thoughts with an elbow partner, fold the Choice Line and have students explore different points of view.

See below some sample student responses for students who responded “Disagree” to the Guided Questions for “People should be able to purchase cigarettes before age 19” and for students who responded “Agree” to “Bike helmets should be mandatory for all ages.” Help students see how the thinking and decision-making processes are related as they respond to different issues that have both health and financial implications.

Why did you choose the position that you did?

- You should **not** be able to purchase cigarettes before age 19 because I know the effects of cigarettes. Smokers can cough, have red eyes and they get bad breath. Long-term smokers can get cancer, intensify asthma, and potentially die. I think the longer we can prevent kids from smoking the better.
- Bike helmets should be mandatory because they can prevent injury and death in the case of a bike crash.

Based on the position you took, what choices might you make that could affect your health?

- I will choose not to smoke.
- I will choose to wear a helmet when I ride my bike.

What factors did you consider when you chose your position?

- I thought about my health, peer pressure, and cost. My older brother smokes and I hear him coughing. Sometimes when we play basketball, he needs a break to catch his breath. I want to be able to be active and run fast without coughing.
- I thought about safety and also about the convenience and cost of wearing a helmet, but to me, safety is most important.

What might be some effects of your position?

- By choosing not to smoke, I will be healthier and I'll also save money. I see my brother spending a lot of money on cigarettes. I'd rather spend that money on things like electronics and doing things with my friends. If I smoke, my friends might change because the friends I have right now don't smoke. My parents wouldn't be happy. They don't like that my brother smokes.
- I need to take my helmet every time I go out. A helmet squishes my hair but I don't really care. I'd rather have squished hair than a squished head. Most of my friends wear a helmet when they ride their bikes. It's just what we do. My parents bought the helmet and made sure it fit properly. They expect me to wear it.

How might the choice affect your personal health and well-being?

- I know that smoking can affect my health. I think I could get cancer and potentially die if I smoke. Smoking makes you smell. I don't want to smell like smoke when I am with my friends.
- Wearing a helmet isn't the only thing that keeps me safe. I have to pay attention and watch for traffic but I know that wearing a helmet helps keep me safer. I heard that people who have died of a head injury when riding were three times less likely to have been wearing a helmet. For me, it just makes sense to wear one.

What might be the financial implications of your decision?

- Smoking costs a lot of money. I would use a lot of sick days if I had a job, be spending money on the cost of cigarettes and medical visits, and I would need to clean my clothes because smoking would make them smell.
- Helmets cost money but it's worth it. The cost of a helmet is less than the cost of a life.

#### **Whole Group → Share**

Give students an opportunity to share some of their responses with the whole class. Discuss the common factors that influence decision-making related to health and well-being, e.g., health implications, financial implications, peer pressure, family expectations, safety.

