

Activity A: Chequing & Savings Accounts

Activate: Ask students to stand up if they have a chequing account (most will). Ask those who did NOT open it themselves to sit down (few will remain standing).

Reflect: Give each student a slip of paper and ask them to reflect on the following questions - there are no right or wrong answers.

1. Do you spend any money? What do you spend it on? Where does it come from (part-time job, allowance, etc.)?
2. Do you have a debit card with your chequing account? If so, did your parents /relatives help you set it up? Explain, in your own words, how a chequing account works.
3. Do you have a savings account? If so, did your parents / relatives help you set it up? Explain, in your own words, how a savings account works.

Activity B: Income Tax and Credit Cards

Misconception Check: Have students identify which of the following statements they think are false:

1. When you spend with your credit card, you're spending your own money. (FALSE)
2. You can only file income tax after you turn 18. (FALSE)
3. When you file income tax, you may receive a cash refund. (TRUE)
4. Credit card debt is simple and easy to pay back. (FALSE)
5. Credit cards can be completely free. (TRUE)

Activity C: Saving & Investing

'Buzz' Session: Place students in groups and have them answer the following question. Give each group time to present their opinion.

Q: What do you think is the difference between saving your money and investing it? Provide an example of each.

Activity D: Loans and Insurance

Concept Review: Write the following terms on the board:

Loan, insurance, debt, interest, student loan, scholarship

Ask students to think about what these terms could mean. For each term, call on a few students and have them share their ideas with the class.

Activity E: Budget

Compare and Contrast: Have each student divide part of a page into 7 parts - one for each day of the week. Have them think about and write down what they spent money on within the past week or two (each of the 7 columns is one day of the week, each new row is a fresh week). Once students are done, get them to pair up and compare expenses.



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