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<b>Choices We Make</b> Lesson 1	
Action!	Connections
<p><b>Small Groups → Choices We Make Brainstorm</b></p> <p>Students complete the first column of the Handout: <b>Choices We Make</b></p> <p>In this brainstorming activity, students identify choices they could make related to the health topics:</p> <ul style="list-style-type: none"> <li>• Healthy Eating</li> <li>• Personal Safety and Injury Prevention</li> <li>• Substance Use, Addictions and Related Behaviours</li> <li>• Healthy Growth and Development, Healthy Relationships</li> <li>• Mental Health and Well-Being</li> </ul> <p><b>Guiding Questions</b></p> <ul style="list-style-type: none"> <li>• How might the choices you make affect your personal health and well-being?</li> <li>• How can your feelings affect the choices that you make? For example, when you are feeling stressed does that affect the food choices that you make?</li> <li>• Can worrying about money affect people's well being?</li> <li>• What are some financial implications of your decisions?</li> <li>• How can your decisions affect others?</li> </ul> <p>As Grade 4 students, your parents or caregivers, and where and how you live, all have an impact on the choices you are able to make. Lots of different things can impact the things in your life about which you are able to make decisions, e.g., a parent may make most of the decisions about the food in your home, where you live, the activities you do outside of school. What are some of the choices you, as grade 4 students, <i>can</i> make?</p> <p>Provide some examples to guide students' thinking. For example:</p> <ul style="list-style-type: none"> <li>• <b>Personal Safety and Injury Prevention</b> – I can wear a helmet while biking.</li> <li>• <b>Substance Use</b> – I can make choices about whether or not to smoke.</li> <li>• <b>Healthy Eating</b> – I can choose to talk with my family about the Canada's Food Guide.</li> <li>• <b>Healthy Growth and Development, Healthy Relationships</b> – I can choose to not call people names or bully others.</li> <li>• <b>Mental Health and Well-Being</b> – I can choose to take a deep breath before a test to help me deal with stress.</li> </ul> <p><b>Individual → Personal Choices</b></p> <p>Using the handout, students identify one choice from each health topic and consider the personal and financial implication of making that choice.</p>	<p><b>A or L</b> Observe student responses during class and small group discussions to ensure that they understand the reasons for the choices they make and the implications of their choices.</p> <p><b>Tips</b></p> <p>Helping students see connections across different health topics helps focus on the “bigger” learning of the overall expectations and assists students in synthesizing and applying the learning in a variety of contexts.</p> <p>This activity could also be presented as a modified jigsaw. Each group member becomes an “expert” on one health topic. After brainstorming about their health topic, the experts from different groups meet to discuss their topic, and then return to their groups and take turns sharing their topics with their group mates.</p>

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<b>Choices We Make</b> Lesson 1	
Action!	Connections
<p><b>Whole Class → Implications of Choices</b></p> <p>Create a chart paper for each of the five health topics. Compile student responses on chart paper and use these as anchor charts for students to refer to in future lessons. You can do this orally and use sticky notes for students to write down ideas and post on the chart paper provided.</p> <p>Identify the implications of choices as short- or long-term implications, e.g., a short-term consequence of smoking is that you don't have very much money to that spend on other things; a long-term consequence is that smoking can increase your risk of getting serious diseases later in life.</p>	
Consolidation	Connections
<p><b>Individual → Reflection</b></p> <p>Individually students create a "tweet" (twitter message; 140 characters) in which they reflect on their understanding of health choices and how their decisions affect their personal health and well-being and financial well-being.</p> <p><b>Whole Class → Share</b></p> <p>Allow students an opportunity to share with the class.</p>	<p><b>A or L</b> "Tweet" (Twitter message)</p> <p>Does it reflect students' understanding of health and financial implications of choices?</p>

## Choices We Make

What are some choices that you can make related to the health topics listed below?

Topic	Choice	What are the personal effects/implications of this choice?	What are the financial effects/implications of this choice?
<b>Substance Use, Addictions, and Related Behaviours</b>	<i>(e.g., I will choose not to smoke)</i>	<i>(e.g., I will have strong lungs and a healthy heart)</i>	<i>(e.g., I will have money to spend on other things because I won't spend it on cigarettes)</i>
<b>Healthy Eating</b>			
<b>Personal Safety and Injury Prevention</b>			
<b>Healthy Growth and Development, Healthy Relationships</b>			
<b>Mental Health and Well-Being</b>			

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### My Personal Choices Lesson 2

Students identify choices they make and how these choices can impact personal health and well-being and have potential financial implications. Students use their health knowledge to set goals that impact their personal health, finances and well-being.

#### Connections to Financial Literacy

There are many opportunities to link the development of healthy living skills and financial literacy skills related to needs and wants, budgeting, saving, spending, and consumer awareness. Such learning opportunities can be linked to the living skills, which are integrated across all strands of the health and physical education curriculum. In this lesson we will specifically focus on critical and creative thinking skills, e.g., setting goals, solving problems, making decisions, evaluating choices.

#### Curriculum Expectations

[Click here](#) to access expectations in full, with examples.

##### **Health and Physical Education**

##### **Healthy Living**

**1. Living Skills** – demonstrate personal and interpersonal skills and the use of critical and creative thinking processes as they acquire knowledge and skills in connection with the expectations in the Active Living, Movement Competence, and Healthy Living strands for this grade

**1.2** use self-awareness and self-monitoring skills to help them understand their strengths and needs, take responsibility for their actions, recognize sources of stress, and monitor their own progress, as they participate in physical activities, develop movement competence, and acquire knowledge and skills related to healthy living

**1.5** use a range of critical and creative thinking processes to assist them in making connections, planning and setting goals, analysing and solving problems, making decisions, and evaluating their choices in connection with learning in health and physical education

**C2. Making Healthy Choices** – demonstrate the ability to apply health knowledge and living skills to make reasoned decisions and take appropriate actions relating to their personal health and well-being

**C2.3** demonstrate the ability to make and support healthy, informed choices about smoking, using their understanding of factors that affect decisions about smoking and a variety of personal and interpersonal skills and thinking processes

##### **Language**

##### **Writing**

**1.** generate, gather, and organize ideas and information to write for an intended purpose and audience

**1.1** identify the topic, purpose, and audience for a variety of writing forms

**1.2** generate ideas about a potential topic using a variety of strategies and resources

#### Learning Goals

Students will:

- identify health choices they make and how these choices can affect their personal health and well-being
- identify health choices they make and the financial implications of those choices
- set goals related to personal health, finance, and well-being

##### **Sample Success Criteria**

I can analyse the reasons for my choices and how choices can impact personal health and well-being.

I can set goals to make informed choices relating to my personal health and well-being.

##### **Sample Success Criteria for Goal Setting Process**

I can identify specific goal related to personal health and well-being.

I can identify a goal that is personal, attainable, realistic and relevant.

I am able to measure my progress toward my goal.

I can set a commitment with a time-frame for my goal to focus achievement.

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### My Personal Choices Lesson 2

#### Considerations for Planning

##### Terminology

- Goal Setting
- Choices
- Personal Health and Well-being
- Financial Implications

##### Materials

- Choices We Make anchor charts from Lesson 1
- Handout: **Choices I Make**
- Scissors

##### Note: Samples of read-aloud books:

- *Watch Me Throw the Ball* by Mo Willems; ISBN-10: 1423113489
- *More Pies* by Robert Munsch; ISBN-10: 0779113632
- *Scaredy Squirrel* by Mélanie Watt; ISBN-10: 1554530237
- *Chrysanthemum* by Kevin Henkes; ISBN-10: 0688147321
- *The Color of My Words* by Lynn Joseph; ISBN: 9780064472043
- *You Are Special* by Max Lucado; ISBN-10: 0891079319
- *The Whingdingdilly* by Bill Peet; ISBN-10: 0395313813
- *I'm Gonna Like Me: Letting Off a Little Self-Esteem* by Jamie Lee Curtis; ISBN-10: 0060287616

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My Personal Choices <small>Lesson 2</small>	
Minds On	Connections
<p><b>Whole Group → Choices Read-Aloud</b></p> <p>Do a read-aloud of a book about healthy choices to make connections to personal choices that people make related to their own health.</p> <p>Ask students to think about who made the decision, and how that decision impacted them? How did it affect their personal health? Were there any financial implications on that decision?</p> <p>Support students in the use of reading comprehension strategies <i>before</i>, <i>during</i> and <i>after</i> reading the text, e.g., making predictions, determining important ideas, inferences, visualizations and questioning.</p> <p>Some potential questions to ask <i>before</i> reading:</p> <ul style="list-style-type: none"> <li>• What clues do the title and/or pictures on the cover give you about the story?</li> <li>• What predictions can you make about the story?</li> </ul> <p>Some potential questions to ask <i>during</i> reading:</p> <ul style="list-style-type: none"> <li>• What do you understand from what I just read?</li> <li>• What images can you visualize, using text details in order to build your understanding?</li> </ul> <p>Some potential questions to ask <i>after</i> reading:</p> <ul style="list-style-type: none"> <li>• Where does the story take place?</li> <li>• Who are the characters in the story? Describe the characters? How do you know?</li> <li>• What happened in the story?</li> <li>• What choices do the characters make in the story that affect their health (include all aspects of health in the discussion – mental health, physical health, relationships, and financial well-being, etc.)</li> <li>• What is the main idea of the story? What conclusion can you draw?</li> <li>• What would you do in that situation? Do you agree with the character's actions?</li> <li>• Does this remind you of something else you have read?</li> </ul> <p>Discuss with students how a choice they made today or recently related to a choice made by the character in the book, e.g., they may have chosen to eat fruit for breakfast or to walk to school. Ask students to think about:</p> <ul style="list-style-type: none"> <li>• Who made the decision, and how that decision impacted them?</li> <li>• How did it impact their personal health?</li> <li>• Were there any financial implications on that decision?</li> </ul>	<p><b>A for L</b> Observe student responses, checking for understanding as it relates to the learning goals</p> <p><b>Tips</b></p> <p>Be sensitive to the range of student backgrounds, considering the potential range in the amount of control they have over their choices.</p> <p>Support students with vocabulary as needed, e.g., financial implications – things that could happen to them or their family related to money.</p>

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My Personal Choices <small>Lesson 2</small>	
Action!	Connections
<p><b>Pairs → Reflecting on Choices We Make</b></p> <p>Working in pairs, students reflect on the handouts they completed in the previous lesson and support each other to flesh out their thinking and add more financial and/or personal implications about the choices students make.</p> <p><b>Individual → Choices I Make</b></p> <p>Make two copies each of the Handout: <b>Choices I Make</b> for each student. Using the handout, students identify a specific goal and reflect on the implications on personal health, finances and well being of achieving this goal. Students' goals should be personal, attainable, realistic, and relevant. Discuss what each of these mean. They should also be able to measure progress of goal and identify the financial implications related to their goal. Students should set a commitment within a time-frame to focus achievement of the goal.</p> <p>When students have responded to each of the questions on the <i>Choices I Make</i> handout, ask students to complete the handout again with the same answers but respond with only one word to each question. They will use this second handout with their one-word answers for the next activity.</p> <p><b>Whole Class → Trust Activity</b></p> <p>Remind students about the importance of a safe, accepting, and inclusive classroom. Using popcorn strategy, provide opportunity for students to share some of their personal choice goals.</p> <p>Explain that the next activity requires students to be trusting and respectful and gives them practice in doing so. Encourage students to have trust in themselves, trust in you, and trust in others for this activity. Although it may be tempting, ask students to keep their eyes to themselves and make their own decisions throughout the activity, doing what they feel is right for them based on how they understand the instructions. Inform students that, while asking questions is a good strategy for getting help; for this activity, they should refrain from asking questions during the process. They have to put trust in themselves that they are doing what is right.</p> <p>This activity is an example of choice. With every action we make, we have to think of its implications, e.g., financial, health, well-being. The choices we make impact who we are as a person.</p> <p>Using a pair of scissors and the second copy of the <i>Choices I Make</i> handout, students individually carry out the following instructions given by the teacher:</p> <p>Fold <i>Choices I Make</i> handout in half; Cut the top right corner of your sheet.</p> <p>Fold <i>Choices I Make</i> handout again evenly; Cut the bottom left corner of your sheet.</p>	<p><b>Tip</b></p> <p>If needed, provide examples for students, e.g., playing soccer – fee for joining the team, funds for proper equipment, gas/car repairs for transportation to the games; smoking – cost of cigarettes, cost of medical visits, increased sick days, cleaning of house/clothes.</p> <p><b>A for L</b> From students' informal presentations, assess their understanding of the implications of choices that they make. Also assess their understanding of their own ability to set and meet goals and how that can be affected by the choices of others.</p> <p><b>Tip</b></p> <p>Students may feel uncomfortable cutting their handout and they may be unsure if they are following the instructions correctly. Encourage students to do their best, trust themselves and make their own decisions. Take time after the activity to debrief how students felt making these decisions and choices and also how that might relate to other decisions and choices they might make in their lives.</p>

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<b>My Personal Choices</b> Lesson 2	
Consolidation	Connections
<p><b>Pairs → Cut or Not</b></p> <p>Students hand <i>Choices I Make</i> handout to their elbow partner, who has a choice to make a cut to that sheet or leave it as it is.</p> <p>They return sheets to their owners.</p> <p>Have students open up their personal choice handout and share their observations with their elbow partner. What do they notice? Ask: How did this activity connect to who we are and the choices/decisions that we make?</p> <p><b>Whole Class → Discussion</b></p> <p>Reinforce key learning connected to personal choices and the financial implications and impact choices have on your personal health and well-being. Discuss with students ways the previous activity showed examples of choices. With every action we make, we have to think of its implications, e.g., financial, health, well-being. The choices we make impact who we are as a person. Every cut/choice we made impacted us as an individual. Our peers could have also impacted how you folded the paper and what you cut. All of us listened to the same instructions but we ended up with a wide range of different results. We are all unique.</p> <p><b>Whole Class → Debrief</b></p> <p>Ask students:</p> <ul style="list-style-type: none"> <li>• How did it feel to have to follow instructions on your own without asking for help?</li> <li>• Can you think of other decisions you might have to make that you have to make all on your own?</li> <li>• What are the benefits/risks of acting on your own? What are the benefits/risks of getting help?</li> <li>• Who can help you with decisions in your life (think about decisions related to your health, financial, well-being)?</li> <li>• You had taken the time to write your thoughts on the piece of paper, and then you were asked to make cuts in it. How did that feel?</li> </ul> <p>Reinforce to students that we have choices that we can control, e.g., how big/small to make the cuts on <i>Choices I Make</i> handout or deciding not to smoke, and other choices we can't control, e.g., following specific instructions about folding and making cuts on the <i>Choices I Make</i> handout or where we live, that are decisions our parents/guardians make on our behalf.</p>	<p><b>A<sup>18</sup>L</b> Give students an opportunity to provide feedback to their peers</p>

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<b>My Personal Choices</b> Lesson 2	
Consolidation	Connections
<p><b>Whole Class → Debrief</b> <i>(continued)</i></p> <p>Some cuts have very little impact on <i>Choices I Make</i> handout; some cuts may have made a big impact on <i>Choices I Make</i> handout. Just like some choices have very little/big financial implications and little/big impact on your personal health and well-being. It is important to emphasize making the healthiest choice possible within the options available.</p> <p>When we passed the <i>Choices I Make</i> handout over to our elbow partner, what happened? Student Talk: "My partner's choices affected me."</p> <p>Make connection to other's actions having an effect on us and the choices we make. Make connection to how peer pressure can impact personal choices.</p> <p>Class creates a wall display using the student <i>Choices I Make</i> handout as a visual reminder that the choices we make may impact who we are and can have financial implications and affect our personal health and well-being. "Every choice we make is a tribute of who we are."</p>	<p><b>Tip</b></p> <p>Student handouts will be cut so information will be difficult to read. To protect students' privacy, make sure they have a choice about whether their handout is posted or not. Students may choose to post their handout with the words out facing the class or with the words facing the wall.</p>

HANDOUT

## Choices I Make

Choose one health topic from our previous class on which you think you can make improvements.

What do you think you can do to make improvements in this health area?

What would be the personal health effects of making improvements in this area?

What would be the financial effects of making improvements in this area?

Set one personal goal for yourself, in order to make improvements. Make sure that the goal is personal, attainable, realistic and relevant. Write your goal here:

By when do you want to achieve your goal?

How would you know when you have achieved your goal?

# Financial Literacy and Our Choices Lesson 1

## Curriculum Expectations

Health and Physical Education, Grades 1-8, Interim Edition, 2010 (Revised)	
Healthy Living	
Overall Expectations	Specific Expectations
<p><b>Healthy Living</b></p> <p><b>1. Living Skills</b> – demonstrate personal and interpersonal skills and the use of critical and creative thinking processes as they acquire knowledge and skills in connection with the expectations in the Active Living, Movement Competence, and Healthy Living strands for this grade.</p>	<p><b>1.5</b> use a range of critical and creative thinking processes to assist them in making connections, planning and setting goals, analysing and solving problems, making decisions, and evaluating their choices in connection with learning in health and physical education (e.g., Active Living: think through and apply the steps they will take to avoid injury while participating in a physical activity; Movement Competence: group different games and activities according to features they have in common; explore different body positions [arms up or down, body stretched or loose] when doing a log roll to determine which position works best for keeping the roll straight; Healthy Living: with a classmate, brainstorm ways of avoiding unhealthy behaviours or situations that make them feel uncomfortable, and list healthy alternatives)</p>
<p><b>C2. Making Healthy Choices</b> – demonstrate the ability to apply health knowledge and living skills to make reasoned decisions and take appropriate actions relating to their personal health and well-being</p>	<p><b>C2.3</b> demonstrate the ability to make and support healthy, informed choices about smoking, using their understanding of factors that affect decisions about smoking and a variety of personal and interpersonal skills and thinking processes (e.g., applying decision-making, assertiveness, and refusal skills; thinking in advance about values and personal choices; identifying the pros and cons of both making a change and not making a change; being aware of peer pressure; avoiding situations where people will be smoking; using conversational strategies, such as saying no strongly and clearly, giving reasons, changing the topic, making a joke, asking a question) [CT]</p> <p><b>Teacher prompt:</b> “What are some examples of things that might influence someone to smoke or not to smoke?”</p> <p><b>Student:</b> “Kids might be more likely to try smoking if their friends and family members smoke, or if someone dares them to smoke, or if it is easy for them to get cigarettes. They might be less likely to try smoking if they are not old enough to buy cigarettes legally so cigarettes are harder to get or if they know someone who got cancer or emphysema because of smoking.”</p> <p style="text-align: center;">.....</p> <p><b>Teacher prompt:</b> “How is tobacco used traditionally in First Nation and Métis societies? What is the difference between the spiritual or sacred use of tobacco in First Nation and Métis culture and the commercial use of tobacco?”</p> <p><b>Student:</b> “Among the First Nations and the Métis, tobacco is often used in small amounts in ceremonies connected to cleansing and communicating with the spirit world. In these cultures tobacco is one of the four sacred medicines (natural tobacco, cedar, sage, and sweetgrass). In its original form, tobacco had a spiritual purpose. The tobacco used in cigarettes and cigars is harmful to our health and not connected to spirituality.”</p>

Language, Grades 1–8 (2006)	
Writing	
Overall Expectations	Specific Expectations
<p><b>1.</b> generate, gather, and organize ideas and information to write for an intended purpose and audience</p>	<p><b>1.1</b> identify the topic, purpose, and audience for a variety of writing forms</p> <p><b>1.2</b> generate ideas about a potential topic using a variety of strategies and resources</p>

<b>Health and Physical Education, Grades 1-8, Interim Edition, 2010 (Revised)</b>	
<b>Healthy Living</b>	
<b>Overall Expectations</b>	<b>Specific Expectations</b>
<p><b>Healthy Living</b>  <b>1. Living Skills</b> – demonstrate personal and interpersonal skills and the use of critical and creative thinking processes as they acquire knowledge and skills in connection with the expectations in the Active Living, Movement Competence, and Healthy Living strands for this grade.</p>	<p><b>1.1</b> use self-awareness and self-monitoring skills to help them understand their strengths and needs, take responsibility for their actions, recognize sources of stress, and monitor their own progress, as they participate in physical activities, develop movement competence, and acquire knowledge and skills related to healthy living (e.g., Active Living: explain what makes them enjoy their favourite activities, and consider what this tells them about themselves; Movement Competence: identify which skills they perform with the most confidence and which ones are most difficult for them; Healthy Living: set a healthy eating goal connected to Canada’s Food Guide serving requirements for their age)</p> <p><b>Student:</b> “I am nine years old, and Canada’s Food Guide says someone my age should eat six servings of fruits and vegetables every day. I should try to eat a piece of fruit plus at least one vegetable at every meal.”</p> <p><b>1.5</b> use a range of critical and creative thinking processes to assist them in making connections, planning and setting goals, analysing and solving problems, making decisions, and evaluating their choices in connection with learning in health and physical education (e.g., Active Living: think through and apply the steps they will take to avoid injury while participating in a physical activity; Movement Competence: group different games and activities according to features they have in common; explore different body positions [arms up or down, body stretched or loose] when doing a log roll to determine which position works best for keeping the roll straight; Healthy Living: with a classmate, brainstorm ways of avoiding unhealthy behaviours or situations that make them feel uncomfortable, and list healthy alternatives)</p>
<p><b>C2. Making Healthy Choices</b>          – demonstrate the ability to apply health knowledge and living skills to make reasoned decisions and take appropriate actions relating to their personal health and well-being</p>	<p><b>C2.3</b> demonstrate the ability to make and support healthy, informed choices about smoking, using their understanding of factors that affect decisions about smoking and a variety of personal and interpersonal skills and thinking processes (e.g., applying decision-making, assertiveness, and refusal skills; thinking in advance about values and personal choices; identifying the pros and cons of both making a change and not making a change; being aware of peer pressure; avoiding situations where people will be smoking; using conversational strategies, such as saying no strongly and clearly, giving reasons, changing the topic, making a joke, asking a question) [CT]</p> <p><b>Teacher prompt:</b> “What are some examples of things that might influence someone to smoke or not to smoke?”</p> <p><b>Student:</b> “Kids might be more likely to try smoking if their friends and family members smoke, or if someone dares them to smoke, or if it is easy for them to get cigarettes. They might be less likely to try smoking if they are not old enough to buy cigarettes legally so cigarettes are harder to get or if they know someone who got cancer or emphysema because of smoking.”</p> <p style="text-align: center;">.....</p> <p><b>Teacher prompt:</b> “How is tobacco used traditionally in First Nation and Métis societies? What is the difference between the spiritual or sacred use of tobacco in First Nation and Métis culture and the commercial use of tobacco?”</p> <p><b>Student:</b> “Among the First Nations and the Métis, tobacco is often used in small amounts in ceremonies connected to cleansing and communicating with the spirit world. In these cultures tobacco is one of the four sacred medicines (natural tobacco, cedar, sage, and sweetgrass). In its original form, tobacco had a spiritual purpose. The tobacco used in cigarettes and cigars is harmful to our health and not connected to spirituality.”</p>

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**Curriculum Expectations**

<b>Language, Grades 1–8 (2006)</b>	
<b>Writing</b>	
<b>Overall Expectations</b>	<b>Specific Expectations</b>
<b>1.</b> generate, gather, and organize ideas and information to write for an intended purpose and audience	<b>1.1</b> identify the topic, purpose, and audience for a variety of writing forms <b>1.2</b> generate ideas about a potential topic using a variety of strategies and resources